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Does employee trust matter? Measuring the effect of work engagement on turnover intention in the banking sector

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Abstract

Research aims: This study examines the effect of work engagement on the turnover intention with employee trust as a mediating variable in the banking sector in Malang, Indonesia.

Design/Methodology/Approach: This study uses a quantitative approach with data collection methods using questionnaires that were distributed online and processed using Partial Least Square (PLS) using a 119 response data.

Research findings: The findings of this study show that work engagement has a negative effect on turnover intention. Employee trust mediated the effect between work engagement and turnover intention.

Theoretical contribution/Originality: This study examined the role of employee trust as a mediating variable. Employee trust plays a vital role in maintaining people's engagement on an organization, affecting low workers' intention to quit from their jobs. The results of this study confirm Maslow's motivational theory if employees are more involved in work and feel fulfilled. Employees will feel comfortable and reduce the level of turnover intention.

Practitioner/Policy implication: These findings suggested leaders encourage engagement programs to increase employee trust to reduce turnover intention.

Research limitation/Implication: The study had limitations, such as the few samples used and the fact that only Malang's banking industry employees were included.

Keywords: Work Engagement; Employee Trust; Turnover Intention; Banking Sector



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Introduction

Employee retention is becoming increasingly complex and problematic in various organizations (Yukongdi & Shrestha, 2020). This is a serious concern because the global market competition is getting tougher. Companies are looking for skilled, knowledgeable and talented staff, which will create competition in the labour market for these employees and limit their availability (Michael et al., 2016). Departing from this, efforts to manage competent employees are significant, so their turnover intentions are low. Therefore, companies need to handle their resources more creatively, especially their human resources, which are crucial for managers to achieve organizational goals. It is essential to research the company's management control issue for that reason.

Companies can establish work engagement internally (Gupta & Shaheen, 2017) and improve work engagement to maintain employees (Azanza et al., 2015). Previous studies also support that lack of employee engagement is one of the factors that can trigger the intention to leave (Abela & Debono, 2019; Bonilla, 2018). In addition, to achieve organizational goals, companies must be able to integrate workers' efforts and direct them directly to focus on company goals (Sari et al., 2019). Therefore, companies are required to have a sound management control system (MCS). MCS is used to influence the behaviour of human resources in organizations by enhancing the appeal of organizational goals (Flamholtz et al., 1985). Even further, According to Simons (1994), the MCS can promote self-confidence and a learning process among employees in addition to rules and performance evaluation (Sari et al., 2019). So that problems such as turnover intention can be overcome because one of the factors that can cause high turnover is a crisis of trust in the organization.

Employees' trust can be a factor influencing the desire of employees to change jobs. Employees think that their employers will do their best to support them throughout their careers (Novianti & Fuadiputra, 2021). Employees are more likely to react negatively to an organization when there is little or no trust. High turnover can be caused by high withdrawal, low job satisfaction, low cooperation, and increasing absenteeism; conversely, great trust will result in lesser turnover (MM, 2021). According to Tabak and Hendy (2016) Trust in the organization will cause employees to be more attached to their organization. With complete employee trust, organizations will reap the most significant benefits from an engaged workforce.

Although several studies have examined job involvement as a mediating variable in the relationship between antecedents and outcomes, the results of these studies are mixed (Airila et al., 2014; Memon et al., 2018; Rafiq et al., 2019; Shahpouri et al., 2016). However, in this study, work engagement was not used as a mediator, but employee trust was used as a mediator. This is because organizational trust from employees may be an essential underlying mechanism in the workplace that explains the various consequences of behaviour and attitudes (Aryee et al., 2002; Hashim & Tan, 2015; Rafiq et al., 2019).

This study examines the relationship between work engagement and turnover intention among employees who work in the banking sector, which is mediated by an employee trust. This research contributes both in literature and practice. By specifically analyzing the mediating impact of trust on the inverse link between employee work engagement and intention to leave their current position, this study advances the body of literature. In addition, this research can practically contribute to company managers paying attention to the importance of work engagement and organizational trust from employees to reduce turnover intention.

Literature Review and Hypotheses Development

Maslow's Theory of Motivation

Maslow's theory of motivation is commonly known as Maslow's hierarchy of needs. Hierarchy is based on the assumption that when people have satisfied a certain level of need, they want to reach a higher level (Pardee, 1990). Maslow's theory of motivation divides human needs into five levels: 1) Physiological Needs; 2) The Need for Security; 3) the Need for Love or Social Needs; 4) The Need for Awards; and 5) Self-Actualization Needs (Taormina & Gao, 2013). Concerning this research, Maslow's theory explains the need for respect for every human being. When associated with work, it can mean having work recognized, appreciated for its achievements, valuable, providing something that can be achieved, and public recognition and honour in the outside world. Employees will be more comfortable working in an organization if their work engagement is increased because they feel valued and their needs are met, reducing employee turnover rates.

Employee Engagement, Turnover Intention and Trust

Chan et al. (2017) define employee engagement is defined as a person's good attitude toward the company and its ideals. An individual with a high level of commitment to the organization understands and cares about the operational environment, and they are able to collaborate with management to improve the work unit's or organization's performance. Employee engagement is crucial for a business because disengaged employees will have an expensive cost influence (Chan et al., 2017). Passion, dedication, and absorption at work determine engagement, a favourable and pleasant condition (Schaufeli, 2013). Engaging at work meets fundamental psychological needs (physical, cognitive, and emotional). Higher hedonic-defined happiness and pleasure, as well as affective commitment and decreased turnover intentions, may result from it (Borst et al., 2019). Lu et al. (2016) described an adverse correlation between work engagement and a higher intention to leave for supervisors than superiors. Decreased team member tiredness and elevated job engagement are indicators that a change in employment plans is imminent (Steffens et al., 2018). Therefore, Abela and Debono (2019) and Bonilla (2018) demonstrate a strong negative association between intention to work engagement and turnover that is statistically significant. According to Oguegbe and Edosomwan (2021), Syara and Syah (2022), and Ahmad et al. (2021) research findings, there is no statistically significant correlation between work engagement and intention to leave. Therefore, the hypothesis in this study is as follows:

H₁: Employee engagement negatively influence turnover intention.

H₂: Employee engagement positively influence organizational trust.

Employee Trust and Turnover Intention

Trust in the organization means employees are willing to participate fully in continuous organizational improvement (Novianti & Fuadiputra, 2021). The employee's belief that the company where he works will lead him to a promising future, then of course that the employee will appreciate his work more and in doing it he will be more concentrated and fuller of appreciation in carrying out his duties because he is aware that whatever he is currently doing is for the company. Where he works is what drives the company to take him to the future he wants. Employees are more likely to have a range of unfavorable reactions toward organizations when trust is poor or non-existent. High turnover can be caused by high withdrawal, low job satisfaction, low cooperation, and increasing absenteeism, and vice versa. Thus, turnover decreases when trust levels rise. This claim is corroborated by Rafiq et al. (2019) which found that employee trust in the organization positively affects turnover intention. Then the hypothesis used in this study is as follows:

H₃: Trust negatively influence turnover intention.

The Mediation Role of Employee Trust

Turnover intention is the probability of an employee leaving the organization (Mobley et al., 1978). Time intervals and opportunities as a person's decision to quit the organization are used by researchers to gauge the desire to do turnover (Carmeli & Weisberg, 2006). (Carmeli & Weisberg, 2006). Numerous other reasons that may contribute to the greater thought of people quitting the organization have been identified by some researchers. Someone's willingness to seek out new challenges or the employee's want to end the routine they are accustomed to are two factors that may drive turnover intention (Carmeli & Weisberg, 2006). Research is also supported by Spector (1986) who conducted a meta-analysis and found that autonomy was associated with the level of job satisfaction. If the nature of the task or the autonomy of the position does not result in job satisfaction for employees, it will positively affect absenteeism and turnover rates. But if, on the other hand, employees are content, absenteeism and turnover will decrease as a result. Employees' trust in the company or organization where they work will, of course, be a driving force that can make employees have a high work engagement, thus making employees have enthusiasm in doing their jobs, feeling that the work is enjoyable and essential to them too. This follows research conducted by Rafiq et al. (2019) and Yadav et al. (2020) which state that trust in organizations mediates work engagement. Therefore, the hypothesis in this study is as follows:

H₄: Organizational trust mediates the relationship between employee engagement and turnover intention.

Based on the development of the hypothesis, the researcher determines the model in Figure 1.

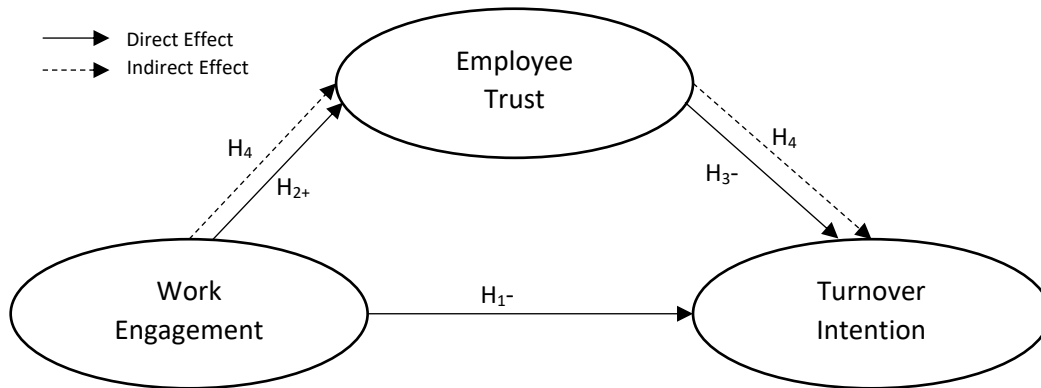


Figure 1 Research Model

Research Method

This study uses a quantitative approach to describe the link between the elements examined, specifically the impact of employee engagement on turnover intention through the mediation of trust. By distributing surveys (both online and offline) using a Likert scale ranging from 1 to 5, data was gathered. The participants in this study were workers in Malang City, Indonesia's banking industry. Because it was impossible to determine the population size, a non-probability method was utilized to determine the sample size for this investigation (Blumberg et al., 2014). The total sample in this study was 119 respondents. A six-item scale based on a shortened version of the Utrecht Work Engagement Scale (UWES) was adopted from Schaufeli et al. (2006) in this research. Organizational trust was measured using eight items adopted from the organizational trust inventory developed by Cummings and Bromiley (1996). Three items from Rizwan et al. (2014) were modified to measure turnover intention, making a total of 17 items. According to Hair et al. (2014), Partial Least Square (PLS) technique was used to examine the outer model, inner model, and hypothesis testing to characterize the relationship between variables.

Result and Discussion

Table 1 displays the respondents' demographics. It can be seen that more over 50% of the respondents to this survey are women. The data also shows that 51.2% of the population is married, with the remaining individuals being single. Most of their job is completed between three and four years, and they are most prevalent between the ages of 31 and 35. With a total of 67% respondents, graduates from universities represent the majority.

Table 1 Demographics of Respondents

Details	Item	Frequency	Percentage (%)
Gender	Female	60	50.4
	Male	50	49.6
	Total	119	100
Age (years)	20-25	22	18.4
	26-30	12	10
	31-35	39	32.8
	36-40	24	20.2
	41-45	12	10.2
	>46	10	8.4
	Total	119	100
Status	Married	61	51.2
	Single	58	48.7
	Total	119	100
Length of Service (years)	<1	9	7.2
	1-2	34	28.3
	3-4	42	35.2
	5-6	15	12.4
	>6	20	16.6
	Total	119	100
Education	High School	1	0.8
	Diploma	24	20.2
	Bachelor	80	67.2
	Master	14	11.8
	Total	119	100

First, convergent and discriminant validity were tested before testing the hypothesis. Given the convergent validity test results with the provisions seen from the value of outer loading and average variance extract (AVE). Hair et al. (2017) state that data is valid if the outer loading and AVE values are more than 0.5. In Table 2, it can be seen that all indicators have met the applicable cut-off, and all data is declared valid.

Furthermore, for convergent validity, it can be seen from the AVE root value from the Fornell Lacker criteria table (Fornell & Larcker, 1981; Hair Jr et al., 2017). At the root of AVE, each construct must have a higher correlation than the correlation in other constructs. It can be seen from Table 3 all constructs have the highest correlation by themselves.

In Table 4, the reliability test results are presented to determine the stability and consistency of the measuring instruments used to provide relatively consistent results if there are repeated measurements. The measurements used are Cronbach alpha and composite reliability (Hair Jr et al., 2014). The score limit or cut-off for Cronbach alpha and composite reliability is a minimum of 0.6 (Hair Jr et al., 2017). From the results, the value of Cronbach's alpha and composite reliability is satisfactory, which is more than 0.6.

Table 2 Convergent Validity

Variables	Code	Indicators	Outer Loading	AVE
Work Engagement	WE1	I put maximum effort into my work	0.771	0.609
	WE2	I try my hardest to do my job well	0.768	
	WE3	I try my best to finish my work	0.725	
	WE4	I am proud of my work	0.775	
	WE5	I feel positive and energetic whenever I do my regular work	0.855	
	WE6	I concentrate fully on the work I do at work	0.786	
Employee Trust	ET1	I trust the organization I work for now	0.718	0.657
	ET2	The place where I work now treats employees well and fairly	0.818	
	ET3	My boss/supervisor cares and values the opinions of his subordinates	0.858	
	ET4	I believe that my boss/supervisor makes wise decisions for the future of the organization	0.885	
	ET5	I believe that my boss/supervisor cares about the welfare of their subordinates	0.858	
	ET6	My co-workers will help me if I have trouble	0.704	
	ET7	I am confident and confident in the skills of my colleagues	0.728	
	ET8	My boss/supervisor discusses a wise decision regarding my work	0.890	
Turnover Intention	TOI1	I often think about leaving the organization where I work now	0.886	0.808
	TOI2	I will actively seek new job options	0.900	
	TOI3	I will probably look for a new job next year	0.911	

The last is the direct test and mediation hypothesis testing. The results show that work engagement has a negative effect on turnover intention. In contrast, work engagement has a positive impact on employee trust and employee trust has a negative effect on turnover intention. So, it can be concluded that all hypotheses are supported.

Table 3 Discriminant Validity-Fornell Lacker

	Work Engagement	Employee Trust	Turnover Intention
Work Engagement	0.781		
Employee Trust	0.363	0.811	
Turnover Intention	-0.281	-0.304	0.899

Table 4 Reliability Test

Variables	Cronbach's Alpha	Composite Reliability
Work Engagement	0.876	0.903
Employee Trust	0.925	0.938
Turnover Intention	0.883	0.926

As for the results of the mediation hypothesis, it is found that employee trust can mediate the relationship between work engagement and employee turnover intention in the banking sector, namely with the results of partial mediation (See Table 5). The results of the determination coefficient were also obtained by looking at the Adjusted R-Square value, which was 0.124 for employee trust and 0.111 for turnover intention. This could mean that the model's explanatory power was weak (Hair Jr. et al., 2014).

Table 5 Hypothesis Test

		Original Sample	P-value	Conclusion
Direct Effect				
Work Engagement → Turnover Intention	H1	-0.197	0.016	Supported
Work Engagement → Employee Trust	H2	0.363	0.000	Supported
Employee Trust → Turnover Intention	H3	-0.233	0.011	Supported
Indirect Effect				
Work Engagement → Employee Trust → Turnover Intention	H4	-0.084	0.022	Partial mediation

The results show that work engagement is negatively related to turnover intention. This finding is consistent with previous studies which show that work engagement is negatively associated with turnover intention (Abela & Debono, 2019; Bonilla, 2018; Rafiq et al., 2019). Despite prior studies establishing a link between work engagement and turnover intention, more is needed about how work engagement reduces turnover intention. This study addresses a gap by stressing how the influence of trust on work engagement can contribute to decreased turnover intention, i.e., trust mediates work engagement and turnover intention in partial mediation. Trust can bridge basic human resource practices and outcomes like turnover intention (Aryee et al., 2002; Hashim & Tan, 2015; Rafiq et al., 2019).

This study offers several practical implications for managers. In a globally competitive environment, the meaning of work is constantly changing, and workers are gradually seeking exciting and fulfilling jobs (Chin et al., 2019), so every organization must focus on the factors that stand out for their workforce. Companies need to highlight work engagement and employee trust to overcome turnover intention. This can be done by, for example, managers providing counselling regarding work engagement and employee trust as a work resource. Managers must also motivate employees to participate in different work communities to develop relationships that strengthen their attachment (Rafiq et al., 2019). This research also generally supports Maslow's theory of motivation or commonly known as Maslow's hierarchy of needs which states that employees will be

more comfortable working if the need for rewards has been given to their employees. In the context of this study, the appreciation referred to is in the form of work engagement; if employees are involved in their organization, they feel valued, so employees will reach a higher level, namely trust in the organization and will reduce turnover rates.

Conclusion

The relationship between work engagement and turnover intention, as mediated by employee trust, is investigated in this study, which focuses on workers in the Malang banking industry. This study validates and explains this issue, bolstering prior research on the necessity of having good employee engagement and high organizational trust, which are linked to a person's desire to leave his job. The findings of this study show that employee engagement significantly affects turnover intention. Organizational trust has mediated effect between employee engagement and turnover intention directly and indirectly. These findings can help leaders make better decisions to provide more engagement programs to reduce turnover intention. Organizational trust also plays a vital role in maintaining people's commitment to an organization, affecting workers' desire to quit the banking industry. The study had limitations, such as the few samples used and only employees in Malang's banking industry being included. This idea might be applied to other fields like business, education, tourism, the private sector, and government. Future studies should incorporate various dependent variables, including organizational commitment, loyalty, and work-life balance.

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