

How the Role of Motivation, Job Insecurity Affects Job Satisfaction and Work Engagement on Turnover Intentions towards Frontline Employees

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Publication Date: 2025/03/21

Abstract: Employee turnover has been viewed as a severe issue, notably in the field of human resources management and has been feared by organizations. This study aimed to see the affect of the role of motivation, job insecurity as well as job satisfaction and work engagement on turnover intentions towards Private Bank Frontline Employees (PBFE) which simultaneously has not been widely discussed in Indonesia, especially in the Banten area. Therefore, the contribution of this research is expected to add theoretical to the human resources literature and reduce the occurrence of turnover intentions. Referring to empirical theory and the results of previous studies related to the role of motivation and job insecurity towards turnover intentions, this study was designed by distributing the questionnaires online as a survey method for collecting data. Factor analysis and Lisrel's Structural Equation Modeling (SEM) were used for analysis. The findings of this research showed that the factor that has affected job satisfaction and work engagement is intrinsic motivation however the one that could significantly affect turnover intentions is job insecurity.

Keywords: *Extrinsic Motivation, Intrinsic Motivation, Job Insecurity, Job Satisfaction, Turnover Intentions, Work Engagement.*

How to Cite: Marlisa Widiandayani; Unggul Kustiawan. (2025). How the Role of Motivation, Job Insecurity Affects Job Satisfaction and Work Engagement on Turnover Intentions towards Frontline Employees. *International Journal of Innovative Science and Research Technology*, 10(3), 548-558. <https://doi.org/10.38124/ijisrt/25mar563>.

I. INTRODUCTION

It is important for companies to have high attention on employee turnover intentions from other companies and looking for job vacancies, because if the employee leaves, then the company will experience loss (Azeem et al, 2020). Mai et al, (2016); Park et al, (2016); Jiang et al, (2019) explains that employees tend to invest more of their time and energy in considering and looking for new job opportunities than focusing on their current job. According to Zaman et al, (2018) one of the things related to employee intentions to leave is employee motivation. There are intrinsic and extrinsic motivation, where this together with the organizational context, job satisfaction and job performance affect intention to stay (Mardanov, 2020).

Heckhausen and Heckhausen (2018) states that with a motivated individual, it can help direct, energize, and select behavior toward an anticipated goal state. According to Victor (2016) the results of extrinsic motivation can help organizations to attract and retain their employees. Several other authors have argued how tangible rewards can help increase employee effort levels and reduce dissatisfaction (Victor, 2016).

Individuals who are more energetic, and have a higher sense of dedication and absorption at work are the result of their own motivation or better known as intrinsic motivation (Putra et al, 2017). Two case studies of Bi et al (2016); Schönfeld et al, (2016) showed that individual differences and resources such as; intrinsic motivation, self-efficacy and self-esteem play an important role in managing and minimizing work pressure. Therefore, Darvishmotevali (2016) concludes that individuals who are able to adapt to uncomfortable environmental conditions and successfully cope with stress are people who have intrinsic motivation, therefore according to them the influence of work stress, workload and performance pressure on job satisfaction is moderated by intrinsic motivation.

According to Self-Determination Theory (SDT), when people perceive themselves as competent and experience a sense of ownership and autonomy, it can lead them to engage in self-determination (Victor, 2016). Characterized by high energy levels and having a strong ability to invest effort to fulfill their job is a description of an employee who has work engagement (Guglielmi et al, 2016). In addition, they also tend to be more resilient and able to solve problems effectively. The concepts of equity and stress can well explain the relationship between job insecurity and

intention to survive. Turnover intention, absenteeism and turnover are forms when you want to resign from a situation, because Camgoz et al (2016) believes that that is the best way to deal with stressors emotionally.

Based on Probst et al (2016), employees tend to resign from their jobs and organizations because of job insecurity, which acts as a trigger for work stress that can have negative consequences for employees and the organization. Then with regard to extrinsic motives and intrinsic motives for workers, extrinsic learning motives are a better predictor of job satisfaction than intrinsic learning in the organizational context (Ryu and Moon, 2019). In China, it is known that the turnover intention of nurses is high. In this case, the work engagement mediates the effect of intrinsic motivation and extrinsic motivation on turnover intention (Wan et al, 2018). In addition, related to the presence of COVID-19, work engagement is known to mediate the effect of job insecurity on turnover intention (Jung et al, 2021). Work engagement also mediates the effect of job insecurity on employee health problems (Park and Ono, 2017).

Previous research has explained the affect of job insecurity, intrinsic motivation and extrinsic motivation on the variables of job satisfaction, work engagement and turnover intention (Bi et al, 2016; Darvishmotevali, 2016; Guglielmi et al, 2016; Heckhausen and Heckhausen, 2018; Jung et al, 2021; Metin Camgoz et al., 2016; Park and Ono, 2017; Probst et al, 2016; Putra et al, 2017; Ryu and Moon, 2019; Schönfeld et al, 2016; Victor, 2016; Wan et al, 2018). However, there are not many studies that explain this relationship simultaneously in Indonesia, especially for Private Bank Frontline Employees (PBF). According to Khanna and Maini (2013), there has been a lot of literature that proves that frontline bank employees are very susceptible to experiencing fatigue so that it can affect their performance results. This statement is assisted by Karatepe et al, (2018) research, which stated that frontline employees who often deal directly with customers can result in decreasing their involvement in the work. Therefore, this study aims to examine the affect of job insecurity, intrinsic motivation and extrinsic motivation on turnover intention with job satisfaction and work engagement as a mediating role for employees who work in the Frontline section of Private Banks with more than 1 year of experience in the Banten area.

II. LITERATURE REVIEW

A. Turnover Intentions

The intensity of employee turnover has become a challenge faced by many companies, therefore improvement and implementation of policies to minimize turnover is a must for companies (Brahmannanda and Dewi, 2020). The dimensions turnover intentions include the thought of quitting, the intention to quit and planning to look for alternatives, therefore Toti et al, (2020) concluded that turnover intentions can be used as an early start of turnover in a company. According to Akgunduz and Eryilmaz, (2018) when employees feel restless from their work, this can reduce their motivation hence that's when turnover

increases. Turnover is often associated with variables, such as job satisfaction, therefore it is important to distinguish between forced voluntary turnover and involuntary turnover (AK, 2018), when employees leave work and the organization of their own volition, turnover is voluntary but when management forces employees to leave the organization, that turnover is involuntary.

B. Job Satisfaction

When employees do not feel burdened by the work given and show positive behavior towards their work, it can be known as job satisfaction (Anindita and Tofan, 2020). Anindita and Tofan (2020) also added that organizations and members will enjoy the maximum results of their performance when job satisfaction increases. There are many reasons that make job satisfaction an important concept for leaders in the business world because job satisfaction is related to a person's attitude towards their job (Adam, 2015). Garg et al, (2018) explained that employees who are satisfied with their work, work culture and environment in their industry will also produce higher satisfaction from consumers, therefore the key factor in employee motivation is job satisfaction. Widiawati and Yanuar RS (2019) believed that individual job satisfaction is influenced by four factors; (1) Psychological factors – Relates to the psychology of employees, including their interests, their attitudes towards work, their talents and abilities. (2) Social factors – Related to social interactions between employees and their superiors. (3) Physical factors – Related to the working conditions and physical conditions of employees, which includes work equipment, time, and ventilation etc. (4) Financial factors – Related to the livelihood and security of employees such as the amount of salary, promotions and various work benefits.

C. Work Engagement

Wan et al, (2018) stated that feelings of vigor, dedication and absorption are characteristics of a positive work-related state of mind that is best defined as work engagement. Vigor is said to have high energy and mental resilience at work, the desire to invest energy in work and perseverance when faced with problems. Dedication is characterized by enthusiasm, challenge, and inspiration. Absorption is defined as being immersed in and interested in work, so focused that they don't notice how time passes. Tadić et al, (2015) states that when employees are faced with high challenges and have sufficient work and personal resources who are ready to face these challenges, it is most likely due to work involvement. As a well-known concept by companies, work engagement can be a very good important indicator for employee, team and organizational results (Bakker and Albrecht, 2018). Based on the study of Bakker and Demerouti (2017), they proposed that one of the theories that is often used to explain work engagement is the theory of Job Demands-Resources (JD-R) - a combination of personal resources and job characteristics that predict performance through employee work engagement.

D. Extrinsic Motivation

Extrinsic motivation concerns actions taken for reasons other than their own innate pleasure hence it is often compared to intrinsic motivation (Ryan and Deci, 2020). Based on Ayalew et al, (2019), factors of extrinsic motivation that relates to work includes policies, supervision, working conditions, status, personal life, administration, interpersonal relations, salary and security. Putra et al, (2017) say that the concept of extrinsic motivation has been widely applied to motivate employees because in business, individuals who are willing to do work and are extrinsically motivated can lead them to obtain the desired results such as; salary, monetary reward, job promotion, bonus or a raise. The results of the study by Putra et al, (2017) also show that extrinsic factors can indeed motivate employees.

E. Intrinsic Motivation

There are several authors who have adopted the classic definition of intrinsic motivation based on Woodworth, one of which is Locke and Schattke (2018). According to Locke and Schattke (2018), intrinsic motivation is about liking or wanting an activity for its own sake, enjoying pleasure with the aim of enjoying the experience. The word intrinsic job satisfaction according to Garg et al, (2018), is when employees understand the type of work they do, the tasks that make up their job. Legault (2016) said that involvement in behavior that is inherently satisfying or pleasurable is also known as intrinsic motivation or abbreviated as IM. It is non-instrumental, which means that an action that is intrinsically motivated does not depend on any outcome that can be separated from the behavior itself. According to Ryan and Deci (2017) case study, as opposed to externally mandated learning and teaching, intrinsic motivation is more likely to be responsible for the dominance of human learning across the life span. Achievement, recognition of achievement, responsibility, characteristics of the work itself and personal growth are intrinsic motivation Ayalew et al, (2019). Ayalew et al, (2019) believe that these factors are stronger than extrinsic motivation in increasing job satisfaction and improving work performance.

F. Job Insecurity

Griep et al, (2015) explained that the cause of uncertainty about current work and other career prospects is that employment conditions are constantly changing, making it unstable and unpredictable. Not only that, Griep et al, (2015) also believed that job insecurity can threaten a person's identity and personal resources, including their self-esteem. Darvishmotevali (2016) stated that low levels of performance, negative attitudes towards work or organizations and other adverse outcomes are the result of one of the main causes of work stress in the workplace, known as job insecurity. Job insecurity, according to Brahmanna and Dewi (2020) has a negative impact on job satisfaction and has a positive impact on turnover intention. The effect of job insecurity on turnover intention is mediated by job satisfaction (Brahmanna and Dewi, 2020). Therefore, Vujčić et al, (2015) believed that employees' interpretation of events, people and signals

related to work and social environment can increase job insecurity.

III. HYPOTHESIS DEVELOPMENT

A. Relationship between Extrinsic Motivation and Job Satisfaction

People usually involve them to avoid or want something, they also mention that there is an internal locus in several forms and external conditions to motivate this action (Locke and Schattke, 2018). Putra et al (2017) stated that motivation that comes from outside the individual that produces a certain result is a form of extrinsic motivation. However, according to Locke and Schattke (2018), being an extrinsic refers to what value can be generated by the chosen task, which means, extrinsic is not only defined by the outside individual but outside the task. Salaries, monetary rewards and working conditions are external gains which are also known as extrinsic work value (Bektaş, 2017). As stated in Nur et al (2018), extrinsic rewards not only increase employee performance and efficiency levels towards work but can also increase organizational success. Therefore, it can be concluded that this can make a positive contribution to job satisfaction, only if management uses tangible rewards in a timely manner and at the required level (Bektaş, 2017). Hence, the following hypothesis was formed:

- *Hypothesis 1: Extrinsic Motivation will be positively related to Job Satisfaction*

B. Relationship between Extrinsic Motivation and Work Engagement

Putra et al, (2017) research showed that with extrinsic motivation, it can increase employee motivation when doing work that requires mechanical skills which are sometimes unpleasant. Especially with monetary rewards and bonuses involved. Based on the results of the Legault (2016) study, the presence of extrinsic motivators can help encourage behavior that is uninterested intrinsically, for example; recycle, doing homework and obeying traffic laws. Therefore, they believe that extrinsic motivation, on the other hand, cannot offer long-term job satisfaction, but rather avoid causing frustration or discomfort to their work (Ayalew et al, 2019). The results of Victor (2016) research, showed that there is a significantly positive relationship between employee performance and extrinsic rewards, more specifically salary. The results also showed how there is a positive relationship between extrinsic rewards and affective commitment. So the hypothesis is formed as follows:

- *Hypothesis 2: Extrinsic Motivation has a positive effect on Work Engagement.*

C. Relationship between Intrinsic Motivation and Job Satisfaction

According to Bektaş (2017), motivation plays an important role in employee job satisfaction. He also said that although satisfied employees contribute to improving organizational performance, other employees (who are dissatisfied) are not expected to show high performance. In

that direction, Bektaş (2017) added that individuals who have strong intrinsic motivation tend to take greater risks in relation to their work and become more responsible so they often make more sacrifices for the organization (Xie et al, 2017). The results of several previous studies indicate that intrinsic rewards can significantly affect employees' overall satisfaction at work and willingness to contribute to their work (Nur et al, 2018). Hence Bektaş, (2017) concludes that individuals with high intrinsic motivation and job satisfaction will be more creative. Therefore, the following hypothesis was formed:

- *Hypothesis 3: Intrinsic Motivation has a positive influence on Job Satisfaction.*

D. Relationship between Intrinsic Motivation and Work Engagement

Based on SDT (Self-Determination Theory), employees with a high level of self-determination and engaging behavior are mostly intrinsically motivated people (Victor, 2016). Wan et al, (2018) stated that employees play the role of intrinsic motivation by stimulating, growing, learning and developing employees, and playing the role of extrinsic motivation because they are very important in achieving work goals, therefore work engagement are fostered by job resources. Victor (2016) says with intrinsic rewards, it can help encourage individual motivation and provide aspects such as recognition, rewards, autonomy and tasks that prove challenging. Not only increasing job satisfaction but intrinsic rewards also have a significant relationship with motivation, work engagement, work performance and other job characteristics (Victor, 2016). According to Putra et al (2017), the results of intrinsic motivation with three dimensions (vigor, dedication and absorption) work engagement has a significant relationship. Based on this, the following hypothesis is formed:

- *Hypothesis 4: Intrinsic Motivation will have a Positive Effect on Work Engagement.*

E. Relationship between Job Insecurity and Job Satisfaction

When employees have a sense of insecurity, it can make them have a greater desire to leave, therefore according to Shoss (2017), job insecurity will threaten the continuity and stability of work. According to Anindita and Tofan (2020), the decrease in job satisfaction is triggered by stress experienced by employees who have excessive workloads. In addition, they also say that role conflict in the organizational environment can also reduce job satisfaction. This result is consistent with Conants (2017), where it explains that high role conflict can lead to a decrease in job satisfaction because he believes that a leader in an organization can affect both employee performance satisfaction and job stress. Results of Brahmanna and Dewi (2020) showed that job insecurity has a negative and significant effect on job satisfaction. This means that job insecurity can result in low job satisfaction, therefore the greater the job insecurity, the lower their job satisfaction. Based on this review, the hypotheses obtained are as follows:

- *Hypothesis 5: Job Insecurity has a Negative Effect on Job Satisfaction*

F. Relationships Job Insecurity and Work Engagement

Uncertainty about work and career prospects is currently caused by unstable and unpredictable employment conditions so because of this, work life undergoes drastic changes (Griep et al, 2015). From Probst et al (2016) case study, they found that as a work stressor with negative consequences for employees and organizations, job insecurity can cause employees to withdraw from their jobs and organizations due to the level of employee insecurity during work. Simultaneously, job insecurity has been shown to reduce employees' physical, psychological and emotional energy, which has a negative impact on their well-being and thus leads to reduced work engagement (Shin and Hur, 2020). Karatepe et al (2020) agrees and adds that job insecurity specifically prevents employee work involvement. Bosman et al in the study of Camgoz et al (2016) stated that fatigue and reduced work engagement are caused by feelings of insecurity at work which in turn will increase employees' desire to leave the organization. So that the hypothesis is formed as follows:

- *Hypothesis 6: Job Insecurity has a Negative Effect on Work Engagement*

G. Relationship between Job Insecurity and Turnover Intentions

High levels of worry, anger and frustration are known as negative feelings experienced by insecurities that can then lead them to leave their jobs and organizations (Camgoz et al, 2016). According to Silaban and Syah (2018), turnover intention is one of the employee behaviors that can lead them to take decisions to leave work. They also mention that the dismissal, resignation or death of a member in an organization is a form of turnover intention. Through the case study of Giunchi et al, (2016), he said that job insecurity can specifically cause and increase work fatigue through workload, which in turn will reduce job satisfaction and employee commitment to the organization thereby triggering a sense of desire to leave (Bouzari and Karatepe, 2018). Agreeing with that, Iliescu et al, (2017) added that in addition to increasing work fatigue, job insecurity can also increase employee mental health complaints. The results of a similar study conducted by Shoss (2017) also explain that the continuation and stability of work is also threatened by job insecurity. In addition, the presence of a sense of insecurity will cause employees to have a greater desire for turnover. Thus, the following hypothesis is made:

- *Hypothesis 7: Job Insecurity has a Positive and Significant Effect on Turnover Intentions*

H. Relationship between Job Satisfaction and Turnover Intentions

As an important element in the motivation of service industry employees, job satisfaction based on Garg et al., (2018) results, proved that if employees are happy with their work, work environment and culture, including customers will be more satisfied. It is important to build a mutual

between the organization and its members. When the organization's relationship is unfavorable with its employees and does not produce positive values, job satisfaction will decrease. According to Anindita and Tofan (2020), employees who are more valued and understood by their superiors will produce positive values, allowing the organization to be well maintained, thus organizational goals can be achieved and job satisfaction will increase. Pujiastuti et al, (2019) mentioned that satisfied employees tend to be more likely to stay with the organization. So therefore, Guglielmi et al, (2016) concluded that better results, decreased turnover and better performance are the impact of job satisfaction. Based on the above, the following hypothesis is formed:

- *Hypothesis 8: Job Satisfaction Negatively Affects Turnover Intentions*

I. Relationship between Work Engagement and Turnover Intentions

Based on Guglielmi et al, (2016) a positive, satisfying state of mind related to work, characterized by a sense of passion, dedication, and absorption is known as work engagement. They believe that employees who are engaged are able to work effectively and tend to be more confident when faced with difficulties. The reason why some employees in organizations work very hard when doing their

job compared to others, is because of work engagement (Garg et al, 2018). Employees who are fully absorbed and highly concentrated, tend to complete their tasks with enthusiasm and pride (Guglielmi et al, 2016). As a strong variable, work engagement can significantly and directly influence work-related outcomes (Camgoz et al, 2016). Kim et al, (2017) research regarding the supervisor-member exchange theory shows that turnover intention can be influenced by the performance involvement, commitment and identification of employees who are directly influenced by their superiors. Agreeing with that, Wang (2016) also added that based on the leader-member exchange theory, it can affect employee motivation. Therefore, they concluded that a positive motivational state such as work engagement can affect turnover intention employee. Jiang et al, (2019) found that thanks to intrinsic and extrinsic motivation of employees, the support of the work environment and supportive work characteristics will increase work engagement therefore can encourage positive work results, which will then reduces turnover intentions.

- *Hypothesis 9: Work Engagement has a Negative Effect on Turnover Intentions.*

Figure 1 shows the conceptual framework of this study that was derived from the hypothesis's development discussed earlier.

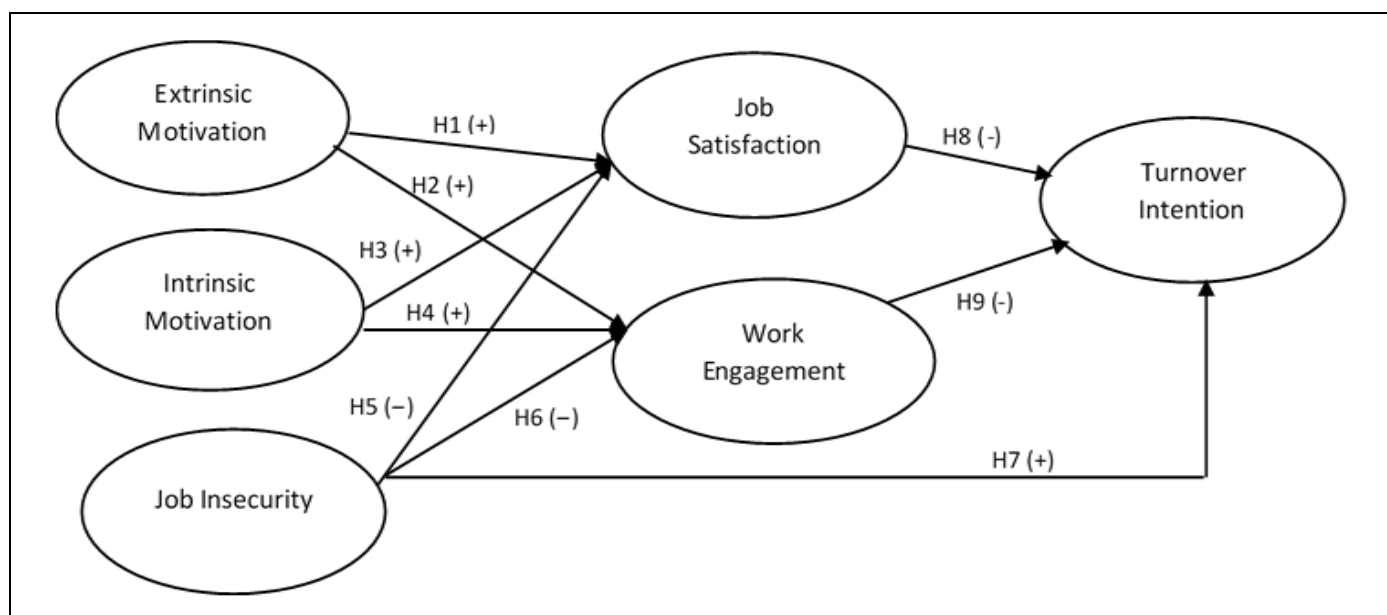


Fig 1: Research Model

IV. METHODS

Data collection was obtained using a survey method, where questionnaires were distributed online via Google-form. The questionnaire carried out includes measuring tools for Intrinsic Motivation (IM) and Extrinsic Motivation (EM) with a total of 12 items (Extrinsic motivation: 6 items and Intrinsic Motivation: 6 items) which have been modified from the research of Kuvaas et al, (2017). Measurement of Job Satisfaction (JS) consists of 6 items which have been adapted from the research of Messersmith et al., (2011);

Singhapakdi et al, (2014). Job Insecurity (JI) with 5 items adapted and modified from the research of Shin and Hur (2021), Work Engagement (WE) through Utrecht Work Engagement Scale (UWES), but only 9 items were selected based on the research of Karatepe et al, (2019) and Turnover Intentions (TI) with 6 items which was adapted and modified from the research of Bamfo et al, (2018) hence in total there are 38 questions. Measurements were made using a 5-Likert scale, starting from 1 (Strongly Disagree) to 5 (Strongly Agree).

The data collection technique begins with the distribution of the initial questionnaire (pretest) with a total of 30 respondents. The population of this research is employees in the private banking sector. Where the return of the sample used is a purposive sampling method with the criteria of Frontline employees who have work experience of more than 1 year. This study was analyzed using SPSS 26 and Structural Equation Modeling (SEM) with LISREL 8.8. SEM LISREL is used to verify the hypothesis by using a path diagram. The data obtained was first analyzed using SPSS to see the validity and reliability of each item tested with CFA (confirmatory factor analysis) and reliability analysis. The validity test was carried out by looking at the values that had been measured with Kaiser-Meyer-Olkin (KMO) and Measure of Sampling Adequacy (MSA). The results of KMO values (0.636 to 0.837) and MSA (0.580 to 0.940) which are greater than 0.5 prove that the factor analysis is appropriate/valid. Reliability is done using Cronbach's Alpha measurement, where the results of the analysis (0.888 to 0.935) are declared reliable if the resulting value is above 0.6, because the closer the value to 1, the better (Hair et al, (2014). From the results of the pretest using 38 question, extrinsic motivation from 6 questions only 5 questions were declared valid, for intrinsic motivation from 6 questions only 4 were valid, for job insecurity from 5 questions only 4 were declared valid, for job satisfaction from 6 questions only 3 could be declared valid, for work engagement from 9 questions only 4 were declared valid and furthermore on the turnover intentions from 6 questions only 5 were declared valid. So in total the questions that were declared valid to be used as questionnaires in this study were 25 questions. Because it uses SEM, where the determination of the number of research samples is at least 5 times the number of questions (Hair et al, 2014), therefore the number of samples in the study is 130 respondents taking into account reserves if there are any discrepancies compliance with filling out the questionnaire.

V. RESULTS

In total, this study resulted in 130 respondents. The test results found that most of the respondents were from the Millennial Generation who were vulnerable to being born in 1996 – 1981 with a percentage value of 59%. So we can conclude that most employees who work in Private Banking as Frontlines are employees aged 25 – 40. Based on gender, the data shows that there are more female employees with a value of 67.69% compared to male.

Based on the recommendations of Hair et al, (2014), the measurement of construct validity can be accepted and declared valid if it has a loading factor of more than 0.50. The resulting data is appropriate because each indicator on each variable has a loading factor above 0.50. From the calculation results of variables extracted (VE) and constructed reliability (CR), some indicators can be declared eligible because they have values above 0.50 (VE) and 0.60 (CR). However, indicators of extrinsic motivation, work engagement and turnover intentions are unreliable because the CR value obtained is below 0.60. The following can be seen in the overall assessment of CR and VE: extrinsic motivation (CR = 0.38; VE = 0.79), intrinsic motivation (CR = 0.69; VE = 0.90), job insecurity (CR = 0.84; VE = 0.94), work engagement (CR = 0.58; VE = 0.80), job satisfaction (CR = 0.67; VE = 0.90) and turnover intentions (CR = 0.37; VE = 0.73).

In the suitability analysis, most of the results obtained showed a good match, including RMSEA = 0.04; ECVI = 2.56; AIC = 330,87; CAIC = 551,32; NFI = 0.92; NNFI = 0.98; CFI = 0.98; IFI = 0.98; RFI = 0.91; RMR = 0,036, GFI = 0,86 and PGFI = 0,65. Thus there is also a goodness of fit (Goodness of Fit) although some are at the level of marginal fit. The following can be seen in the results described in the PATH in Figure 2. As well as the hypothesis testing model in Table 1.

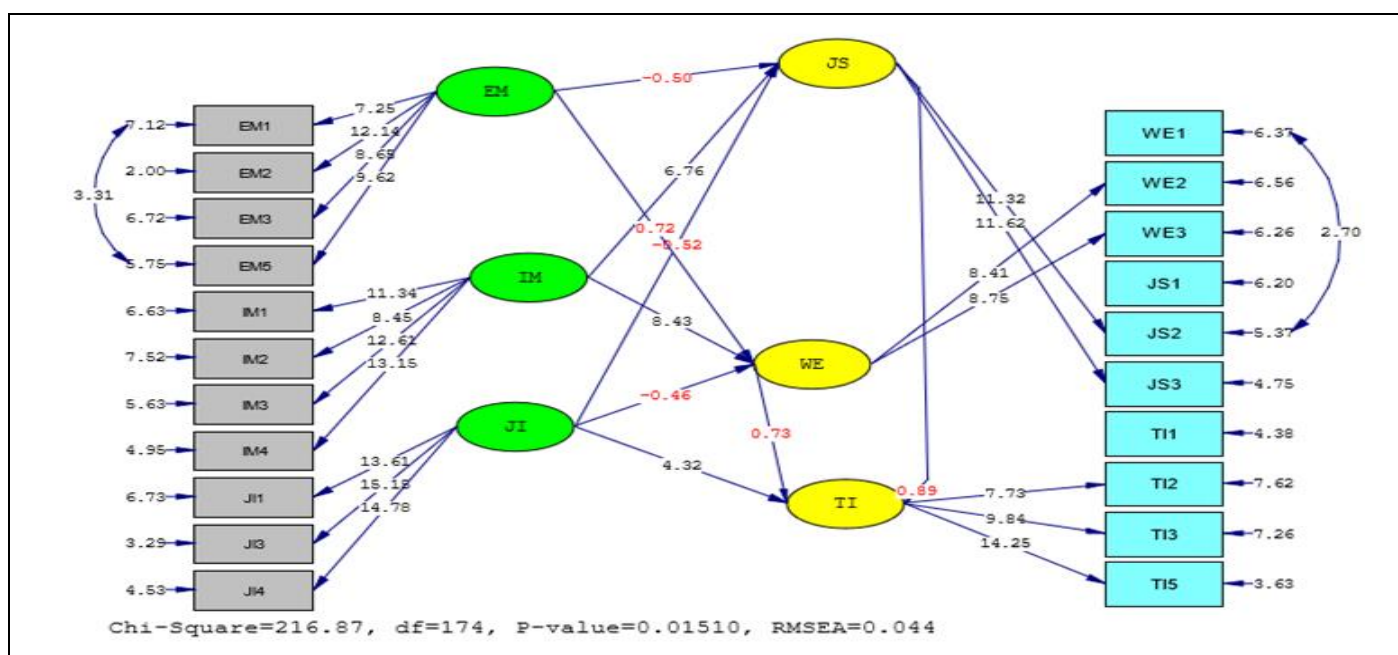


Fig 2: Results of T-Value Path Diagram

Table 1: Hypothesis Testing Model

Hypothesis	Hypothesis Statement	T-Value	Decision
H1	Extrinsic Motivation → Job Satisfaction	-0.50	Not supported
H2	Extrinsic Motivation → Work Engagement	0.72	Not supported
H3	Intrinsic Motivation → Job Satisfaction	6.76	Supported
H4	Intrinsic Motivation → Engagement	8.43	Supported
H5	Job Insecurity → Job Satisfaction	-0.52	Not supported
H6	Job Insecurity → Work Engagement	-0.46	Not supported
H7	Job insecurity → Turnover intentions	4.32	Supported
H8	Job satisfaction → Turnover intentions	0.89	Not supported
H9	Work engagement → Turnover intentions	0.73	Not supported

Source: Data Processed by LISREL 2022

VI. DISCUSSION

This study aims to see if there is or is not an affect on the role of motivation, job satisfaction, work engagement and job insecurity on the turnover intentions of Private Bank Frontline Employees (PBFE). Here it can be seen that motivation consists of extrinsic and intrinsic motivation, where motivation involves tangible items that are extrinsic and for the motivation of self-pleasure is intrinsically motivated. In the pictures of models 1 and 2 it can be seen that extrinsic, intrinsic motivation, and job insecurity is an independent variable, while job satisfaction, work engagement and turnover intentions are dependent variables.

One of the things related to the desire of employees to leave an organization is motivation. Depending on the motivation of each person, it can affect the actions they will take while working or at work, resulting in turnover. It's the same if they have a desire to stay. According to Mardanov (2020) the thing that can affect the intention to stay with employees' work is that they have employee motivation, either extrinsic or intrinsic and at the same time there is a high level of job satisfaction.

For extrinsic motivation based on data, it does not have a positive effect on job satisfaction so that the hypothesis is rejected. The results obtained are the same as previous studies in Pillai and Mathew (2020). With the results obtained on job satisfaction, it means that the higher or more salary incentives, bonuses obtained by PBFE will not increase the perceived performance satisfaction. Vice versa. This is because in their daily life, frontline employees are expected to always be ready when working under pressure, especially when dealing with negative customers, they are required to always keep calm and remain professional. Even though employees work and get wages/salaries, they must still be faced with a higher risk of serving consumers and being in the workplace environment so that this does not affect job satisfaction. Hence there is a feeling that they are not being paid the salary they deserve, and their level of satisfaction here does not affect their performance because they have their own concerns about the situation. In addition, this can also happen because most of the PBFE initially worked from home so that the salary they received remained the same but the level of satisfaction cannot be measured because some of them are happy to work from

home but there are also those who feel that they are bored if they work too long at home.

Regarding extrinsic motivation, having insignificant effect on work engagement, even though it is not accepted, there is a positive influence on these two variables. This is likely to happen because in conditions during a pandemic, employees feel that to help increase their enthusiasm for the work they do, more wages are needed, especially when serving consumers during the pandemic. Even though the health protocol is implemented, there is still the possibility of transmitting the virus, either from co-workers or customers. Therefore, this can raise concerns for frontline employees about their involvement in work. The results obtained are in accordance with previous research by Babakus et al, (2017).

For the next role of motivation is motivation in the form of intrinsic. From the results, only intrinsic motivation has a positive influence on job satisfaction and work engagement. This statement is in line with the research results of Khanna and Maini (2013); Kuvaas et al, (2017); Ryu and Moon (2019). It can be stated and proven that PBFE who are active and self-motivated will feel more involved and emotionally attached to the task at hand so as to increase their level of satisfaction with their work to deal with and resolve these consumer complaints. With PBFE having a high sense of determination at work, it is also possible because they find that the work they do is very interesting so that they feel very satisfied with the tasks they do at work, which in the end can make them more passionate to deal with.

Furthermore, from job insecurity, the results show that there is no significant effect on job satisfaction. However, although it does not have a significant effect, the results show that there is a negative effect of job insecurity on job satisfaction. Thus, it can be said that the higher the employee experiences job insecurity, the lower the job satisfaction. This can happen because when PBFE has a feeling of losing their job in the near future, in general, the lower their level of satisfaction with the work they are doing.

Regarding the relationship between job insecurity and work engagement, the results show that job insecurity has a negative effect on work engagement. However, the hypothesis is rejected because no significant effect was found on the two variables. The rejection of the hypothesis can occur due to the perception of work discomfort during COVID 19. During the pandemic, employees are not too focused on their satisfaction or involvement while at work because they have experienced their own worries about these conditions. Also, during the pandemic, the level of job insecurity is higher hence PBFE tend not to be too involved when at work, because there are higher chances that they would lose their job in the near future. The result was in line with Jung et al, (2021) research.

This study proves that job insecurity has a positive and significant effect on turnover intentions. This is in line with previous research by Brahmanna and Dewi, (2020) which stated that with employees having higher concerns about the future of the company, their desire to leave is also high. In other words, the higher the job insecurity, the higher the turnover intentions. This is because PBFE has concerns about the future stability of the company during COVID 19 thus they will choose to look for work in other companies that they feel are safer. If in the near future PBFE has a feeling that they will lose their job, sooner or later it is more likely that they will leave the current bank.

Result of job satisfaction on turnover intentions, the data shows that there is a positive but not significant effect between the two variables so that cannot support the existing hypothesis. Unfavorable results can occur because the more PBFE feels very satisfied with their work, the more they feel they will not stay in their current bank for the rest of their career.

For work engagement with variable turnover intentions, the existing hypothesis is also rejected. The rejection of the hypothesis occurs because the more PBFE feels very active and skilled at work, the higher their unwillingness to stay in the bank for the rest of their career.

VII. CONCLUSION

Along with the development of a company, it can also cause various problems related to human resources. One of the serious problems that have occurred in many companies involving human resources is turnover intentions. Employees who work in private banks, especially those who work as frontlines, have an important role in delivering superior service quality and are expected to face and deal with customers directly, which can result in work burnout, especially with negative customer thus are prone to turnover.

The variables included in the statement are the relationship between extrinsic motivation with job satisfaction and work engagement, job insecurity with job satisfaction and work management, job satisfaction and work engagement on turnover intentions. The results that are acceptable and support the hypothesis positively are the

intrinsic motivation with job satisfaction and work engagement as well as job insecurity on turnover intentions. Therefore, the higher PBFE has intrinsic motivation, the higher the job satisfaction and work engagement is. This can happen because the research was carried out in abnormal conditions, namely during COVID19. COVID 19 can affect the situation in the workplace for PBFE, starting from a motivational point of view, creating and increasing feelings of concern that can lead to turnover.

There are several important managerial implications of research to be carried out in order to reduce the occurrence of turnover intentions in private banking employees, namely, to reduce the sense of job insecurity as low as possible so as to assign employees and prevent turnover intentions and reduce the search for alternative jobs/other companies. The higher the possibility for PBFE to lose their job in the near future, the higher their unwillingness to stay in the company. The motivation that can increase job satisfaction and work engagement is intrinsic motivation. To feel very active and skilled at work, doing and actually enjoying the work done for one's own pleasure is a stronger factor than extrinsic motivation in increasing job satisfaction and work engagement.

VIII. LIMITATIONS

The limitations of this research that can be improved in the future in further research are first, the research conducted does not separate or differentiate the calculations between generations, so it is recommended to do calculations that need to be known about the differences in each generation using Group Analysis. Then the second, using a sample population in different fields. Lastly, it is necessary to conduct a study on the influence of employee motivation in both extrinsic and intrinsic forms with the relationship of turnover intentions under normal conditions.

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