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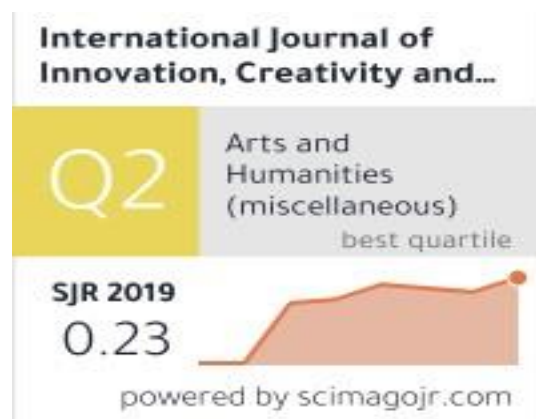
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The Impact of Organisational Commitment on the Relationship between Motivation and Turnover Intention in the Public Sector

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Turnover intentions, which eventually lead to actual employees' turnover, negatively influence the performance and growth of organisations. This research aims to examine the effects of public service motivation (PSM) in reducing turnover intentions throughout mediating factors, including job satisfaction, organisational commitment and burnout, particularly in the public sector. Based on data collected from a sample of 492 respondents, who are employees working in public organisations in the Ben Tre Province of Vietnam, the study uses the Partial Least Squares Structural Equation Modelling approach to test the hypotheses in the research model. The findings indicate that there is no direct effect of PSM on the turnover intentions of public employees. Noticeably, although PSM boosts workers' satisfaction, this satisfaction does not significantly reduce people's intentions to leave. In addition, in spite of the fact that having a high level of PSM does not reduce burnout, turnover intentions rise as the level of burnout gets higher. However, the data analyses also reveal the strong mediating effects of organisational commitment on employees' turnover intentions. The implications of the study, meaningful recommendations for the local government, and limitations for further research are also discussed in detail. Pages 1 to 25

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Ownership Structure and Islamic Corporate Social Responsibility Disclosure: Empirical Evidence from the Shari'ah Compliant Companies in Malaysia

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The paper attempts to examine the effect of ownership structure on the Islamic corporate social responsibility (i-CSR) disclosure for Shari'ah Compliant Companies (ShCCs) in Malaysia. The Islamic corporate social responsibility (i-CSR) disclosure incorporated the five values of Maqasid Shari'ah and Maslahah. The content analysis was used to extract the i-CSR disclosure items from the ShCCs' annual reports. The sample of 1,122 annual reports of 187 ShCCs from 2018 until 2013 was used. The data was analysed using STATA, and the robust standard error of the panel corrected of standard errors (PCSEs) was used to examine the relationship between i-CSR disclosure and the ownership structure. Namely, foreign ownership (FO), government ownership (GO) and Muslim director ownership (MDO) after statistical control by firm size (proxy by total assets) and profitability (proxy by return on assets, net profit margin and return on equity). The result, based on the PCSEs, indicated that government ownership is positively and significantly correlated with the level of i-CSR disclosure. In contrast, foreign ownership and Muslim director ownership are negatively correlated with i-CSR disclosure. The finding implies the presence of a higher government ownership is able to enhance fulfilling the reporting principles of full disclosure and transparency. Pages 26 to 42

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Whistleblower Dilemma: Individual and Situational Factors in Whistleblowing Intention

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This study aims to understand how individual and situational factors can influence the psychological condition of employees, which can affect the decision in conducting whistleblowing. This type of research is descriptive qualitative. The subjects of this study were the senior year students in the City of Bandung, Indonesia, who were undergoing an internship process. The sample collection technique used was purposive sampling. This research found that employees seek materiality and advantages by whistleblowing. Even though their whistleblowing output is not a success and has consequences, they believe that they did the right thing by whistleblowing because of their moral responsibility. With this research, companies can obtain a new perspective in preparing a whistleblowing system, culture, and atmosphere that is better for whistleblowers, so that the company they live in will be more protected from possible frauds. This study has limitations on the theory used in looking at aspects that affect individuals in conducting whistleblowing. This research can be developed by looking at other elements that are also related to determining an individual's intention in whistleblowing. Furthermore, different participants in the study would provide the possibility of different answers to this study. Pages 43 to 60

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Internal Control System and Tax Compliance: An Empirical Analysis

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The Government Treasurer plays an important role in fulfilling the tax obligations of a government agency. However, this role must also support an adequate internal control system. This study determines the relationship between the internal control system and the tax compliance of the Government Treasurer in Indonesia. This research is an analytic study using an internal auditor and treasurer of 11 Legal Entity Universities as respondents to examine the perceived tax compliance in Indonesia's government. The results showed that an internal control system has no relationship with tax compliance. This result is contrary to the Committee of Sponsoring Organizations' Theory (1992), which states that a good internal control system will affect the compliance of its employees. Rather than focussing only on the importance of the rational and analytical deliberation of an internal control system in influencing their tax compliance, the current paper shows that strategic responses establish the basis for understanding taxpayers' compliance. Our respondents are treasurers who work at a Legal Entity University who have different governance from other university types, so this research can be considered to have more value than previous research. Pages 61 to 74

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Assessment of Organisation Satisfaction with the Electronic Tax System in Vietnam

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This study aims to investigate organisation satisfaction with the electronic tax (e-tax) system. By using the partial least squares structural equation modelling method to analyse a data survey of 230 small and medium enterprises, the findings illustrate that the service quality of the e-tax system has no impact on both organisation satisfaction and organisation complaints. In comparison, information quality has a direct effect on organisation satisfaction, and organisation expectation has a significant impact on both organisation complaints and organisation satisfaction. The results provide some recommendations for improving the e-tax system. Pages 75 to 97

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Does Leverage Matter to Market Spread ?

Mohammed Hariri bin Bakri[a], Ngau Duo Seng[b], Mohamad Idham Md Razak[c], Shahsuzan Zakaria[d], [a,b]Faculty of Technology Management and Technopreneurship, Universiti Teknikal Malaysia Melaka 76100, Hang Tuah Jaya,76100 Durian Tunggal, Melaka,Malaysia, [c]Faculty of Business and Management Universiti Teknologi MARA 78000 Alor Gajah Melaka Malaysia, [d]Faculty of Business and Management Universiti Teknologi MARA, UiTM Cawangan Kelantan, Bukit Ilmu, 18500, Machang, Kelantan,

Securitization includes the transfer of illiquid resources to investors where such exchange is supported by the issuance of obligation securities called Asset-Backed Debt Securities (ABS) through a Special Purpose Vehicle (SPV). The under-utilisation of bonds or the absence of enhancement of the firm credit portfolio resulted in financial difficulties being faced by companies during the financial crisis in 1997. The fundamental focus in this investigation is on the determinants of primary market spread on RMBS, CMBS and ABS, and this study intends to inspect 12 years of information, from 2004 to 2016. Past examinations have left gaps in this area of research. The research objectives are the investigation of the determinants that incorporate domestic macroeconomic variables. The exploration will adopt a quantitative technique in investigating the information gathered, which is focused on pools Ordinary Least Square (OLS) and panel data. Regarding the primary market spread in Malaysia, factors such as debt to equity showed significance in the primary market spread in the control models, and originators may want to consider this economic issue before issuing securitized products. Pages 98 to 109

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Asian E-Commerce Engages Global Trade Openness: The Role of Information and Communications Technology, Social, and Security Indicators

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E-commerce, as part of the digital economy, opens an opportunity to increase trade openness and economic growth. Asian e-commerce grows up fast recently, engaging global trade openness. Significant issues on boosting trade openness are lack of trust of social and security, and lack of access to ICT. This research aims to analyze the role of ICT, social and security indicators on trade openness among Asian countries. We used social and security indicators such as interpersonal safety and trust, quality of life, and crime. Meanwhile, ICT indicators used are secure internet servers, fixed telephone subscriptions, fixed broadband subscriptions, and mobile-cellular subscriptions. Panel data analysis is carried using series from 2012 to 2017 among 17 Asian countries. Asian countries experienced rapid trade openness growth since 2016, dominated by Hongkong and Singapore. Fixed telephone subscriptions and fixed broadband subscription have a positive and significant impact on trade openness. This is because, in 17 Asian countries which are dominated by emerging countries, the use of fixed telephone and fixed broadband is the main focus. Crime also has a significant impact to trade openness. Interpersonal safety and trust, as well as quality of life indicator, have a positive sign. However, both of these variables are statistically not significant. Pages 110 to 136

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Determinants Contributing to the Primary Market Spread of Securitization in Malaysia

Ngau Duo Seng[a], Mohammed Hariri bin Bakri[b], Samer Ali Al Shami[c], Baharom Abdul Hamid[d], Nurazilah Zainal[e], [a,b,c]Faculty of Technology Management and Technopreneurship, Universiti Teknikal Malaysia Melaka 76100, Hang Tuah Jaya,76100 Durian Tunggal, Melaka,Malaysia, [d]School of Graduate and Professional Studies, International Centre

influence to the primary market spread in helping the originators setting the competitive prices in securitization. Pages 137 to 148

Analysing the Role of Information and Communication Technology on Asia's Economic Development: Comparing Lower-Middle, Upper-Middle, and High-Income Asian Countries

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Nowadays, it cannot be denied that the world economy development is inseparable from the influence of information and communication technology (ICT), Asia is no exception. ICT can improve lives in many other ways, such as through education, skills development, new service creation, innovation, and automation, which in turn can improve economic development. This study aims to analyse the relationship between ICT and economic development in Asian countries based on the standard production function, specifically to test whether ICT has a different impact on the type of economies levels, namely: lower-middle, upper-middle, and high-income countries in Asia. This study uses data from 35 Asian countries in 2010-2018. By applying panel data analysis, this study provides commendable evidence that ICT can significantly contribute to economic development. Of the three income groups, the biggest role of ICT is in the lower-middle-income group. The smallest role of ICT is in the high-income group, where ICT only contributes to the economic growth of less than 15 per cent. It is important for the leaders of Asian countries to learn and adapt the knowledge of ICT through transfer technology programme from high-income countries to lower-middle-income countries to boost economic growth. Pages 149 to 177

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Is Pre-Eminence in Financial Performance Attributable to the Innovative Ideas of the CEO? (An Evidence from PSX 100 Listed Companies)

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The Stock Exchange of a country plays an indispensable role in economic development. For the non-satisfactory performance of stock exchange, the external indicators cannot always be the point of critique. However, the lapse may occur in the internal performance of the organization as well which often goes unnoticed. This study is based on such relevant concept which aims at studying the performance of top management such as a CEO in an organization by introducing the factor of innovation with the proxy of patent applications. Based on panel data, the sample consists of different companies of sectors listed in the Pakistan Stock Exchange for three years (2015-2017) time period. The literature leads to the development of models and framework for the study. The study is quantitative in nature, data being collected from financial statements and different websites which is analyzed through multiple statistical tools such as correlation and regression. This study is a prospect for developing countries, especially Pakistan, where innovation prevails at the initial stage where the developed countries have advanced level ahead, as evident from the studies conducted in such countries. The results did not prove significant due to limited availability and accessibility of data in Pakistan, nevertheless, there is a large scope for future research in this topic. Pages 178 to 197

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The Influence of Individual Factors on Whistleblowing Intention: The Perspective of Future Internal Auditors

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This study calls to answer the complexity of whistleblowing issue that has proven by an inconclusive whistleblowing model for internal auditors through the validation of the model that comprises the antecedents based on individual factors. This study aims to validate the influence of individual factors on whistleblowing intention among future internal auditors. Three influencing factors were addressed in this study that includes self-efficacy, empathy and psychological safety. A self-administered questionnaire was distributed to 193 accounting degree graduates and data analyzing was made using SmartPLS software. The result of this study reveals that self-efficacy and empathy played a significant role in influencing the whistleblowing intention. Hence, psychological safety was not a significant influencing factor of whistleblowing intention. The contributions of the study from the theoretical and practical implications were discussed. Finally, this study also provides suggestions for future research. Pages 198 to 217

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The Determinants of Income Inequality in Nigeria: An Autoregressive Distributive Lag Approach

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This study investigates the determinants of income inequality in Nigeria by conducting an empirical analysis of some selected variables using Autoregressive Distributed Lag (ARDL) bounds approach for the period 1990 to 2016. The findings show evidence of co-integration between income inequality and its determinants in Nigeria. It also indicated that the Gini coefficient is relatively high in Nigeria, showing a high level of income inequality in the country. Furthermore, the critical determinants of income inequality as revealed by the study are economic growth, education level and real GDP per capita in Nigeria. The study recommends policies that will be geared toward equity and equality. Pages 218 to 234

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Effectiveness of Capital Controls to Reduce Short Term Flows

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We explore the conditions under which capital controls can be effective to reduce short term flows. In a recent study, Magud, Reinhart and Rogoff, 2018, present a model in which this effectiveness is dependent on the elasticity of short-term capital on total capital flows. We verify the model propositions empirically by computing these elasticities and monitoring of the variation of short-term flows for countries experienced with control. The application of this elasticity approach to the emergent countries of South Asia and Latin America allow confirming the model propositions, and these elasticities are determinants for effective restrictions policies. Pages 235 to 262

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The Effect of Digital Business Adoption and Organisational Innovation on the Performance of Small and Medium Enterprises

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In this preliminary descriptive study, the authors highlight a problem occurring in Indonesia. They reveal that Indonesia's "Digital Islands" are the largest internet user-base in the Southeast Asian region (150 million internet users in 2018), generate the largest internet economy ($27 billion in the year 2018) and operate the fastest-growing internet economy in Southeast Asia. However, the use of E-commerce itself in the sector of small and medium enterprises (SMEs) in Indonesia is still only between 9-15 %. The

objective of this review is to establish a theoretical model that links digital business adoption, organizational innovation, frugal innovation type, and firm performance. A systematic literature review (SLR) is the method used for the critical review. The critical result of the review is used as the basis for the development of the concept. More than 864,000 publications released between 2014 and 2019 were screened using the keywords: digital business adoption, e-business adoption, e-commerce adoption, type of innovation, frugal innovation, organisational innovation, and firm performance. Eventually, for this study, 23 journals were included. Based on the analysis, the conceptual model has four possible connections: (1) The positive relationship between digital business adoption and SME achievements; (2) the good relationship between the adoption of digital businesses and organisational innovation; (3) the positive direct impacts of organizational innovations on company performance; and (4) a positive relationship exists between digital business adoption and frugal innovation type and organizational innovation. This study contributes a conceptual framework that digital business adoption, frugal innovation type, and organisational innovation might have important roles in the performance of SMEs. Pages 263 to 274

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Enablers of Innovation Performance among Malaysian SMEs in Industrial Revolution 4.0

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Innovation is a concept that has received much attention in recent years. Innovation is one of the critical factors for organisational success and competitiveness. In Malaysia, innovative behaviour is still at the infancy stage, especially among SMEs. The innovation rate in Malaysia is also not reaching full potential yet. Although industrial revolution 4.0 is gaining popularity, SMEs remain relatively unaware of the importance of innovation. Therefore, a quantitative study will be conducted among Malaysian SMEs on how to improve innovation performance. The social media and entrepreneurial orientation are the enablers of innovation performance proposed in the present study. Social media is a tool used to interact with customers to acquire useful information in the development stage. Moreover, with the entrepreneurial orientation possessed by the organisation, it can lead the organisation toward innovation. Besides the two enablers of innovation performance, open innovation is also proposed as a mediator. Open innovation allows the organisation to explore outside knowledge and exploit internal resources to stay competitive. As such, open innovation is mediating social media and entrepreneurial orientation toward a better innovation performance among Malaysian SMEs in the era of industrial revolution 4.0. The present study also added knowledge to the theory of the knowledge-based view. Pages 275 to 289

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Do Accreditation, Brand Equity and Loyalty Affect Small Medium Enterprise Performance?

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The Malaysian government has placed serious attention on Small Medium Enterprises (SMEs) development by outlining relevant policies, incentives and continuously strengthening the framework that addresses their developmental needs. Consequently, this conceptual paper aims to study the discovery of the essentials of accreditation, brand equity, loyalty, and SME performance. This study is vital to SME development, especially to the entrepreneur or owner of the business entity, and acts as guidance for them to analyze and benchmark themselves in terms of market positioning and their global market readiness. Prior the components of key performance measurement technique for SMEs were the focus from the financial aspect of revenue and profit and loss as determined in the literature review. Thus, this research advanced existing understanding regarding the essential of accreditation, brand equity, loyalty, and SME performance. This extends beyond SME performance in the Malaysian context. Future research is also recommended. Pages 290 to 298

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Effect of Leadership Style, Workload and Job Insecurity on Turnover Intention

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High employee turnover is one of the problems faced by the organization. Therefore organisations must find out the cause and find the best solution so that employee turnover is lower. This is because high employee turnover can cause a decrease in organizational performance. The purpose of this study was to determine the effect of workload and job security on turnover intention. This type of research is a quantitative descriptive study with data collection techniques using a questionnaire. The study population was 123 people with a sample of 55 employees. The sampling technique uses the Slovin formula. The results of hypothesis testing indicate that the Workload has a significant effect on turnover intention. Job Insecurity has a significant effect on turnover intention, Workload and Job Insecurity have a significant effect on Turnover Intention. Pages 299 to 313

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The Impact of Digital Economy on the Characteristics of Employment in Indonesia 2018

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Digital technology has fundamentally changed how people and businesses work together. The changes also affect how workers do their job and make job shifting. Digital technology can give rise to new types of jobs or eliminate existing jobs. The mastery of Information and Communication Technologies (ICT) by labour force is fundamental to changing job characteristics in Indonesia. This paper aims to explain the characteristics of jobs in Indonesia, where workers use the internet to do their jobs. The variables studied to explain the characteristics of jobs are gender, disability, education, status (employee or entrepreneur), and length of work. The analytical method used in this study is quadrant and regression analysis. Indonesia labour force survey 2018 is applied to make the analysis. The data showed that the digital economy has an impact on the characteristics of employment are education and length of work. Pages 314 to 330

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The Relationship between Project Management Performance and Stakeholder Satisfaction in Vietnam: Perspectives from the Construction Industry

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This study examines the effects of project management performance and project integration management on stakeholders' satisfaction in the construction sector in Vietnam. Using the Partial least square-structural equation modelling method to analyse data collected from 157 respondents, the findings indicate that project management performance has a significant impact on stakeholders' satisfaction. Moreover, both project manager leadership competency and project integration management are associated with project management performance. The research findings contribute to the theoretical literature in project management of the construction industry and provide recommendations with managerial implications. Pages 331 to 352

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Effect of Marketing Innovation on Performance of Small and Medium Enterprises in Nigeria

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One of the most common issues faced by small-medium enterprises is a poor marketing strategy. Absences of an effective marketing plan, resources and strategies have been reported to be among the weakness for small and medium businesses worldwide. This study was carried out to determine the effect of marketing innovation on the performance of SMEs. Specifically, the study investigated the relationship between innovative products, pricing, promotion and distribution strategies with efficiency of small businesses. 203 small and medium enterprises from the furniture business were designated as a sample for the research. 198 usable questionnaires were analysed. Multiple regressions were employed as tools of analysis in determining the link between the innovative marketing strategies and firm efficiency. Outcomes indicate that Marketing innovation strategies positively impact on small medium enterprises efficiency. The paper concluded that based on the positive effect of marketing innovation on many firms, SMEs should strive toward adopting it in their lines of business operations. At the same time, more work should investigate other aspect of innovative marketing in order to provide in depth knowledge of innovative marketing strategies and tactics that could lead to better performance of the small medium enterprise. Pages 353 to 370

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How the Quality of Technology-Enabled Payment and Information Search Systems Affects Customer Loyalty - The case in Indonesian Universal Health Coverage

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Computer systems have been proven to improve the performance of the organization. The influence of information technology (IT) also has impacted the way firms do business, not only improving process efficiency, but also data analyses, decision-making, customer acquisition and retention which lead to the improvement of organization sustainability. However, the implementation of new technology is not easy. Various studies have shown failure in the technology implementation. Based on Technology Acceptance Model (TAM), the quality of the system, which consists of perceived usefulness (POU) and perceived ease of use (PEOU), has been understood to influence customer satisfaction. However, there are still few studies that link system quality and customer loyalty. This study aimed to see the influence of system quality on customer loyalty. Using a descriptive quantitative method, this study was conducted on BPJS Kesehatan (Universal Health Coverage Program in Indonesia) members at 19 public and private hospitals in nine cities in Java, Indonesia. A six-point Likert scale questionnaire was designed and distributed. Four hundred and six samples collected were eligible for analysis using descriptive analysis and structural equation modelling with LISREL. The results show there is a positive relationship between system quality and customer loyalty. This study strengthens the body of evidence which showed the influence of POU and PEOU on customer loyalty. Pages 371 to 380

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The Impact of Perceived Job Security on the Relationship between High Performance Human Resource Practices and Employee Performance in the Banking Sector in Pakistan

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This research apex the study of antecedent variables of high-performance human resource practices (HRP) with employee performance and to examine the mediating tool of perceived job security effects of the employees at the banking sector in Pakistan. Human resource practices (HRP) definitely exist with employee outcomes. In this research data was collected from the employees of the banking sector in Pakistan through questionnaires. 270 questionnaires were circulated among the employees but 180 questionnaires were returned with a response rate at 66 %. Regression analysis used to observe whether perceived job security mediated the correlation between high performance (HRP) and employee performance. This study found that high performance (HRP) have a positive relationship with employee performance. The study also found that perceived job security significantly mediated influence on high performance (HRP) and also on employee performance. In the findings of this study, it is suggested for the banking sector in Pakistan management to adopt high performance (HRP) on employees through perceived job security to get the best performance outcomes. Pages 381 to 398

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Political Marketing Factors Affecting Consumers

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The purpose of this study is to identify the factors that influence consumer perceptions in Java Island regarding the situation of the presidential election in 2019. Candidates conducted a political marketing approach by researching to understand the knowledge of consumers. The data retrieval method is a quota sampling technique. Data was collected using an online questionnaire with the object of respondents are Indonesian citizens, domiciled in Java island, and have voting rights in presidential election 2019. Independent variables to be researched are consumer perceptions based on the product, price, distribution, promotion, leadership, emotional relations, mass media, reference group, a political issue, agricultural orientation, positioning and the decision to choose electronic Customer Relationship Management approach (pre-purchase aspect and at-purchase aspect). The dependent variables to be researched are a candidate to be selected. The processing and analysis of data use logistic regression analysis with SPSS (Statistical Package for the Social Sciences) version 23. Statistical test results show that consumer perception based on price, leadership, agricultural orientation, positioning, and the decision to choose the electronic Customer Relationship Management approach (pre-purchase aspect and at-purchase aspect) significant effect on the selected candidate. Pages 399 to 419

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Culture's Influence on Tax Non-Compliance Among Small and Medium Sized Enterprise Owners in Malaysia

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The recognition of SMEs as the Malaysian backbone is undoubtedly due to their prominence in generating income for Malaysia. However, little has been focused on in terms of culture influence in determining non-compliance behaviour in tax studies. In a multicultural society with different cultures, beliefs and values, it is important to examine cultural influence on tax non-compliance. Therefore, this study attempts to examine cultural influence on intentional tax non-compliance by using the framework of Hofstede's Cultural Dimensions Theory as basis of the study. The survey has collected data from 248 usable SME owners from the northern region of Peninsular Malaysia. Findings reveal that power distance, individualism, masculinity, uncertainty avoidance and long-term orientation are significantly related to intentional tax non-compliance. Suggestions for policy makers and future researchers are also highlighted. Pages 420 to 435

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Thai Twitter Sentiment Analysis: Performance Monitoring of Politics in Thailand using Text Mining Techniques

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Social web-based life involves an enormous amount of data. It is utilised for correspondence reasons. Individuals can impart insights, thoughts, musings, feelings, emotions, proposals, and individual exercises. Twitter is a direct result of basic words. It communicates learned data. It is used by correspondents, well-known government officials, entertainers, and researchers. This legislative issue's theme is the principle issue in numerous nations. Twitter is a functioning site that has numerous devotees, and utilises strategy related tweets in the endeavour to speak with supporters. Estimation or conclusion examination has recently seemed one of the most investigated subjects in Natural Language Processing (NLP), chiefly for destinations like Twitter. This examination proposes a glossy web application in R programming language to act as a passage for the investigation of tweets that depict feelings in a short, focused arrangement. The target tweets incorporate brief feeling depictions and words that are not utilised in a fitting organisation or linguistic structure. There is no solid and usable work done on Thai Tweet assumption examination as a product of customer/web application devices. This examination is an early stage working up subsequent stages. Pages 436 to 452

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Contributions of University Leaders to Obtaining Resources at the University of Buana Perjuangan (UBP) Karawang

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This study aims to obtain empirical data, analyse, assess and recommend key and important things about input in the form of contributions from university leaders to obtaining university resources. These include: organisational structure, planning, SOP, facilities, human resources, and a budget that directly or indirectly contributes to the realisation of a learning organisation. This research uses a qualitative approach. Qualitative research emphasises in-depth data collection from several individuals or in a restricted environment (Cozby & Bates, 2012) where findings are not obtained through statistical procedures or other forms of calculation (Corbin & Strauss, 2008). This study uses the CIPP evaluation model, which is fully carried out with a qualitative approach. In certain aspects, a qualitative approach cannot always por

Effect of Leadership Style, Workload and Job Insecurity on Turnover Intention

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High employee turnover is one of the problems faced by the organization. Therefore organisations must find out the cause and find the best solution so that employee turnover is lower. This is because high employee turnover can cause a decrease in organizational performance. The purpose of this study was to determine the effect of workload and job security on turnover intention. This type of research is a quantitative descriptive study with data collection techniques using a questionnaire. The study population was 123 people with a sample of 55 employees. The sampling technique uses the Slovin formula. The results of hypothesis testing indicate that the Workload has a significant effect on turnover intention. Job Insecurity has a significant effect on turnover intention, Workload and Job Insecurity have a significant effect on Turnover Intention.

Key words: *Workload, Job Insecurity, Trunover Intention.*

Introduction

Jobs in the service industry feel the negative impact of overwork on the psychological and physical health of employees. Employees must meet organizational guidelines regarding the quantity of work that must be completed under time pressure, emotional demands related to their interactions with customers or clients, and the lack of decision making flexibility available to employees on daily tasks for a long time the employee's wishes to resign because the workload is too large. According to Tarwaka (2015), that workload is something that arises from the interaction between the demands of the tasks, the work environment which is used as a workplace, skills, behaviour and perception of workers.

Workloads also be defined operationally on various factors such as job demands or efforts made for work. Employees in the organisation very often felt job insecurity or job insecurity. Moreover, when the facilities in the organisation are inadequate, resulting in employees, not

comfortable working and will consider staying or not in the organisation. According to Suciati et al. (2015), job insecurity is the powerlessness to maintain the desired sustainability in unsafe work conditions. Job insecurity is conceptualized as uncertainty and lack of control of the future continuity of employee work (Kekesi and Collins, 2014).

Employees experience increased insecurity (job insecurity) due to instability in their employment status and income levels that are increasingly unpredictable, as a result turnover intentions tend to increase, as well as age, length of work, also play an important role in turnover intention (Hanafiah, 2014).

Turnover intention can cost a lot. According to Waspodo et al. (2013), the high level of turnover intention has become a problem for many companies, where the perceived negative impact is the difficulty in getting quality and capability following the qualifications set by the company and requires time and the cost of recruiting new employees. Therefore, the organization needs to reduce it to acceptable levels. However, maintaining a turnover rate of zero is unrealistic and even undesirable.

Based on the results of research are conducted by several researchers, this study will retest some of the factors that affect the desire to move employees. These factors are leadership style, workload and job insecurity. Every company must have experienced employee turnover intention and also experienced by PT. FIF GROUP (Federal International Finance) member of Astra Batam Branch. This company is a company engaged in the field of services, especially new motorcycle financing services HONDA, used motorcycles, used cars and financing on household appliances.

PT. FIF GROUP Batam Branch has 6 kiosks in Batam which have 123 permanent employees as of the beginning of 2018. The percentage (%) of employee turnover of PT. FIF Group member of astra Batam branch in 2015-2017 can be seen in Table 1.

Table 1: Employee Turnover Average Data of PT. FIF GROUP 2015-2017

Year	2015	2016	2017
Early employee	230	203	167
Final employee	198	163	123
Received	5	4	7
Resign	32	40	44

Source: HRD Section of PT. FIF GROUP Cab Batam, 2018

Table 1 can illustrate the recovery events that occurred at PT. FIF GROUP Batam Branch from 2015 to January 2017 which has increased every year. The amount of turnover in 2016 exceeded the amount of turnover in 2015, which amounted to 12.6%.

Although the annual turnover has not reached half or 50%, it is quite interesting to PT. Batam Branch FIF Group. This is because of PT. Batam Branch FIF Group is a credit company that has been trusted by the public in providing credit and is classified as good so that it is expected to be able to take a lower turnover in the future. Turnover at PT. Batam Branch FIF Group shows a great desire to change jobs. Increasing turnover rates indicate that employees of PT. Batam Branch FIF Group feels uneasy and even unsatisfied at work. Dissatisfaction at work also shows that employees feel disappointed at the company, so they show negative work behaviour such as: being late for work, not coming to work, delaying work, and even the decision to leave the company.

However, if employees feel satisfied with the work they do, then the work can provide benefits for the company and can achieve the targets set by the company. Employees feel that their workload is too high because they have to do work outside of their job description, coupled with a lack of attention from superiors on situations and conditions that slow down their work such as lack of attention to the condition of the equipment and work environment. , causing a pile of work to do. Another problem that comes from employees in the section collection and office boy. Where the employees feel less agree with the attitude of superiors who rudely give orders and do not pay attention to the situations and conditions being experienced by employees. Based on these things, the researcher considers the problem quite interesting and will be researched in each department.

Research Objective

Based on the background and formulation of the problem, this study aims to:
1. To determine the effect of workload on the turnover intention at PT. FIF GROUP Batam Branch.
2. To determine the effect of job insecurity on the turnover intention at PT. FIF GROUP Batam Branch.
3. To determine the effect of workload and job security on the turnover intention at PT. FIF GROUP Batam Branch.

Methodology

This research use a quantitative approach, with questionnaire data collection methods. The population of this research are all employees of PT. FIF GROUP Batam Branch totalling 123 people. Sampling is based on the Slovin formula is 55.15 rounded up to 55 samples using random sampling techniques.

Data Analysis Technique

Validity test

To obtain good data, the questionnaire used as an instrument for data collection must first be tested for its validity and reliability. A valid instrument means that the measuring instrument used to measure the data is valid. Valid means that the instrument can be used to measure what should be measured. Validity tests are used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the statement on the questionnaire is able to reveal something that will be measured by the questionnaire (Sugiyono, 2018).

Reliability Test

Sugiyono (2018) reliability test is one of tool to measure a questionnaire which is an indicator of variables and constructs; item questions are said to be reliable or reliable if one's answer to a question is consistent and stable over time.

In this study, the reliability test technique used by researchers is to look at and compare Chronbach's Alpha on SPSS V. 25 results. Cronbach's alpha coefficient is the most commonly used test statistic for researchers to test the reliability of a research instrument. Seen according to Chronbach alpha statistics, a research instrument is indicated to have adequate reliability if the Cronbach alpha coefficient is greater or equal to 0.60.

Normality Test

According to Sunyoto (2014) this assumption test was conducted to test the independent variable data (X) and the dependent variable data (Y) in the resulting regression equation, whether normal distribution or abnormal distribution. Regression equations are said to be good if they have independent variable data and bound variable data that are close to normal or normal distribution.

To test for normality can be done using SPSS by looking at the sig in the test table of normality then the column Kolmogorov - Smirnova and comparing with alpha used. If sig > alpha, then the data is normally distributed, if sig <alpha, then the data is not normally distributed. Besides, whether or not normal data is seen from the spread of data (points) on the diagonal axis of the graph, if the data spreads around the diagonal line, then the regression meets the normality assumption and vice versa.

Heteroskedastic Test

Heteroscedasticity test, aims to test whether in the regression model, there is an inequality of variance from the residuals of one observation to another. If the variance from one observation residual to another observation is fixed, then it is called homoscedasticity and if different is called heteroscedasticity. A good regression model is homoscedasticity or where heteroscedasticity does not occur. Most data crossections contain heteroscedasticity situations because this data collects data that represent various sizes (small, medium, and large) Ghozali (2013).

Multicollinearity Test

Multicollinearity is a place where some or all independent variables are highly correlated.

Hypothesis Test

The hypothesis that will be refuted and proven in this study is related to the independent variables that need to be debated in the study.

Multiple Linear Regression

Multiple linear regression analysis is a statistical technique that is used to find regression equations that are useful for predicting the value of dependent variables based on the values of the independent variables and looking for errors and analyzing of the relationship between one dependent variable with one or more independent variables either simultaneously or partially.

Multiple linear regression analysis is used to test whether the independent variable has an influence on the dependent variable simultaneously or partially.

Correlation Test

To calculate the closeness of the relationship or the correlation coefficient between the X variable with the Y variable, it is done by using the calculation of Spearman's rho correlation coefficient analysis.

Determination Coefficient Test (R2)

Correlation analysis can be continued by calculating the coefficient of determination serves to determine the percentage of the effect of variable X on variable Y.

Partial Hypothesis Testing (t Test)

Test of t is called the individual significant test where this test shows how far the influence of the independent variable partially on dependent variable.

Determination of Statistical Hypotheses

Workload (X2)

Ho: $\beta1 = 0$, meaning that Workload does not affect Turnover Intention
Ho: $\beta1 \neq 0$, meaning that Workload affects Turnover Intention
Job Insecurity (X2)
Ho: $\beta1 = 0$, meaning Job Insecurity does not affect Turnover Intention Ho:
$\beta1 = 0$, meaning Job Insecurity affects Turnover Intention

Testing Statistical Test Scores

In this research, hypothesis testing using product moment. Hypothesis_Count results are compared with t_tabouts with the following conditions:

If t_count> t_table at $\alpha = 5\%$ then H0 is rejected and Ha is accepted (influential)
If t_calculate <t_table at $\alpha = 5\%$ then H0 is accepted and Ha is rejected (no effect)

Simultaneous Hypothesis Testing (Test f)

Simultaneous testing, the influence of the three independent variables together will be tested on the dependent variable. The statistical test used in simultaneous testing is the F Test or commonly called the Analysis of variance (ANOVA).

The test compares fcount with ftabel with the following conditions:

If f_calculate> f_Table, Ho is rejected and Ha is accepted (influential)
If f_Calculate <f_Table, Ho is rejected and Ha is accepted (no effect)
Determination of the null hypothesis (Ho) and the alternative hypothesis (Hα) as follows:
Ho: $\rho = 0$ means Workload, Job Insecurity, has a significant effect on Turnover Intention.
Hα: $\rho \neq 0$ means Workload, Job Insecurity, has an insignificant effect on Turnover Intention.

Discussion

Characteristics of Respondents

To determine the effect of Workload, Job Insecurity, Against Turnover Intention at PT. FIF GROUP Batam Branch. There are 55 employees made as respondents, a general description of the respondents' characteristics, in the following table the percentage of respondents is described which includes gender, age, length of work and level of education.

Respondents by Gender

Descriptions of respondents based on gender classification in this study can be seen in Table 2.

Table 2: Respondent Data Based on Gender

		Frequency	*Per cent*	*Valid Percent*	*Cumulative Percent*
Valid	Male	35	63.6	63.6	63.6
	Female	20	36.4	36.4	100.0
	Total	55	100.0	100.0	

Source: SPSS V.25 data processing results, 2018

Based on Table 2 can be illustrated that the number of respondents was 55, with 35 male respondents and 20 female respondents or 63.6% male and 36.40% female from the total number of respondents. Thus it can be concluded that there are more male respondents than female respondents.

Respondents by Age

Descriptions of respondents based on age classification in this study can be seen in Table 3 as follows:

Table 3: Respondent Data Based on Age

		Frequency	*Per cent*	*Valid Percent*	*Cumulative Percent*
Valid	18-25 years	19	34.5	34.5	34.5
	26-35 years	27	49.1	49.1	83.6
	36-45 years	9	16.4	16.4	100.0
	Total	55	100.0	100.0	

Source: SPSS V.25 data processing results, 2018

Table 3 it can be illustrated that the number of respondents was 55, with the number of respondents aged 18-25 years as many as 19 people, respondents aged 26-35 years as many as 27 people, and respondents aged 36-45 years as many as 9 people or as much as 34.5% of the age between 18-25 years, 49.1% were aged between 26-35 years and 16.4% were aged between 36-45 years. This can be concluded by respondents with ages 26-35 years more.

Respondents According to Working Period

The description of respondents based on the classification of work tenure in this study can be seen in Table 4 as follows:

Table 4: Respondent Data Based on Years of Service

		Frequency	*Per cent*	*Valid Percent*	*Cumulative Percent*
Valid	1-3 years	25	45.5	45.5	45.5
	4-7 years	19	34.5	34.5	80.0
	8-11 years	11	20.0	20.0	100.0
	Total	55	100.0	100.0	

Source: SPSS V.25 data processing results, 2018

Based on Table 4 it can be illustrated that the number of respondents was 55, with the number of respondents with a service period of 1-3 years as many as 25 people, respondents with a service period of 4-7 years as many as 19 people, and respondents with a service period of 811 years were 11 people or equal to 45.5% work period between 1-3 years, 34.5% work period between 4-7 years and 20.0% work period between 8-11 years. This can be concluded by respondents with more 1-3 years of service.

Respondents According to Latest Education

The description of respondents based on the classification of work tenure in this research can be seen in Table 5 as follows:

Table 5: Respondent Data Based on Latest Education

Latest Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Senior High School	40	72.7	72.7	72.7
	Diploma	8	14.5	14.5	87.3
	Bachelor	7	12.7	12.7	100.0
	Total	55	100.0	100.0	

Source: SPSS V.25 data processing results, 2018

Based on Table 5 it can be illustrated that the number of respondents was 55, with the number of respondents with the most recent high school / vocational education as many as 40 people, respondents with the last education D3 of 8 people and respondents with the last education of S1 as many as 7 people or by 72.7% with the last education of high school / vocational school, 14.5% with D3 last education, and 12.7% with S1 last education. Therefore it can be concluded that respondents with the last high school / vocational education are more than the last D3 and S1 education.

Classic Assumption Test

Normality Test

Normality test is carried out to determine the residual value (differences that exist) that have been studied have a normal distribution as one of the data analysis requirements with parametric statistics used in this study.

Kolmogorov-Smirnov Test

The picture shows and forms a bell-shaped drawing pattern; it can be concluded that the data has a normal distribution. The second way to test normality is to look at the graph of the Normal Probability plot of Regulated Standardized Residual below: The picture shows the provision that the data points spread around the diagonal line and follow the direction of the diagonal line so it can be said that the data meet the assumption of normality.

Based on the Kolmogorov-Smirnov test results, the Asymp value is known. Sig. (2-tailed) 0.200> 0.05 (alpha), it can be concluded that the residual value is normally distributed.

Multicollinearity Test

Multicollinearity test aims to test whether the regression model found a correlation between independent variables (independent). Multicollinearity test in this study by looking at Variance Inflation Factor (VIF) and Tolerance in the regression model. If the VIF value is less than 10 and tolerance is more than 0.1 then the regression model is free from multicollinearity. This means that there is no relationship between independent variables. VIF values for variables X1 and X2 are 1.039 respectively, and 1,051 so that it can be concluded that in the regression model there are no symptoms of multicollinearity between independent variables because the VIF value is less than 10 which means that all of these variables can be used as mutually independent variables.

Heteroscedasticity Test

Heteroscedasticity test is used to find out whether or not there is a deviation from the classical assumption of heteroscedasticity, namely the existence of variance in residual variance for all observations in the regression model. This study uses the Glejser and Scatterplot methods to test the symptoms of heteroscedasticity.

Glejser test results see the probability value with a significance> alpha value (0.05) then the model does not experience heteroscedasticity. Probability or significance value of each variable is 0.175; 0.148; and 0.260 is greater than the alpha value (0.05), it can be concluded that in the regression model there are no symptoms of heteroscedasticity.

Based on the figure, it can be seen the distribution of random points above or below the number 0 from the Y-axis. It can be concluded from the figure that in the regression model heteroskedasticity does not occur.

Hypothesis Testing

Multiple Linear Regression Test Analysis

Multiple linear regression is used to predict the effect of independent variables on the dependent variable to prove whether or not there is a functional relationship between these variables. The regression equation can be seen in the SPSS output in Table 6.

Table 6: Multiple Linear Regression Test Results

Coefficients^a					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.483	3.766		.925	.359
Workload	.348	.119	.344	2.912	.005
Job Insecurity	.404	.139	.345	2.900	.005

a. Dependent Variable: Turnover Intention
Source: SPSS V.25 data processing results, 2018

Based on Table 12 can be obtained the multiple linear regression equation as follows: Y = 3.483 + 0.348 X1 + 0.404 X2 + e

T-Test Analysis (Partial)

T-test (partial) used to measure whether in the regression model, the independent variable partially significantly influences the dependent variable. Testing is done using t arithmetic and significant level. The T-test is used to find out whether partially the variable X has a significant effect on variable Y. Where to find out the value of t table can use the formula df = n - k - 1 where df is the value of the t-test, n is the number of respondents, k is the number of independent variables, and 1 are the fixed values of the formula. Means to find out the value of t table in the t-test in this study df = 55 - 3 - 1 = 51, t table from the number 51 is 2.007. Test criteria Ho is accepted if t table ≤ t arithmetic and Ho is rejected if t arithmetic <t table or t arithmetic> t table and the amount of influence each independent variable on the dependent variable by looking at the beta value.

Table 7: T Test Results (Partial)

Coefficients^a					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
1 (Constant)	3.483	3.766		.925	.359
Workload	.348	.119	.344	2.912	.005
Job Insecurity	.404	.139	.345	2.900	.005
a. Dependent Variable: Turnover Intention					

Source: SPSS V.25 data processing results, 2018

The results from Table 7 show Workload Variables (X2) showing the value of t arithmetic 2.912> t table 2.007 and a significant value of 0.005 <0.05 so that the decision taken is Ho is rejected, and Ha is accepted. This means that the Workload has a significant effect on Turnover Intention.

Job Insecurity (X3) variable t value 2,900> t table 2,007 and significant value 0.005 <0.05 so that the decision taken is Ho is rejected, and Ha is accepted. This means that Job Insecurity has a significant effect on Turnover Intention.

F Test Analysis (Simultaneous)

The F test is used to determine whether all independent variables together have a positive influence on the dependent variable. Simultaneous Test or F Test is a test conducted on all independent variables (free) to determine whether these variables simultaneously or together have a significant effect on the dependent variable (dependent). The significant level in the F test is 0.05 (5%). The criteria used are if a significant value> 0.05 then Ho is accepted while vice versa if a significant value <0.05, then Ho is rejected. The simultaneous F test results in Table 14 below:

Table 8: Test Results F

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	230.560	3	76.853	7.836	.000[b]
	Residual	500.167	51	9.807		
	Total	730.727	54			

a. Dependent Variable: Turnover Intention
b. Predictors: (Constant), Job Insecurity, Workload, Leadership Style
Source: SPSS V.25 data processing results, 2018

F test results show an F value of 7.836 (F arithmetic)> 2.78 (F table) and a significance value of 0.000 <0.05 so that the decision taken is Ho is rejected, and Ha is accepted. These results indicate that the Workload (X1) and Job Insecurity (X2) variables have a significant effect on the Turnover Intention (Y) variable.

Determination Coefficient Test (R2)

The coefficient of determination (R^2) serves to explain the proportion of variation in the dependent variable (Y) explained by the independent variable (more than one variable) together. The coefficient of determination is between zero and one. The results of testing the coefficient of determination in this study are:

Tabel 9: Coefficient of Determination Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.562ᵃ	.316	.275	3.13164

a. Predictors: (Constant), Job Insecurity, Workload
Sumber: Hasil pengolahan data SPSS V.25, 2018

Table 9 shows the R Square value of 0.316; this implies that the effect of Workload, Job insecurity simultaneously on Turnover Intention is 31.6%. while the remaining 68.4% is influenced by other variables not examined.

Effect of Workload on Turnover Intention

Based on the test results it can be seen that the Workload (X1) with a significant value of 0.005 <0.05 (alpha value) indicates a significant relationship between Workload (X1) and Turnover Intention (Y). This is reinforced by the results of the value of t count 2.912> t table 2.007 shows that the Workload variable (X1) has a significant effect on Turnover Intention.
Based on this, the Workload variable has an essential role in influencing Turnover Intention at PT. FIF GROUP Batam Branch. The results of this study support the results of Thamrin's research (2018) with the results of the study, there is a significant influence between workload and turnover intention in grand rocky Bukittinggi hotels. Nur'Aini (2018) with the results of the study, there is a significant positive and significant effect of workload on the turnover intention of medical representatives in the Yogyakarta region. Turmuzi (2017) with workload research results have a significant positive effect on employee turnover intention. Irvianti (2014) with the results of the workload research partially affect the variable turnover intention. Rosyad A (2017) with the results of workload research, has a positive effect on turnover intention.

The Effect of Job Insecurity on Turnover Intention

Based on the test results it can be seen that Job Insecurity (X3) with a significant value of significant value 0.005 <0.05 (alpha value) indicates a significant relationship between Job Insecurity (X3) and Turnover Intention (Y). This is reinforced by the results of t count 2,900> t table 2,007 showing that the Job Insecurity (X2) variable has a significant effect on Turnover Intention.

Based on this, the Job Insecurity variable has an important role in influencing Turnover Intention at PT. FIF GROUP Batam Branch. The results of this study support the results of the study. Sandi (2014) with Job insecurity research results has a positive and significant effect on

turnover intention. Halimah, et al. (2016) the results of the research showed that there was a positive influence between job insecurity variables on employee turnover. Septiari (2016) with the results of Job insecurity research has a positive and significant effect on employee turnover intention. Puput (2015) with Research Results There is a positive and significant effect of job insecurity on turnover intention of the P.O CWM Jember driver. Wicaksono (2013) with the researchresults of Job Insecurity ras a positive and significant effect on Turnover Intention so that the hypothesis one is accepted Effect of Workload, and Job Insecurity on Turnover Intention.

F test results show of the significant value of the 2 independent variables, namely Workload (X1) and Job Insecurity (X2) of 0,000 and F calculated 7,836. These results show that the Workload (X1) and Job Insecurity (X2) variables together have a significant effect on Turnover Intention (Y).

Regression calculation results can be seen that the coefficient of determination (R Square) obtained by 0.316. This means 31.6% Workload (X1) and Job Insecurity (X2) while the remaining 68.4% Turnover Intention is influenced by other variables not explained in this study.

Conclusion

Based on the results of research and discussion, it can be concluded that:
1. Workload has a significant effect on Turnover Intention.
2. Job Insecurity has a significant effect on Turnover Intention.
3. Workload and Job Insecurity have a significant effect on Turnover Intention.

Suggestion

Based on the research results of this study, some suggestions or recommendations that can be given to companies and for future research as follows:

1. PT. FIF is expected to reorganize the workload, so it does not become a heavy burden for employees so that employees feel comfortable and do not move.
2. PT. FIF is expected to pay attention to Job Insecurity so that employees are comfortable and not leaving.
3. PT. FIF is expected to reduce workload and pay attention to Job Insecurity and that are employees are comfortable and do not move

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