Decisive Factors Influencing Employee Turnover among Staff in Financial Institutions in Klang Valley Malaysia

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Abstract
Employee turnover is one of the issues faced in most organizational throughout the world. It has positioned the organisation in a most critical situation especially for sustainability and competitiveness. Employee turnover trend has greatly increased in current working environment including government sector, banking sector, manufacturing sector and service sector. In Malaysia, turnover rate has started to increase in early 1991 due to high demand and more opportunities that exist in the market. This study attempted to approach factors influencing employee turnover among staff in financial institutions in Klang Valley Malaysia. Specifically, the study sought to access how poor working environments, poor salary and wages, job stress and job dissatisfaction influence employee turnover among the financial institutions in Klang Valley Malaysia. A quantitative approach was employed in this study. Data was collected from 373 respondents that is involved in this study through questionnaires and A Smart Partial Least Square (Smart-PLS) was used to analyse the data. The research revealed that poor working environment has the largest effect, whereas poor salary and wages has the smallest effect. The result also revealed that job stress and job dissatisfaction, both has the medium effect. Thus, this paper aims to explore factors contributing employee turnover among staff in Klang Valley, Malaysia and facilitating positive organisational behaviour in order to reduce the number of turnovers in the workplace.
Keywords: Employee Turnover, Poor Working Environment, Poor Salary and Wages, Job Stress, Job Dissatisfaction

Introduction
Employee turnover is one of the issues faced in most organizational throughout the world. This issue is always happened in developing countries and happened in the highly technology countries which the employee turnover is still high. Employee turnover trend has greatly increased in current working environment including banking sector, manufacturing sector and

service sector. Employee turnover is defined by those who are shifting jobs regularly or frequent movement of profession from one place to another place without any specific reason. According to Khatri et al (2001), there are two views of employee turnover. The first view is based on study where the employees who are changing their jobs for fun while second view is the other factors influencing employee turnover such as other colleagues, social demand and pressures. Other than that, Kawabe (1991) found that monetary reasons is one of the factors contributing towards employees turnover among professional in Malaysia. In Malaysia, turnover rate has started to increase in early 1991 due to high demand and more opportunities that exist in the market. In Malaysia, banking industry has been a lot of growth, implementing on its technological and global competition within banks.

Malaysia's financial institution sector includes the commercial banks, Islamic banks, foreign banks and investment banks (before this, which is known as merchant banks). All banks are the primary institutional source of credit to the economic sector (Letchumanan et al., 2017). According to IBBM research, commercial banks are the leading player in the banking system, which occupy about forty-two per cent of the total assets of the financial system at the end of 2007. According to the Department of Statistics Malaysia, around 204,900 people have been hired in the banking industry in Malaysia (Letchumanan et al., 2017). Since the beginning 2015, many of the Malaysian bank affected in worsening capital market and quite a number of international investment bank in Asia cut its equities job. This started with Standard Chartered close its global cash equites that resulting 200 job cuts in January 2015. The latest, CIMB Group laid off its employee in cash equities and investment bank in Hong Kong due to a worsening climate for capital market in Asia. Group Holdings Berhad was recently exercises a Mutual Separation Scheme (MSS) which ended in May 2015.

Employee turnover is a common problem among the financial services industry, especially in the banking industry and it involves all level of employees, which is from lower level to the top management of employees. Kassim and Ibrahim (2016) stated that investigation of turnover among bank employees' turnover rate is expanding in the banking sector in Malaysia and they frequently changed their jobs. Hewitt Associates (2009/2010) noticed that the employee turnover rate in Malaysian banking sectors has risen from 9.3% in 2009 to 10.1% in 2010. Based on a study by Towers Watson in 2012 to 2013, the rate of job turnover in the Malaysian financial administrations sector has risen from 7.4% to 13.3% in 2012 to 2013. Thus, it is highly encouraged by Selvanathan, Jayabalan, Daofeng, Ting, Kartar Singh and Supramaniam (2022) to explore more on employee turnover in various sector including banking sector.

Thus, the objectives of this research are as follows
   RO1: To determine the effect between poor working environment and employee turnover among staff in financial institutions in Malaysia.
   RO2: To investigate the effect between poor salary and wages and employee turnover among staff in financial institutions in Malaysia.
   RO3: To examine the effect between job stress and employee turnover among staff in financial institutions in Malaysia.
   RO4: To study the effect job dissatisfaction and employee turnover among staff in financial institutions in Malaysia.

This study also aims to answer the following research questions
  RQ1: What is the effect between poor working environment and employee turnover among staff in financial institutions in Malaysia?
  RQ2: What is the effect between poor salary and wages and employee turnover among staff in financial institutions in Malaysia?
  RQ3: What is the effect between job stress and employee turnover among staff in financial institutions in Malaysia?
  RQ4: What is the effect between job dissatisfaction and employee turnover among staff in financial institutions in Malaysia?

Literature Review
This section discussed the relationship between independent variables and dependent variables. Other than that, this section also discussed pass scholars recommendations and findings.

Employee Turnover
Turnover is the moving of employment from one company to another company by an employee, and this is a crucial issue for many companies. The turnover will severely impact the company's performance, reduce productivity, lower service quality, and increase costs such as recruitment cost (Letchumanan et al., 2017). Turnover intention is a good and reliable indicator to predict the actual turnover (Liu & Onwuegbuzie, 2012). To address the employee retention rate and increase organizational effectiveness, research has been performed to further the understanding of turnover intention (Hom et al., 2012). A turnover intention in employees is the probability of actual turnover as a result of a difference between the rationality of motivation and the rationality of working conditions (Ponomariov et al., 2020). Another study posits that it is the positive association of employees being dissatisfied from the stressful job environment leading to withdrawal intentions (Amponsah-Tawiah et al., 2016). Staff turnover will have a high cost or risk of losing human assets and core competencies (Bodla & Hameed, 2008). Previous research has determined that turnover intention is one of the most difficult issues and challenges for business organisations (Selvanathan et al., 2016). Intention to leave or quit serves as a predictor of the real turnover action as stated in the Theory of Planned Behaviour (Ajzen, 1991).

Poor Working Environment
Jain and Kaur (2014) stated that the working environment or working condition consists of three main elements which are the physical, mental, and social environments. Raziq and Maulabakhsh (2015) established a model for their study on the working environment and job satisfaction. The working environment under their model consists of working hours, job safety and security, relationship with a peer, esteem needs, and top management of the organisation. Poor and unfavourable working condition is one of the primary reasons for the high degree of turnover intention (Qureshi et al., 2013). Raziq and Maulabakhsh (2015); Johnson et al (2012) investigated the relationship of the working environment on the job satisfaction and proved that a sound working environment has a positive relationship with job satisfaction while Idson (1990) found that a rigid and poor type of working environment

will reduce job satisfaction while a flexible working environment tends to have higher job satisfaction.

Poor Salary and Wages
Another antecedent of turnover intention is salary and wages (Vizano et al., 2021; Candra et al., 2018). The study by Vizano et al (2021) among middle managers stressed that compensation is one of the drivers of motivation of employees. The results of the study revealed that salary and wages would influence the positive feelings of employees towards work and subsequently affect their intention to stay. Further support was found in another study by Candra et al (2018) that looked at both financial and non-financial compensation. The results of the study revealed that both financial compensation and non-financial compensation significantly influenced the turnover intention of employees. The relationship between salary and wages was further supported by a study done by Purba and Ruslan (2020). The results showed that poor salary and wages was one of the factors that affect the turnover intention of employees. Empirical research has proven that if the company fails to pay an adequate salary, it will cause dissatisfaction on the employee's part, and may even be a catalyst for the turnover (Lee & Sabharwal, 2016). Kumar (2016) researched the public banking sector in India and found that poor salary has a positive relationship with employee turnover. Therefore, it can be concluded that poor salary and wages is a significant predictor of employees' turnover intention.

Job Stress
Finney et al (2013) said that long term job stress would cause adverse syndrome responses such as burnout, emotional exhaustion, and other negative feelings. Job stress and burnout will not only lead to decreased productivity but will also affect staff's commitment to the organisation. Nowadays, job stress is a problem in modern life, and a common issue shared by many companies. It affects not only the individual but also the company's standing or performance, such as the company's outcome and turnover rate. An employee under stress becomes demotivated, develops a poor health condition, and becomes less productive (Arshadi & Damiri, 2013). This may directly impact the company's performance and success. Jung and Yoon (2014) studied the food service industry to understand how job stress affects turnover intention. A similar study has also been conducted by Arshadi and Damiri (2013); Jou et al (2013) to find out the relationship between job stress and turnover intention. Studies have shown that job or work-related stress is one of the contributors or, in certain cases, the main contributor to employees' turnover intention (Hussain, 2015; Yukongdi & Shrestha, 2020). The study by Hussain (2015) that was done among employees in the banking sector established that job stress employees' affected turnover intention of employees. This was further supported in a study by (Yukongdi and Shrestha, 2020).

Job Dissatisfaction
Job dissatisfaction will lead the employee to consider in leaving their current job and thinking of moving into another job. If the employees highly feel satisfied with their current job, they will stay longer in the organization. However, if the employees feel dissatisfied and have the job opportunity at advanced organization, they will leave the organization (Zulbahari and Alias, 2014). Employee turnover will exist when the employee dissatisfied with the current job due to the environment at the workplace. Challenges environment such job security excessive turnover and lack of job advancement opportunities are commonly difficult to

understand towards job traits which this role also can influence the combination on job satisfaction and turnover intention. In another study, Chang et al (2013); Alkahtani (2015); Zulbahari and Alias (2014) also found that if the employees highly feel satisfied with their current job, they will stay longer in the organization. However, if the employees feel dissatisfied and have the job opportunity at advanced organization, they will leave the organization.
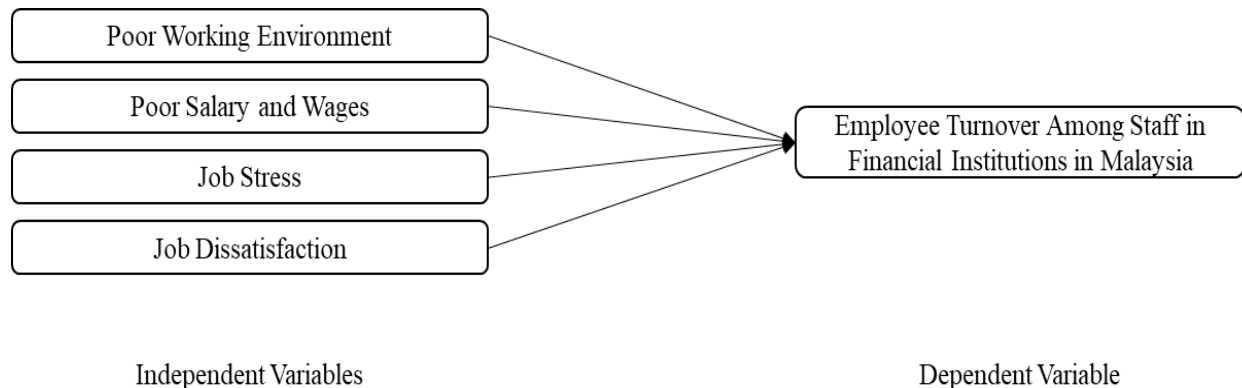

Figure 1: Proposed Theoretical Framework

Thus, from the above framework, it can be derived the hypothesis for this study as follows:

H1: There is a significant effect between poor working environment and employee turnover among staff in financial institutions in Malaysia.

H2: There is a significant effect between poor salary and wages and employee turnover among staff in financial institutions in Malaysia.

H3: There is a significant effect between job stress and employee turnover among staff in financial institutions in Malaysia.

H4: There is a significant effect between job dissatisfaction and employee turnover among staff in financial institutions in Malaysia.

Research Methdology
This study employed a quantitative research method because all the variables in this study are measurable. The population was all employees from financial institutions in Malaysia. Sample was selected by using purposive sampling. In other words, purposive sampling is used because researchers have requested to get employees data as such list of names from every financial institution in Klang Valley Malaysia. However, the request is rejected. Thus, researchers decided to implement purposive sampling for this study. Furthermore, researchers have obtained consent from selected financial institutions involved in this study in order to collect the data. The respondents were required to answer questionnaire through Google Form. A total of 373 respondents involved in this study. According to Roscoe (1975) sample size more than 50 and less than 500 are appropriate for most studies. In total, there were 25 items that have been used to measure five variables. One of the items has been reversed code according to suitability. A Smart Partial Least Square (Smart-PLS) was used to analyse the data.

Analysis of Data
Respondents' Profile
The profile was intended to provide background information as to the type of respondents under study and all the information was presented in actual figures and percentages to facilitate the interpretation. They were discussed under demographic data with aspects on gender, highest education level, and age.

Demographic Analysis of Respondents
The demographic profile provided an overall view of the characteristics of the respondents. As depicted in Table 1.0, there were 45.04% of male respondents compared to 54.96% female in the overall sample. The reasons why there are more females compared to males because there are more females working in the financial sector compared to males. As for grade, the highest percentage is between 41-45 (41.55%) and the lowest is those with special grade JUSA, A,B and C (4.29%). For grade 1-40 the percentage is 25.74% compared to grade 45-54 where the percentage is 28.42%. The distribution of respondents by their age group shows that the highest respondents were distributed between the age group of 31-40 years (46.38%) as compared to 40.75% for the age group of 21-30 years and 7.77% less 50 years, and 5.09% for those above 51 years of age.

Table 1.0
Demographic Analysis

Demographic		Frequency	Percentages %
Gender	Male	168	45.04
	Female	205	54.96
Grade	1-40	96	25.74
	41-45	155	41.55
	45-54	106	28.42
	Special Grade (JUSA) (A, B, C)	16	4.29
Highest Education Level	Philosophy of Doctor	5	1.34
	Master	27	7.24
	Bachelor's Degree	147	39.41
	Diploma	133	35.66
	Certificate	46	12.33
	Secondary	15	4.02
Age	21 - 30 years old	152	40.75
	31 - 40years old	173	46.38
	41 - 50 years old	29	7.77
	51 – 60 years old	19	5.09

Discriminant Validity
Discriminant validity refers to the extent to which a group of items estimate only one construct and how this construct is distinctly estimated (Hair et al., 2017). Discriminant validity was tested through the criteria suggested by Fornell and Larcker (1981), where the value of each construct should higher than the correlations among the constructs. As Table 2.0 indicates that the bold value of each construct in this study is higher than the correlation value among the constructs. Having such result confidently confirms that the model has adequate reliability

and validity.

Table 2.0
Discriminant Validity

Construct	Employee Turnover	Poor Working Environment	Poor Salary and Wages	Job Stress	Job Dissatisfaction
Employee Turnover	**0.87**				
Poor Working Environment	0.70	**0.84**			
Poor Salary and Wages	0.56	0.67	**0.70**		
Job Stress	0.54	0.57	0.53	**0.71**	
Job Dissatisfaction	0.68	0.63	0.66	0.73	**0.79**

Confirmatory Factor Analysis (CFA)
Similarly, as for Average Variance Extracted (AVE), Hair et al (2017) stated that AVE value should greater than 0.50. It explains that a latent variable is able to explain more than half of the variance of its indicators on average. Thus, all constructs in this study have value of AVE larger than 0.50 indicating that they are met the acceptable standard of convergent validity.

Then, the acceptable of internal consistency of Composite Reliability is 0.70 while Cronbach's Alpha is 0.60 (Hair et al., 2017). Then, all constructs in this study were above 0.70 and this met with the rule of thumb for Composite Reliability and all constructs in Cronbach's Alpha also met with the rule of thumb larger than 0.60.

Table 3.0
Confirmatory Factor Analysis (CFA)

Construct	Items	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Employee Turnover	5 Items	0.73	0.88	0.80
Poor Working Environment	5 Items	0.70	0.83	0.78
Poor Salary and Wages	5 Items	0.63	0.81	0.77
Job Stress	5 Items	0.66	0.89	0.71
Job Dissatisfaction	5 Items	0.58	0.87	0.80

Structural Analysis
The value of effect size f^2 was used to measure the effect size of independent variable towards dependent variable in the model 0.02 (weak), 0.15 (medium) and 0.35 (large) (Hair et al., 2017). The effect size f^2 of this study shows that Poor Working Environment effect size value is 0.45 indicates that it has large effect. However, Poor Salary and Wages effect size value is 0.05 which can be indicated as small effect. Then, Job Stress effect size value is 0.28 and can be indicated as medium effect. Lastly, Job Dissatisfaction effect size value is 0.22 and it can be considered as medium effect.

Table 4.0
Structural Analysis

Construct	Effect Size (f^2)	T-Value
Poor Working Environment	0.45	2.74
Poor Salary and Wages	0.05	1.89
Job Stress	0.28	3.21
Job Dissatisfaction	0.22	2.06

Figure 2.0 shows that the inclusion of Poor Working Environment components in the analysis had contributed 54.9% in the variance of Employee Turnover among staff in financial institutions in Malaysia. Next, the outcomes of testing the hypothesis and Poor Working Environment is significantly correlated with Employee Turnover (β = 0.484; t = 2.74) where t>1.96, therefore H1 is supported.

$$t = 2.74$$
$$\beta = 0.484$$
$$p = 0.000$$

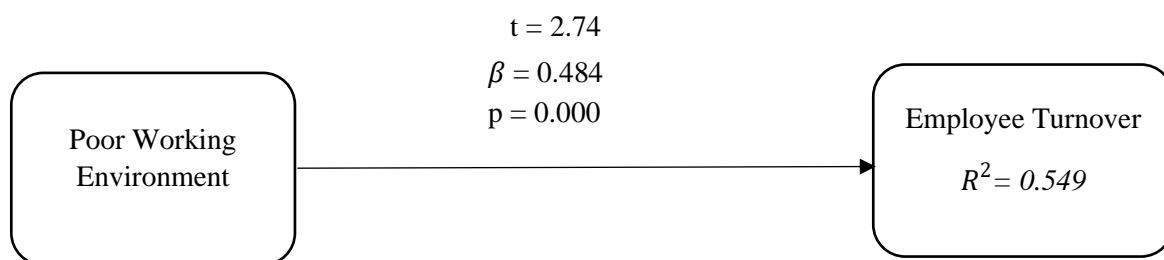Poor Working Environment

Employee Turnover
$R^2 = 0.549$

Figure 2.0: Relationship of Poor Working Environment and Employee Turnover

Figure 3.0 shows that the inclusion of Poor Salary and Wages components in the analysis had contributed 54.9% in the variance of Employee Turnover among staff in financial institutions in Malaysia. Next, the outcomes of testing the hypothesis and Poor Salary and Wages is significantly correlated with Employee Turnover (β = 0.391; t = 1.89) where t>1.96, therefore H2 is supported.

$$t = 1.89$$
$$\beta = 0.391$$
$$p = 0.000$$

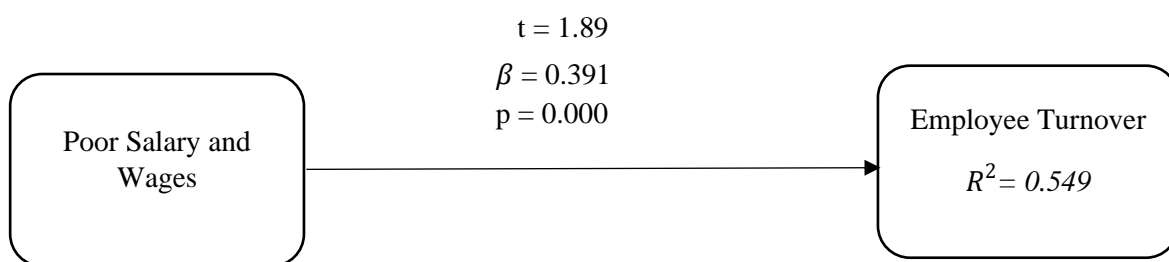Poor Salary and Wages

Employee Turnover
$R^2 = 0.549$

Figure 3.0: Relationship of Poor Salary and Wages and Employee Turnover

Figure 4.0 shows that the inclusion of Job Stress components in the analysis had contributed 54.9% in the variance of Employee Turnover among staff in financial institutions in Malaysia. Next, the outcomes of testing the hypothesis, Job Stress is significantly correlated with Employee Turnover (β = 0.321; t = 3.27) where t>1.96. Therefore, H3 is supported.

$$t = 3.27$$
$$\beta = 0.321$$
$$p = 0.000$$

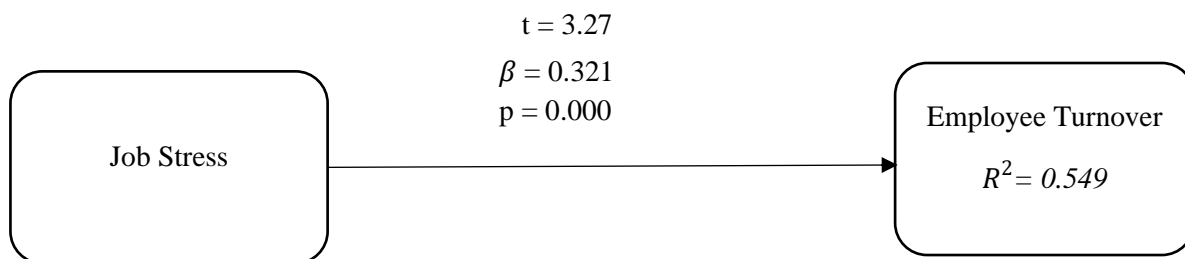| Job Stress | ⟶ | Employee Turnover $R^2 = 0.549$ |

Figure 4.0: Relationship of Job Stress and Employee Turnover

Figure 5.0 shows that the presence of Job Dissatisfaction components in the analysis had contributed 54.9% in the variance of Employee Turnover among staff in financial institutions in Malaysia. Next, the outcomes of testing the hypothesis, Job Stress is significantly correlated with Employee Turnover ($\beta = 0.337$; $t = 2.06$) where $t > 1.96$. Therefore, H4 is supported.
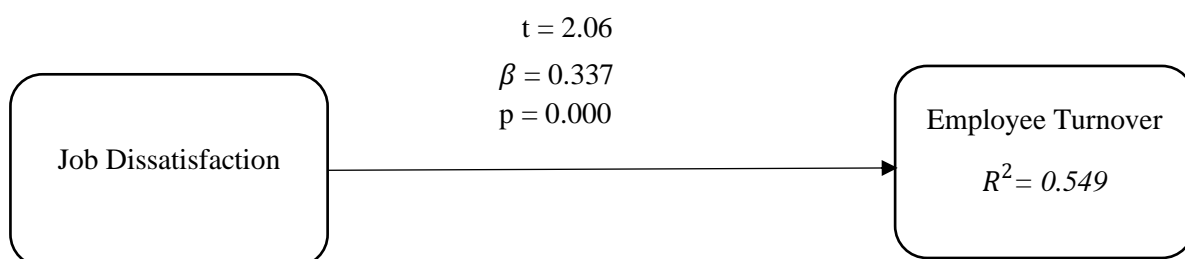
$$t = 2.06$$
$$\beta = 0.337$$
$$p = 0.000$$

| Job Dissatisfaction | ⟶ | Employee Turnover $R^2 = 0.549$ |

Figure 5.0: Relationship of Job Dissatisfaction and Employee Turnover

Conclusions

This study has contributed to the nature of turnover intention in financial institutions in Malaysia. Financial institutions in Malaysia are one of the backbones to strive the nation's economic development. This study has confirmed that all predictors were significantly correlated with turnover intention. Thus, from this research, there are several suggestions for improvement that can help to improve the future research and practitioner. Future researcher can include the other predictors that contribute to turnover intention, since independent variables of this study contribute 54.9% in explaining employee turnover, while the remaining 45.1% is explained by other predictors which is not measured in this study.

Financial institutions also can find a way to stabilize the level of turnover among employees. It might tarnish and affect the company's profile and image if the organization ignores this finding. It is not only losing the talented employees but as well cause low morale among other employees who remain in the organization. Consequently, in long term period the organization will not only lose the best talents but also affect the productivity and profitability. Thus, based on the findings, job stress, poor working environment, job dissatisfaction and poor salary and wages was found to be the most influential predictors for organizations to uplift the turnover level.

What the organizations can provide? The organization can provide challenging and meaningful job, work-life balance, enjoyment and pleasant working environment and also an environment of work that shows the organization concern to all employees at all level. By doing so, employee feel they are important and part of the company and have low or no intention to leave from their job. The higher level of job satisfaction, good salary and wages

and good working environment the lower the turnover among employees. Organization also is advised to practice open-door policy in order to ensure employee at all levels can freely communicate with the manager. Open or two-way communication should be created between employees and management. Other than that, organization also should involve employee in every decision-making process. As a result, the employees will give their full of commitment and engaged with the organization if they are invited to share their opinions and ideas.

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