

THE EFFECT OF TRUST AND WORK ENGAGEMENT ON EMPLOYEE TURNOVER INTENTION AT THE HEAD OFFICE OF PT BANK MANDIRI (PERSERO) TBK

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Abstract

This study aims to analyze and test the hypotheses: The direct effect of negative correlation and significant trust on turnover intention, the direct effect of negative correlation between work engagement and turnover intention and a direct effect of positive correlation between trust and work engagement in Bank Mandiri Head Office Employees. The object of this research is 120 employees of Bank Mandiri Head Office. Population and sample were selected using simple random sampling: Partial Least Square – Structural Equation Model (PLS-SEM) The research method used is a quantitative research method. The analytical method used in this study is the PLS approach with the SEM. The results of the study show that there is a negative and significant direct effect of trust on turnover intention of Bank Mandiri Head Office employees, a negative and significant direct effect of work engagement on turnover intention of Bank Mandiri Head Office employees and a positive and significant direct effect of trust on work engagement of Bank Mandiri Head Office employees.

Keywords: Trust, Work Engagement, Turnover Intention

Introduction

In Human Resource, the problem of company employees moving to other companies, joining competitors is a crucial issue that needs attention. Oftenly, after employees receive training, then a few months later they resign. After employees complete training and their competencies increase, companies often neglect to adjust benefits to new employee competencies that have increased, this allows employees to make turnovers.

Turnover leads to the ultimate reality that an organization has to face in the form of a number of employees leaving the organization at a certain period. While the employee's desire to move (turnover intention) refers to the results of an individual's evaluation of the continuation of the relationship with the organization that has not been realized in the definite action to leave the organization. One example of employee turnover also occurs in employees at Bank Mandiri.

Bank Mandiri was established on October 2, 1998, as part of a banking restructuring program implemented by the Indonesian government. In July 1999, four state-owned banks – Bank Bumi Daya, Bank Dagang Negara, Bank Ekspor Impor Indonesia and Bank Pembangunan Indonesia – were merged into Bank Mandiri, each of which has an integral role in Indonesia's economic development. To this day, Bank Mandiri continues its tradition of more than 140 years of contributing to the banking world and the Indonesian economy.

Bank Mandiri's performance in 2022 is (1) providing comprehensive financial transaction solutions to corporate customers to strengthen relationships with corporate, commercial, and institutional customers by providing comprehensive financial transaction solutions. (2) build relationships through a holistic approach with leading companies. (3) In 2022, revenue sourced from Wholesale fees reached IDR 4.4 trillion, and low-cost Wholesale funds reached IDR 73.2 trillion, while the number of cash management transactions grew by 80.4% to reach 44.2 million transactions.

In 2022, total retail loans reached IDR 158.0 trillion, or grew 21.4% on an annual basis with a composition of 33.2% of total loans. The number of Micro, Small and Medium Enterprises (MSMEs) customers grew 15.5% YoY or more than 100 thousand customers. To enrich the study, the researchers presented various studies on turnover intention and the factors that influence it, including the research of Agheli, Sotoudeh, and Zamin proving that work engagement has an influence on turnover intention with a coefficient value of -0.33. From this result it means that work engagement negatively affects turnover intention. (Agheli, 2020).

Furthermore, the research of Mahmoudi, Hassani and Aghlmand proved that organizational fairness has an influence on trust with a coefficient value of 0.50. The results of this study also indicate that if the organizational justice system is applied and tends to increase, trust will also increase. (Hassani, Aghlmand, 2017). Trust in turnover intention has been studied by Ozturk, Hancer and Wang who succeeded in proving that trust has an influence on turnover intention with a coefficient value of -0.168. (Ozturk, Hancer and Wang, 2019). So this study indicates that turnover intention will decrease along with the building of trust between employees and leaders and the company.

Research conducted by Abrow, Ardakani, Harooni, and Pour proves that there is a relationship between organizational fairness and work engagement; And organizational fairness has a positive influence on trust in the organization with a coefficient value of 0.600. (Abrow, Ardakani, Harooni, Hamidreza Pour, 2020). So this research proves that organizational fairness felt by employees can increase employee trust in the company.

Trust in work engagement was examined by Bussing who concluded that there is a positive correlation between the two variables: "Job involvement as another element of identification in work and organisational settings is also correlated with personal trust". (Bussing, 2019). In other words, by increasing personal confidence, it will increase their involvement in work.

The problem presented from empirical data obtained by researchers from Bank Mandiri about employee turnover data in the last three years (2020 to 2022), which are as follows:

Table 1.1 Data on Permanent and Non-Permanent Employees of Bank Mandiri Head Office from 2020 to 2022

Turnover	Year 2020	Number of Employees	Percentage (%)	Year 2021	Number of Employees	Percentage (%)	Year 2022	Number of Employees	Percentage (%)
Number of Employees	307	11,858	2,6	394	12,058	3,3	494	12,492	4,0

Source: HR of Bank Mandiri Head Office in 2023

Table 1.2 Turnover Data on Bank Mandiri's Policy from 2019 to 2021

Turnover	Year 2020	Number of Employees	Percentage (%)	Year 2021	Number of Employees	Percentage (%)	Year 2022	Number of Employees	Percentage (%)
Organization Policy (<i>unvoluntary employee</i>)	9	11,858	0,1	21	12,058	0,2	40	12,492	0,3

Source: HR of Bank Mandiri Head Office in 2023

Table 1.3. Data Bank Mandiri's Voluntary Turnover Data from 2020 to 2022

Turnover	Year 2020	Percentage (%)	Year 2021	Percentage (%)	Year 2022	Percentage (%)	Turnover Number	Percentage (%)
Self-Will (<i>voluntary employee</i>)	298	2,5	373	3,1	454	3,6	1.125	9,2

Source: HR of Bank Mandiri Head Office in 2023

The occurrence of turnover intention in employees at Bank Mandiri Head Office is influenced by situational factors including: trust, and work engagement. **First**, trust. Robbins and Judge (2019: 27) expressed confidence in the integrity and character of a leader's abilities. Subordinates who trust their superiors will be vulnerable to the actions of their superiors have confidence that their interests are not misused. Employees who have confidence in company management both in the personnel who lead, company leadership, and the future of the company will keep employees afloat and strive to advance the company.

Second, Work engagement. Schermerhorn et al. (2014: 457) stated that employee work engagement reflected in absenteeism can be an employee barometer of the desire to move jobs (turnover intention). Another issue that is no less important in Bank Mandiri is the organizational structure where the structure that is carried out is hierarchically very tight. In addition, there is a

lot of complexity in positions, functions, positions and lines of command. At the management level, someone occupies a duplicate position, at the staff level someone has two positions at once has two superiors so that the implications for the job description become very complex.

In line with the description above, the phenomenon in the field shows that there are still Bank Mandiri employees who feel that they are not treated fairly by the leadership. Justice is an object of perception in the organizational environment and the resulting perception affects the behavior of organizational members both individually and organizationally, then those who feel treated fairly, will show positive behavior towards the organization, otherwise when individuals have the perception that themselves or the organization is treated unfairly will tend to show negative behavior. This negative perception will inhibit the growth of internal motivation so that it prevents creative or innovative individuals from acting, in line with their work, related to organizational justice.

It can be inferred that you do not have trust in the organization, the higher trust in the organization and leaders will increase organizational commitment. Trust as belief in the integrity, character, and ability of a leader. It is also felt that problems in work engagement, work engagement is the provision of opportunities for employees to be involved in work and operational activities in the company in an effort to achieve the goals of the company's organization, it is necessary to give opportunities to employees to be involved in every organizational activity, considering that employees are one of the most important elements that can help determine the development and achievement of organizational performance, To fulfill this, it is necessary for an organization, company or leader to implement a policy that joins employee work engagement by providing opportunities for them to participate, contribute and be involved in organizational development efforts. Employee engagement will provide benefits and can increase confidence, work motivation, record a positive attitude, employee loyalty to the company and an attitude of caring about what happens in their environment. Conversely, employees who are less involved in work, will cause a less caring attitude, and do not feel at home working, eventually want to leave the workplace.

And what is very visible in the company is the occurrence of turnover, the occurrence of turnover is something that is not desired by an organization or company. Employee turnover intention is a classic problem commonly faced by the management of an organization, therefore currently the problem of employee turnover intention is very much considered by economic and social experts, because it is viewed from various sides of the organization. The organization will experience a loss, felt directly and indirectly by the company. Turnover data from observations, the last three years show an increase, although the turnover intention rate in some parts is not too striking, it can be said, that the turnover rate at PT Bank Mandiri (Persero) Tbk is high at 36.13% (thirty-six point thirteen percent). So automatically the organization experiences losses in terms of costs that must be incurred by the company, The condition of a high turnover rate will occupy the attention of company management and can give birth to moral problems in employees, on the other hand it will also cause the company to experience a decrease in performance, cost overruns for recruitment, job training, compensation of productive employees who leave the workplace.

This condition is interesting to be studied scientifically so that researchers consider it necessary to conduct Human Resources (HR) research, namely analyzing and about employee trust in the

company (trust) and employee work engagement in relation to employee turnover intention. Departing from this, researchers are interested in examining the effect of employee trust in the company (trust) and employee work engagement on employee turnover intention, especially at Bank Mandiri Jakarta Head Office.

Literature Review

Turnover Intention

George and Jones' review of the Theory of Turnover Intention states that turnover is the permanent withdrawal of an employee from his membership in the organization. Job satisfaction shows a weak to moderate negative relationship to the desire to change employees, therefore high job satisfaction leads to a low desire to move an employee. Employees who are satisfied with their jobs tend to stay at the company than employees who lack job satisfaction. (Georges Jones, , 2012: 86). Robbins and Judge (2019: 27) define turnover as a form of employee withdrawal is turnover, where it is a series of employee actions in separating themselves from the organization. There are many forms of employee withdrawal, such as arriving late to the office or leaving a meeting as well as absenteeism in the office.

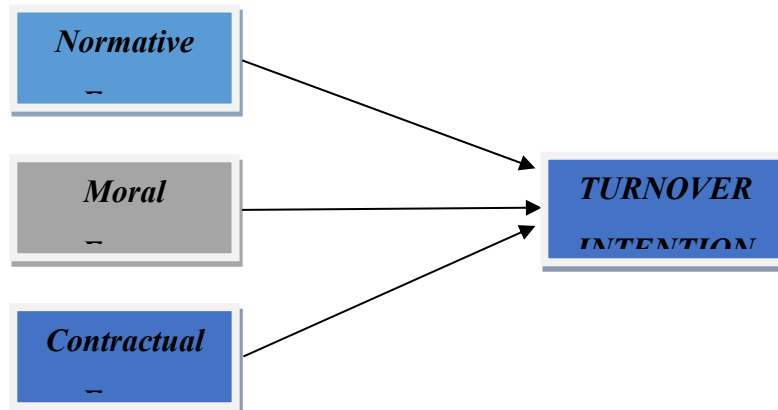
Employee turnover can cause chaos in the course of the organization (disruptive) and make a burden for the company or even the company can lose money. This is made clear by the views of experts Ivancevich, Konopaske, and Matteson: "Its costly because it reduces output and disruptive because it requires that schedules and programs be modified". (Ivancevich, 2019: 187). Coulter (Robbins Coulter, 2014, 373). Stating that employee turnover is the permanent withdrawal of employees from the company either voluntarily or involuntarily. This can be problematic because it increases employee recruitment, selection, and training costs as well as job disruptions. Similar to absenteeism, managers will never eliminate employee movement, but it becomes a way to minimize headcount and only prioritize retaining high-performing employees.

Turnover is divided into two types, namely voluntary employee turnover initiated by employees and involuntary employee turnover initiated by the organization. Voluntary employee turnover occurs because employees lack comfort in working in terms of fairness, reward systems and a non-conducive work atmosphere. While employee turnover initiated by the organization can be caused by poor employee performance and downsizing or reducing employees.

Involuntary employee turnover and voluntary employee turnover must receive special attention from management because of the possibility of losing employees who have high value, which is actually not desired by the company.

The desire to move employees occurs when employees want to find another job. This desire can arise when employees see other opportunities that are better than their current job, usually related to salary, career, recognition, better rewards, a more comfortable location and environment, health or family problems, and personal interests such as continuing school to a higher level. Griffeth et.al (2014: 107-113) explained that the closest motive for the desire to move or turnover intention is the desire to move is the strongest cause of moving behavior. To identify and classify the causes of this desire to move, Griffeth, Roger, Peter Hom, (2016; 119). Conduct research on moving behavior to find out the different motivations of each individual when deciding to do so.

They say that this is due to 7 categories, which category can also be used for similar organizations and institutions). As for the seven categories, the more dominant ones are (1) normative force; (2) moral force; and (3) contractual force, which can be described as follows:



Picture 1
Category of Person's Desire Motive to Move
(Griffeth & Hom, 2019:109).

The expectations of family and immediate relatives about wanting to move on to quitting often affect other individuals outside the organization (including family, friends and other relatives). If this is true, then an employee perceives and expects the other person to still be able to respect his decision to move. Empirical research has found that normative perceptions are strongly associated with the desire to move.)

Second, moral motivation is in accordance with the general value of quitting or staying in the organization one of the possibilities to stop being related to general values, one of the important values is ethical values, work values, morals other religions this says that if individuals only hope to get a job without really looking and getting and then working hard this individual can be said to be a weak individual, This indicates that this individual may have values in life such as the value of wanting to move if one day gets difficult in his work). (Griffeth, Roger, Peter Hom, 2016: 121). Third, the encouragement of contractual motivation: the perception of not complying with the contract, some employees feel anxious then declare to quit the company/organization.

Based on the explanation of the desire to move turnover intention that has been stated above, it can be concluded that turnover intention is a desire that arises from individuals and is carried out with all the full awareness of the workplace. The indicators related to turnover intention, the desire to move, namely absenteeism, lazy to come to work, leave too long, orientation to work in other companies, increased violations, work rules, leaving the workplace during working hours, entering work late, and not using work tools properly.

Based on the conceptual description above, it can be synthesized that turnover intention is the intention or desire of employees to leave the organization or resign consciously and voluntarily from the company where they work. The indicators are: (1) attendance; (2) the desire to stop; (3) desire to move; (4) lazy to work; and (5) break the rules.

Trust/ Belief

Colquitt, Lepine, and Wesson (2019: 204). Belief defines belief as a desire to be prone to authority based on positive expectations of authority over intentions and actions. Jewell, L.N. (2018). Defining trust is a psychological condition in which a person accepts a sensitive or risky condition based on a positive expectation of another person's desires or behavior. When someone gets a high level of trust from others, then he will avoid unwanted things. Trust refers to a person's positive expectations of others in risky situations. Thus trust means putting faith in another person or group. Robbins and Coulter (2014: 473). Defining trust is trust in the integrity, character, and ability of a leader Subordinates who trust their superiors will be vulnerable to actions taken by their superiors because they have confidence that their rights and interests will not be abused.

Luthans (2011: 70). Affirming the meaning of trust makes companies have more dependence on each other and requires more than just trust than before. They share a common sense and feel that it is destiny or fate that makes each of them interdependent. According to Shane and Glinow (2020: 251-252), trust is a person's positive expectations of others, in situations that contain risks. Every relationship, including relationships within a team, depends on the level of trust. High trust occurs when others put us at risk but we trust that they will not harm us. The trust in others is based on three things, namely: calculation (calculus based trust), knowledge (knowledge based trust), and identification (identification based trust). In tune with Robbins (2018: 144). What defines trust is an expectation—a word, action, or decision—based on opportunistic actions. Two important elements of the definition of trust are familiarity and accepting risk. Positive expectations assume knowledge and familiarity with each other. Trust is the basis of a history and a sense of dependency that is relevant but limited by the existence of various experiences. While opportunistic refers to risks that are risky and inherent in nature. For example, by risking disclosing sensitive information to trusted parties with a promise not to disclose it. Naturally, trust provides an opportunity to accept disappointment or take risks.

In line with Robert and Kreitner (2010: 396) defines trust as belief in integrity, character, or other abilities. Trust is considered very important when members achieve common goals in the long run.

Robbins added that belief is a historical process based on relevant and limited experience. There are several key dimensions underlying the concept of trust, including: 1) integrity, referring to honesty, goodness, and truth; 2) competent, technical and interpersonal knowledge and expertise; 3) consistency, relating to the ability to handle situations reliably, predictably, and with good reason; and 4) loyalty is a desire to protect and save another's name. Janasz, (2012: 35). Janasz, Dowd, and Schneider further define trust: "is a multifaceted concept that captures one's confidence or belief in the integrity and reliability of others or other things. While Hellriegel and Slocum (2018: 505). To define trust is to keep confidential the information shared by others and not misuse it or waste it. There is a sense of reassurance of the other party, help if needed and commit and respect/respect each other's obligations.

Building trust in the organization is vital. Optimum trust occurs between leaders and employees in reaching an agreement where trust can offset suspicions that arise among members of the organization. To achieve optimal trust is done by finding what points cause a lack of trust to a minimum so as not to interfere with the work relationship because trust is considered to have

enough power to be able to advance the organization with confidence. Distrust or suspicion in the organization is a considerable nuisance, even mistrust can have a negative influence on the organization's operations. If trust is placed to eliminate mistrust in the organization, then the effect on the organization can be long-lasting.

Based on the description above, it can be synthesized that trust is a psychological condition of a person that causes a desire to depend and have confidence in others. The indicators are: (1) integrity; (2) competence; (3) consistency; and (4) loyalty.

Work Engagement

Many organizational behavior experts define work engagement. Among others from Newstrom (2019: 222-3). What defines job engagement is how much employees bond themselves in their work, invest their time and energy and view work as part of their lives as a whole. They tend to believe in work ethics, show a high need for growth, and enjoy participation in making decisions.

Robbins and Coulter (2014: 377). Adding the definition of job engagement is the degree to which an employee identifies his work, actively participates in it, and considers his performance important for his self-esteem. Employees with high levels of job engagement are highly identifying and care deeply about the type of work they do. Their positive attitude leads them to make a positive contribution in work. High levels of job engagement have been found to be associated with fewer absences, lower resignation rates, and higher employee engagement with their jobs.

Rabinowitz and Hall's concept in Cohen (2018: 29-30), that work engagement is the degree to which a person identifies psychologically with his work or considers the importance of the work he does as a whole as a form of self-image.

In tune with Robbins and Judge (2019: 74). Defining work engagement is the degree to which a person identifies with his work, actively participates in it, and considers performance important for his or her self-esteem. Even Brown in Greenhouse asserts that work engagement shows personal characteristics of support for work, having high levels of internal motivation, and high self-esteem. (Greenhouse Callanan, 2006, 425-6). People involved in work have a commitment not only to work of a special nature, but also work of a general nature, caring about their career and to the organization itself. Furthermore, Kreitner and Kinicki (2020) define work engagement defined as the degree to which a person cognitively busies himself and is engaged in the completion of his work.

Based on the definition mentioned above, it can be concluded that work engagement is when work is the center of life for a person, when a person actively participates in his work, when performance is part of his self-esteem, when a person feels performance as a self-concept of his life.

Meanwhile, Ivancevich, Konopaske and Matteson (2018:245). Stating work engagement is the involvement of a person, identification, or commitment to the organization for the work he does or according to his profession. This important idea is implicit in concepts related to work engagement Nelson and Quick (2019: 526-7) defines engagement as utilizing members of the organization to devote their work. When employees feel engaged at work, they play a role by expressing themselves physically, cognitively, and emotionally while doing their jobs. By fully

engaging in the role and work, one can feel like a perfect fit, but it takes energy, time, and efficiency.

From the various descriptions and opinions of the experts above, it can be synthesized that work engagement is someone who participates and actively participates and contributes positively by having the ability to carry out the work charged to him to achieve company performance. The indicators are: (1) dedicated; (2) actively participate; and (3) contribute positively

Research Methodology

The method used in this study is quantitative research method. The sample of this study consisted of 120 employees from a population determined by cluster random sampling. The sample size of this study is in accordance with the scientific principles of SEM. The samples used in SEM (Structural Equation Modeling) research are at least 100 samples, namely 5 to 10 times the number of parameters or 5 to 10 times the number of indicators (Ferdinand, 2019: 26). Given that there are 12 indicators in this study, the sample size is 120 samples. The purpose of this study is to predict the relationship between variables in a model using the PLS approach, assuming that all variables are useful variables to explain (Ghozali, 2016: 76). Ferdinand A, (2019:67).

This study will determine (1) if trust has an impact on turnover intentions, (2) whether work engagement has an impact on turnover intentions, and (3) whether trust has an impact on work engagement.

Data analysis and structural equation modeling using SmartPLS software with several stages as follows: (1) Test the validity of indicators, (2) Convert path diagrams into equation systems, (3) Test construct reliability, (4) Test Hypotheses, (5) Inner Model Equations, and (6) Structural Model Evaluation (Garson, 2016).

Turnover Intention (TI), Trust (KP) Work Engagement (KK) required indicators for each variable with measurement scales for each variable such as Strongly Disagree (STS = 1), Disagree Less (KS = 2), Disagree (TS = 3), Agree (S = 4) and Strongly Agree (SS = 5). Turnover Intention research variables with indicators: (1) attendance; (2) the desire to stop; (3) desire to move; (4) lazy to work; and (5) violate any rules. Trust Variable with indicator (1) integrity; (2) competence; (3) consistency; and (4) loyalty. Work engagement variables with indicators: (1) dedicated to work; (2) actively participate in work; and (3) contribute positively to work.

Results And Discussion

Descriptive Statistical Analysis Of Research Variables.

Turnover Intention (TI) Variable

The results of descriptive statistical analysis on the Turnover Intention (TI) variable can be seen in table 1 below:

Table 2
Results of Turnover Intention Descriptive Statistical Analysis

Variable Indicator	Mean	Median	Min	Max	Standard Deviation	Number of Observations Used
TI1	3,733	4,000	1,000	5,000	0,824	120,000
TI2	3,933	4,000	2,000	5,000	0,793	120,000
TI3	3,967	4,000	2,000	5,000	0,785	120,000
TI4	3,808	4,000	1,000	5,000	0,830	120,000
TI5	3,992	4,000	1,000	5,000	0,926	120,000

Based on the results of Descriptive Statistical Analysis of the Turnover Intention (TI) variable, each indicator: TI1 with a mean value of 3.733, median 4.000, minimum 1.000, maximum 5,000, standard deviation 0.824, number of observations 120; TI2, with a mean value of 3.933, median 4.000, minimum 2,000, maximum 5.000, standard deviation 0.793, number of observations 120.00; TI3 with a mean value of 3.967, median 4,000, minimum 2,000, maximum 5,000, standard deviation 0.785, number of observations 120.00; TI4 with mean value of 3.808, median 4,000, minimum 1,000, maximum 5,000, standard deviation 0.830, number of observations 120.00; TI5 with mean value of 3.992, median 4,000, minimum 1,000, maximum 5,000, standard deviation 0.926, number of observations 120.00,

Trust (KP) Variable

The results of Descriptive Statistical Analysis of Trust (KP) can be seen in the following table:

Table 3
Results of Trust Descriptive Statistical Analysis

Variable Indicator	Mean	Median	Min	Max	Standard Deviation	Number of Observations Used
KP1	3,850	4,000	1,000	5,000	0,872	120,000
KP2	3,925	4,000	1,000	5,000	0,776	120,000
KP3	4,167	4,000	1,000	5,000	0,799	120,000
KP4	4,158	4,000	1,000	5,000	0,847	120,000

Based on the results of Descriptive Statistical Analysis of the Trust (KP) variable, each indicator: KP1 with a mean value of 3.850, median 4.000, minimum 1.000, maximum 5,000, standard deviation 0.872, number of observations 120; KP2, with a mean value of 3.925, median 4.000, minimum 1,000, maximum 5.000, standard deviation 0.776, number of observations 120.00; KP3 with a mean value of 4.167, median 4,000, minimum 1,000, maximum 5,000, standard deviation 0.799, number of observations 120.00; KP4 with mean value of 4,158, median

4,000, minimum 1,000, maximum 5,000, standard deviation 0.847, number of observations 120.00.

Work Engagement Variable

The results of Descriptive Statistical Analysis of Work engagement Variables can be seen in the following table:

Table 4
Results of Descriptive Statistical Analysis of Work Engagement Variables

Variable Indicator	Mean	Median	Min	Max	Standard Deviation	Number of Observations Used
KK1	3,967	4,000	2,000	5,000	0,763	120,000
KK2	4,158	4,000	2,000	5,000	0,632	120,000
KK3	4,267	4,000	1,000	5,000	0,692	120,000

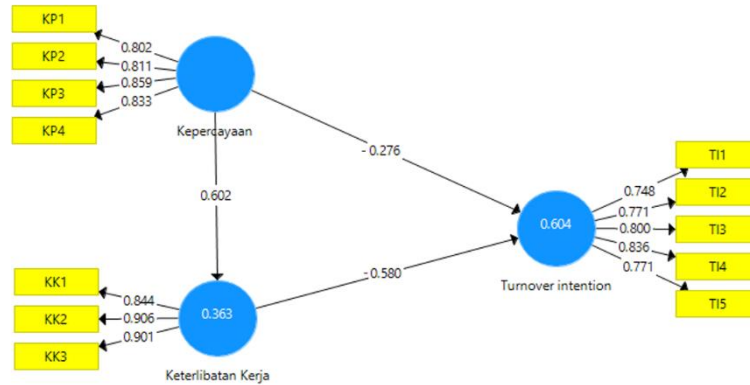
Based on the results of Descriptive Statistical Analysis of the Work Engagement (KK) variable, each indicator: KK1 with a mean value of 3.967, median 4.000, minimum 2.000, maximum 5,000, standard deviation 0.763, number of observations 120; KK2, with a mean value of 4,158, median 4.000, minimum 2,000, maximum 5.000, standard deviation 0.632, number of observations 120.00; KK3 with a mean value of 4.267, median 4,000, minimum 1,000, maximum 5,000, standard deviation 0.692, number of observations 120.00.

Testing The Validity of Indicators.

According to Garson (2016) and Yamin (2011) that validity testing can be done using convergent validity and discriminant validity. The convergent validity test is an evaluation of each construct indicator. Evaluation of convergent validity is carried out by looking at the loading factor value of each indicator to be built. It is sought that the loading factor value on the construct is greater than 0.50. If the value of the loading factor indicator in the construct is below 0.50 then the indicator must be excluded from the model (Garson, 2016; Yamin Kurniawan, 2011). Loading factor is the correlation between indicators and constructs. The higher the correlation, the higher the level of validity, while discriminant validity is a test carried out by looking at the value of cross-loading results. This is done to find out whether each indicator that measures its construct is highly correlated with its construct compared to other constructs (Garson, 2016; Yamin Kurniawan, 2011).

Based on the results of convergent validity testing, the loading factor for the Turnover intention (TI) variable with TI1, TI2, TI3, TI4, TI5 indicators as indicators is expected to represent the latent variables of Trust Variables with indicators KP1, KP2, KP3 and KP4. Work engagement (KK) with indicators KK1, KK2, KK3 has a loading factor greater than 0.50 which means that the indicator is valid to represent latent variables, Trust with indicators KP1, KP2, KP3 and KP4 and variable Work engagement (KK) with indicators KK1, KK2 and KK3 as a representation of latency

variables. has a loading factor greater than 0.50 which means the indicator is valid to represent a latent variable, as shown in Picture 2 below.



Picture 2
Path Diagram Phase 1 Source: Out Put Sem PLS

From Picture 2 above, all indicator scores have a loading factor greater than 0.50, so all indicators of variables Turnover intention, Trust and Work Engagement are declared valid. Test discriminant validity for each variable indicator using the cross-loading value of each indicator compared to the cross-loading value of the indicator with other latent variables. An indicator can be said to have a good and high ability to represent its latent variables if the value of the cross-loading indicator is higher than the value of cross-loading with other latent variables. The discriminant validity test results for each indicator are shown in Table 5 below.

Table 5
Discriminant Validity Test Results With Cross Loading

Indikator	Trust	Work Engagement	Turnover Intention
KK1		0,844	
KK2		0,906	
KK3		0,901	
KP1	0,802		
KP2	0,811		
KP3	0,859		
KP4	0,833		
TI1			0,748
TI2			0,771
TI3			0,800
TI4			0,836
TI5			0,771

Based on the results in the table above, it can be explained that the Trust, Work Engagement indicator, as a valid indicator to explain the latent variable Turnover Intention (IT), has higher

cross loading on the other three latent variables. Likewise, the TI1, TI 2, TI3 TI, and TI5 indicators are stated as valid indicators for variables that have a cross loading value greater than the cross loading value of latent variables of trust and work engagement with indicators KP1, KP2, KP3, KP4, KK1, KK2 and KK3,. This proves that these indicators are valid indicators to represent the latent variable Turnover Intention.

Construction Reliability Testing.

Construct reliability test is a test performed on each construct to find out whether the construct is reliable or not. The criterion of a construct is said to be reliable if the Composite Reliability value of the construct is greater than 0.70 (Garson, 2016; Noor, 2014; Yamin Kurniawan, 2011). The results of the Construct Reliability test for each construct are as shown in the Table below.

Table 6
Testing Results on the Construct Reliability of Each Variable

Variable	Composite Reliability
Trust	0,896
Work Engagement	0,915
Turnover Intention	0,890

Source: Out Put SEM PLS

Based on table 6 above, it can be seen that the value of Composite Reliability, Trust (KP), Work Engagement (KK), and Turnover Intention (IT) is greater than 0.70 so that it can be said that all constructs in this study meet the requirements. A construct (latent variable) can be said to be reliable. These results imply that all latent variables used in the study can be error-free or unbiased and consistently use the same indicators over time (Garson, 2016; Latan, 2014).

Convert Path Chart to Equation System

After obtaining valid indicators both convergent and discriminant for each latent variable, a path diagram based on Figure 1 is converted into a system of equations to explain the relationship and influence of each indicator on each latent variable (Outer Equation Model). The Outer Model Equation for the latent variable Turnover Intention is $TI1 = 0.748$, $TI2 = 0.771$, $TI3 = 0.800$, $TI4 = 0.836$ and $TI5 = 0.771$.

From the results of the study, the highest impredictor of variable turnover intention is reflected in the $TI4 = 0.836$ indicator, which is lazy to work, therefore in an effort to reduce turnover intention Bank Mandiri Head Office employees are strived to maintain and continue to improve their functions effectively and efficiently in carrying out their duties as professional employees. While the smallest latent variable Turnover intention is reflected in the KP1 indicator, amounting to 0.748, namely attendance. Attendance is an important factor in reducing turnover intention which precipitates aspects of employee discipline in carrying out their duties.

The Outer Model equation for the latent variable of Trust.

$$KP1 = 0.802, KP2 = 0.811, KP3 = 0.859 \text{ and } KP4 = 0.833$$

The highest confidence Latent variable indicator is reflected in the KP3 indicator, which is 0.859, namely competence is the ability of employees to work, so that in an effort to improve employee skills in working at Bank Mandiri Head Office employees, it is necessary to conduct serious and continuous training and development of employee competence. While the lowest latent trust variable is reflected in the KP1 indicator of 0.802, namely in the integrity indicator, so that in an effort to increase employee trust in the company in carrying out their duties, the head of Bank Mandiri Head Office, serious coaching is sought to improve integrity in various ways and methods according to employee needs.

The Outer Model equation for the latent variable of Work Engagement

$$KK1 = 0.844, KK2 = 0.906, KK3 = 0.911$$

The latent variable of the use of work engagement obtained the highest score on the KK3 indicator, which is 0.911, which is to contribute positively to work, so that employees still have a positive contribution to the company at work. While the lowest variable indicator of work engagement is reflected in the KK1 indicator with a score of 0.844, namely Dedicated at work. Therefore, in an effort to increase work engagement as a variable that affects turnover intention, the head of Bank Mandiri Head Office is strived to increase employees to have high dedication.

Linearity Test Results

Hypothesis testing is a test carried out to determine the strength of influence between constructs, namely between exogenous latent variables and endogenous latent variables. The test is carried out by looking at the path coefficient and looking at the t-test value, if the p-value is less than 0.05 then it can be said that the influence or relationship between constructs is statistically significant, meaning that H1 is accepted and H0 is rejected. Meanwhile, if the p-value obtained is greater than 0.05, it can be said that the influence or relationship between constructs is not statistically significant, meaning that H0 is acceptable and H1 is rejected. (Garson, 2016; Latan, 2014; Noor, 2014; Yamin Kurniawan, 2011). The results of the Path Coefficient test are shown in table 4 below.

Table 7
Linearity T-Test Results

Pengaruh Antar Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Trust -> Work Engagement	0,602	0,603	0,085	7,085	0,000

Trust -> Turnover Intention	-0,276	0,259	0,120	2,306	0,021
Work Engagement -> Turnover Intention	-0,580	0,595	0,088	6,604	0,000

Based on table 4 above, statistically there is a statistically significant direct influence between the latent variables of trust, work engagement and the latent variable of turnover intention. This can answer the allegations put forward as follows:

1. There is a positive and significant direct influence between Trust on Work Engagement as evidenced by a P value of 0.021, because 0.021 is smaller than 0.050 (0.021<0.050), it can be stated that there is a positive and significant direct influence between trust in turnover intention at the 95% confidence level and a positive direction (+).
2. There is a negative and significant direct influence between Trust on Turnover Intention as evidenced by a P value of 0.021, because 0.021 is much smaller than 0.050 (0.021<0.050) it can be stated that there is a negative and significant direct influence between trust in turnover intention at the 95% confidence level and the negative direction (-).
3. There is a negative and significant direct influence between Work Engagement on Turnover Intention as evidenced by a P value of 0.000, because 0.000 is much smaller than 0.050 (0.000<0.050) it can be stated that there is a negative and significant direct influence between trust in work engagement at the 95% confidence level and the negative direction (-).

Hypothesis Testing

Inner Model Equasi Path Coefficient Equation

Table 8
Inner Model Equation Path Coefficient Equation

	Work engagement	Turnover Intention
Trust	0,602	-0,276
Work engagement		-0,580

Constructs	Path Coefisien
KP terhadap TI	-0,276
KK terhadap TI	-0,580
KP terhadap KK	0,602

Influence between variables	Specific Indirect Effects
Trust -> Work Engagement -> Turnover Intention	0,349

From the results of the Path Coefficient test used to determine the effect of exogenous latent variables on endogenous latent variables. Based on the results of testing the Path Coefficient with the smart PLS 3.2.6 program, it can be explained that

1. The Effect of Trust (KP) on Turnover Intention (TI) based on the results of the Path Coefficient calculation, it is stated that there is a direct negative, statistically significant influence of the

Trust (KP) variable on Turnover Intention (TI) of -0.276, meaning that the trust variable (KP) has a direct negative effect on Turnover Intention (TI) of -27.6 percent.

2. The Effect of Work Engagement (KK) on Turnover Intention (IT) based on the results of the Path Coefficient calculation, it is stated that there is a direct, negative and statistically significant influence of the Work Engagement (KK) variable on Turnover Intention (TI) of -0.580, meaning that Work engagement (KK) has a direct negative effect on Turnover Intention (IT) of -58.0 percent.
3. The Effect of Trust (KP) on Employee Work engagement (KK) Based on the results of the Path Coefficient calculation, it is stated that there is a positive direct influence of the Trust (KP) variable on employee work engagement (KK) of 0.602, meaning that trust (KP) has a direct positive effect on work engagement (KK) of 60.2 percent.

Based on the results of hypothesis testing include: (1) negative direct influence between trust on turnover intention, (2) negative direct influence between work engagement on turnover intention, (3) positive direct influence between trust on work engagement. Based on the results of the Inner Model Equestration Path Coefficient equation test, the following equation model is obtained:

$$TI = -0.276(KP) - 0.580(KK)$$

The equation means that the variable turnover intention before (27.6) percent can be explained by the latent variable of trust (KP) and (58.0) percent can be explained by the latent variable of work engagement (KK). This result has implications for increasing employees in an effort to reduce Turnover Intention through Trust and Work Engagement.

Inner Model Evaluation

Evaluation of the inner model is carried out in three ways, namely by looking at the value of F-Square, R-Square and fit model. The F-Square test is a test conducted to determine the strength of exogenous latent variables against endogenous latent variables at the structural level. If the value is 0.02 then the ability of the exogenous latent variable in explaining the endogenous latent variable is weak, if the value is 0.15 it is said to be medium capacity and if the value is 0.35 then the exogenous latent variable in explaining the endogenous latent variable has a strong ability (Garson, 2016; Yamin Kurniawan, 2011). Here are the results of the F-Square test,

Table 9
F Square Test Results

	Work Engagement	Turnover Intention
Kepercayaan	0,569	0,122
Keterlibatan Kerja		0,541

Constructs	F –Square
KP -> TI	0,122

KK -> TI 0,541

KP -> KK 0,569

Source: Out Put SEM PLS

Based on table 4.10 F-Square above, it can be seen that the contribution of the strength of the variable trust (KP) to Turnover Intention (TI) is 0.122 or 12 percent. This shows that the confidence variable (KP) has the ability to explain turnover intention at a low structural level. The strength of Work Engagement (KK) to Turnover Intention (IT) is 0.541. This shows that the strong ability of the latent variable of work engagement (KK) in explaining turnover intention at the structural level is quite good. The strength of the variable contribution of trust to work engagement with strength was 0.569 or 56.9 percent. This shows that strong trust in the variable of work engagement (KK) at the structural level is quite strong.

R-Square Adjusted Test

R-Square Adjusted Test is a test conducted to determine the magnitude of endogenous variable variation that can be explained by exogenous variable variation (Garson, 2016; Yamin Kurniawan, 2011). The R-Square Adjusted value can be seen in the table below:

Table 10
R-Square Adjusted Test Result

Variable	R Square	R Square Adjusted
Work Engagement	0,363	0,357
Turnover Intention	0,604	0,598

Source: Out Put SEM

From Table 10 above, it can be seen that the magnitude of R Square Adjusted is 0.357. This means that 35.7 percent of the variation in endogenous variables of Turnover Intention (TI) can be explained by exogenous variables of trust (KP) and work engagement (KP), while the remaining 64.3 percent is explained by variation in change that is not included in this model.

Model Fit Tests

Model fit tests are performed by looking at the NFI value on the model. The Normed Fit Index (NFI) is a measure of a model's suitability on a comparative basis to the Base Line or zero. The NFI value will vary from 0 (no match at all) to 1.0. Based on the statistical table presented by (Bentler, 1990), a good NFI suitability score for a research sample of about 85 is above 0.921; so it can be said that the model corresponds to the comparative base and corresponds to the Base Line. Here are the results of the fit model test.

Table 11
Fit Model Test Results with NFI

	Saturated Model	Estimated Model
NFI	0.626	0.626

Source: Out Put SEM PLS

Based on table 11 above, it can be seen that the value of the Normed Fit Index (NFI) is below 0.626; So it can be said that the model is very fit, meaning that the model is said to be able to reflect the actual data. So this model has a high ability to explain data and facts.

Discussion

The Effect Of Trust On Turnover Intention

The results of the path coefficient test can be seen that the original sample value of trust in turnover intention with a contribution value of -0.276 or -27.6 percent, so it can be said that employee trust in the company has a direct negative and significant effect on turnover intention. The results of this research are in line with the results of research by Mahmoudi, Shadi et.al. (2017). Which states that there is a negative and significant relationship between trust in turnover intention. This shows that the higher the trust of employees in the company, the lower the turnover of tension.

The Effect of Work Engagement on Turnover Intention

From the results of the path coefficient test, it can be seen that it can be seen that the original sample value of the use of work engagement has a direct effect on Turnover intention with a path coefficient value of -0.580 or -58 percent. As stated by Noe et al., (2017: 907) states that work engagement is the degree to which a person is psychologically partial to his work and considers his performance level important for his self-esteem. People who have high work engagement, then automatically turnover intention in the company will be minimal. This indicates that there is a direct negative effect between work engagement and turnover intention, in other words, the higher the work engagement, the lower the turnover intention.

The Effect of Trust on Work Engagement

Based on the results of the path coefficient test, it can be seen that the original sample value of turnover intention is 0.602 or 60.2 percent, so it can be stated that trust has a direct effect on work engagement. This is as stated by Masterson, Suzanne S. et al., (2018). From the results of the study stated that there is an influence of trust and loyalty on work engagement, so that in an effort to increase work engagement can be done by increasing work engagement.

Conclusion And Recommendation

Conclusion

Based on the results of research findings, conclusions can be formulated (1) Trust directly affects and negatively correlates with Turnover Intention in Bank Mandiri head office employees. (2) Work Engagement affects and negatively correlates with the Turnover Intention of Bank Mandiri Head Office employees, and (3) Trust directly affects and correlates positively with the Work Engagement of Bank Mandiri Head Office employees.

Recommendation

Based on the results of the research and the conclusions obtained, the suggestions that can be proposed are: From the results of the study, the smallest or lowest turnover intention indicator is reflected in the attendance indicator, attendance is an important factor in reducing turnover intention, so that efforts that support the increase in attendance need to be carried out in a planned, systematic and sustainable manner through employee coaching.

Second, the results showed that the lowest Latent trust variable indicator is reflected in the integrity indicator, so that in an effort to increase employee trust in the company in carrying out their duties, the head of Bank Mandiri Head Office, serious coaching is sought to improve integrity in various ways and methods according to employee needs.

Third, the results showed that the lowest work engagement was reflected in the KK1 indicator with a score of 0.844, namely Dedicated to work Therefore, in an effort to increase work engagement as a variable that affects turnover intention, the head of Bank Mandiri Head Office is strived to increase employees to have high dedication in carrying out tasks.

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