

# Effect of Participation in General Skills Training, Job Satisfaction, and Perceived Organizational Support and Job Burn Out on Turnover Intention : Financial Technology Employees in Jakarta

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## Abstract

**Objective:** This study aims to find the influence between Participation in General Skills Training, Job Satisfaction, and Perceived Organizational Support and Job Burn Out on Turnover Intention in Financial Technology Employees in Jakarta.

**Design/Methods/Approach:** Data were analyzed using structural equation models and SPSS model-21. This research focuses on a number of Financial Technology workers in Jakarta, with a total sample of 165 respondents obtained by questionnaire with purposive sampling technique. The data obtained was processed using SPSS software to test validity, reliability and hypotheses.

**Findings:** The results showed that there was a significant positive influence between Participation in General Skills Training, Job Satisfaction, and Perceived Organizational Support and Job Burn Out on Turnover Intention.

**Originality/Value:** This research design was conducted with quantitative survey methods used on a sample of 147 early career graduate trainees in China. The data were analyzed using structural equation models and model-21 in the PROCESS macro for SPSS.

**Practical/Policy implication:** This research is expected to provide input for company managers to maximize effectiveness by modifying or designing work to work more effectively.

**Keywords:** Burnout, Fintech, Participation, Satisfaction, Turnover.

**JEL Classification:** M0, M2, M5.

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## **Introduction**

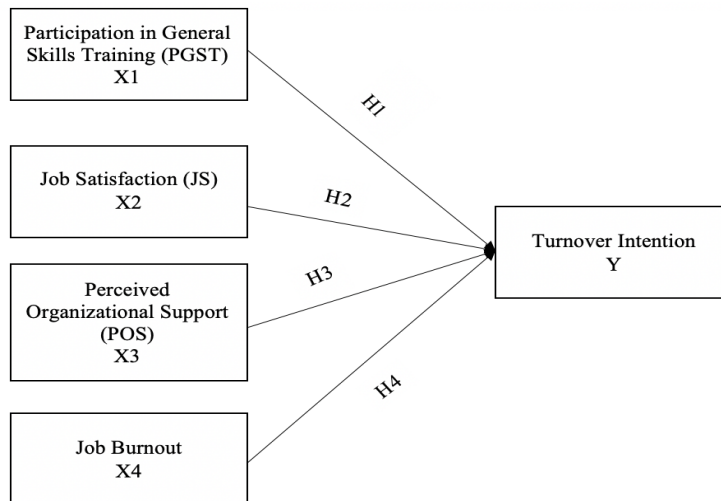
A company's success in an effort to achieve the desired success, the company needs to pay attention to the welfare of its employees because in Human Resources Management employees are the company's most valuable asset compared to other assets because they are the main driver of the company's organization. In an increasingly competitive and rapidly changing business environment, companies are constantly striving to maintain and maximize employee productivity and performance. An important aspect of achieving this goal is effective human resource (HR) management. One of the major challenges organizations face is the issue of employee turnover, which can lead to high costs, loss of expertise, and instability in work teams.

This study draws on research previously conducted by (Pinnington et al., 2023) and In both studies examining the effect of Participation in General Skills Training on Turnover Intention of early career graduates by testing the mediating mechanism of perceived organizational support (POS) and job satisfaction (JS) and in the second study examining working remotely or teleworking in the midst of lockdowns caused by COVID-19 is a challenge for organizations and their employees, the study reported that job demands change, and remote workers experience increased fatigue or experience Job Burnout. However, in addition to early graduates, employees at financial technology companies also experience job burnout which leads to the desire to leave the company. Training is provided to improve general and specialized skills (Christenko et al., 2020).

Job Satisfaction is influenced by various organizational and individual factors, such as organizational culture, emotions and employee personality (Gupta et al., 2016) Low organizational commitment is associated with low job satisfaction (Saridakis et al., 2013). Job Satisfaction is also believed to have a mediating role in the relationship between POS and training transfer (Zumrah & Boyle, 2015). Perceived Organizational Support can have a positive influence on work engagement (Kurtessis et al., 2017) Employees value Perceived Organizational Support if their socio-emotional needs are met. This occurs when the organization states its intention to reward increased work effort and provide support when needed (Kurtessis et al., 2017)

Burnout is widely described as "a psychological syndrome of emotional exhaustion, depersonalization, and reduced professional effectiveness" (Maslach & Leiter, 2016). The intention to change jobs, or the intention to change workplaces, is one of the first signs that can lead to certain actions in the form of dismissal. To address this issue, organizations must understand the factors that influence employee turnover intentions. In this context, some of the key variables that may influence turnover intention are participation in general job training, job satisfaction, perceived organizational support, and burnout. Participating in soft skills training is important because it enhances employees' skills and gives them the tools they need to do their jobs effectively. The higher the level of participation in such training, the more likely employees are to feel competent and productive. Job satisfaction is an important factor in understanding why employees decide to stay or leave. Employees who are satisfied with their jobs tend to have lower turnover intentions. Perceived organizational support is an important factor in employee retention. Employees who feel supported by their organization, both emotionally and socially, tend to be more satisfied and more likely to stay with the organization.

Burnout is a negative impact of prolonged job stress. Employees who experience burnout tend to feel tired, unmotivated, and may have high turnover intention. This study will examine the relationship between the variables Participation in General Skills Training, Job Satisfaction, Perceived Organizational Support, and Job Burnout on Turnover Intention. By understanding this relationship, organizations can take better steps to retain valuable employees and reduce employee turnover. This research can also provide valuable insights for HR practitioners and researchers interested in optimizing organizational success and employee well-being.



Source: Elza Oka Triani (2023)

**Figure 1 Model Test**

### Literature Review and Hypotheses Development

The results of this hypothesis test aim to test whether there is a negative effect of Participation in General Skills Training on Turnover Intention, a negative effect of Job Satisfaction on Turnover Intention, a negative effect of Perceived Organizational Support on Turnover Intention, a positive effect of Job Burnout on Turnover Intention. The decision to test this hypothesis is made by comparing the p-value with a significant level of 0.05 or 5% and a confidence level of 95%. The basis for making hypothesis decisions is carried out with the following conditions:

- If the p-value  $\leq 0.05$  then,  $H_0$  fails to be accepted,  $H_a$  is accepted.
- If the p-value  $\geq 0.05$  then,  $H_0$  is accepted,  $H_a$  fails to be accepted.

The discussion of each research hypothesis is as follows:

#### Participation in General Skills Training

Participation in general skills training highlights "the contribution of daily work experiences in improving job performance through activities such as doing work, being shown things, engaging in self-reflection and keeping eyes and ears open" (Thomas & Qiu, 2012). Employee training aims to improve employees' proficiency and ability to accomplish specific tasks. Given the fact that employees are seen as an organization's critical resource, companies invest in their training programs to magnify the skills and potential of their employees (Naranjo-Valencia et al., 2016). The motivation behind training is to fundamentally overcome any barriers between work prerequisites and the potential of the workforce. Personnel behavior and performance can be refined or improved through proper training. The reason behind training and advancement is to streamline the understanding and expertise of the company's employees (Fong et al., 2011) (Lamba & Choudhary, 2013) concluded that the training provided to employees which includes training on job orientation, safety and promotional activities aims to strengthen the expertise of human resources to be more proficient.

H1 is accepted significantly. Participation in General Skills Training has a significant negative effect on Turnover Intention. This hypothesis is supported by obtaining an estimated value ( $\beta$ ) of +1.1999 and a p-value of 0.144.

### **Job Satisfaction**

Job satisfaction can be described as how an employee feels during work (Memili et al., 2023) The relationship between job satisfaction and human resource practices has been widely studied in many parts of the world. Many researchers define job satisfaction as an employee's need for work environment and evaluation, management style, and job opportunities that lead to commitment to the organization (Zhao et al., 2007). This is based on a person's concern about losing something that has been obtained so far in the organization, such as salary, facilities and others (Indrayani et al., 2023) Job satisfaction is a combination of attitudes during work, feelings towards work and experiences that affect performance.

Job satisfaction is very important for employees in the service industry because employees who are satisfied with their jobs can provide good quality service to customers to achieve customer satisfaction (Koutsimani et al., 2019). We conclude that perceived high and low risks of leaving the job differentially affect the job satisfaction-turnover behavior relationship. When the perceived risk of quitting is high (e.g. uncertainty in getting a job or promised benefits), the influence of job satisfaction on employee turnover should be weakened. When the perceived risk of leaving the company is low, the influence of job satisfaction on employee exit should be strengthened. Thus, perceived risk is expected to moderate the effect of job satisfaction on voluntary turnover. (Ladelsky & Lee, 2022). Even when turnover theories suggest diverse approaches and processes (Shaw, 1999) job satisfaction still plays an important role in the exit process. For example, if job satisfaction is low enough, employees will develop intentions to leave their jobs (Cheng & O-Yang, 2018) In turn, this intention can lead to the search for alternatives which can result in actual turnover.

H2 is accepted significantly. Job Satisfaction has a significant negative effect on Turnover Intention. This hypothesis is supported by the estimated value ( $\beta$ ) of -1.820 and p-value of 0.0248.

### **Perceived Organizational Support**

Perceived organizational support (POS) is deeply embedded in organizational support theory, which is the extent to which employees believe in their organization's support and the extent to which their organization values their contributions (Eisenberger et al., 2020) Perceived organizational support indicates the extent to which individuals believe that their organizations value their contributions and care about their well-being (Eisenberger et al., 2020) Perceived organizational support is described as employees' belief that their organizations value their contributions and care about their well-being (Simosi, 2012). According to (Eisenberger et al., 2020) organizational support is defined as employees' sensitivity and opinions regarding the extent to which their involvement is valued and recognized by their organization.

Perceived organizational support will be viewed by employees as an important resource available to them and therefore, will facilitate their ability to meet the demands of organizational change. (Srivastava & Agrawal, 2020). Perceived organizational support (POS) is the extent to which employees develop trust in their organization about how much they care about them and meet their service requirements (Wattoo et al., 2010). In one of the recent studies, the role of perceived supervisory support, job satisfaction, and controlling intention to quit the job has been studied (Alkhateri et al., 2018) has been stated that perceived organizational support will create positive feelings and signal to employees that they are relevant in the organization which will result in long-term success, thus reducing turnover intention. Studies conducted on the relationship between POS and turnover intention show that with high POS, turnover intention among employees will be reduced (Dawley et al., 2010). It is imperative to explore individual factors that can help prevent turnover intention when employees experience burnout as recent research proves that organizational factors such as perceived support from the organization do not moderate the relationship between burnout and turnover intention (Barthauer et al., 2019).

H3 is significantly accepted. Perceived Organizational Support has a significant negative effect on Turnover Intention. This hypothesis is supported by obtaining an estimated value ( $\beta$ ) of -1.910 and a p-value of 0.116.

### Job Burnout

Job burnout is a psychological syndrome that develops in response to chronic interpersonal stress at work, and people with high levels of burnout, high cynicism, and high ineffectiveness have concerns for community, value conflicts and justice, in addition to excessive workload (Maslach & Leiter, 2016) These symptoms are commonly present in job burnout and show its direct impact on health conditions. Turning to the topic of career development, recent research suggests that the evolution from burnout to turnover intentions is becoming increasingly prevalent when work-related stress is not effectively mitigated (Avila et al., 2021). In a world where companies face weak organizational loyalty, burnout is a critical issue that costs organizations and individuals alike(Wang et al., 2017). (Cannon & Herda, 2016) stated that job burnout has a good influence on turnover intention. (Smith et al., 2020) found that burnout directly predicts turnover intention. (Yalçın & Hameli, 2020) found that perceived instrumental climate and job burnout were positively associated with turnover intention. (Scanlan & Still, 2013) found that feelings of stress or burnout were associated with higher intentions to leave the organization.

H4 is significantly accepted. Job Burnout has a significant positive effect on Turnover Intention. This hypothesis is supported by obtaining an estimated value ( $\beta$ ) of +3.784 and a p-value of 0.000.

### Method

This research was conducted by testing the hypothesis used to examine the effect of Participation in General Skills Training, Job Satisfaction, Perceived Organizational Support and Job Burnout on Turnover Intention among Financial Technology workers in Indonesia. Hypothesis testing is done to explain the type of relationship between variables. The data tested in this study were processed using quantitative methods by collecting cross-sectional data from Financial Technology workers in Jakarta who became the unit of analysis in this study. After going through the data collection process in the form of questionnaires and literature studies on Financial Technology and research variables, a sample of 165 respondents was obtained through the survey method. Employees aged between 21-25 years and dominated by women are more than other age ranges because employees in Financial Technology companies with this age range are fresh graduates and have enthusiasm for work. So, it can be concluded that women and productive age dominate the demographic characteristics of respondents in this study.

**Table 1. Recaps of Respondents Demography Characteristics**

Demography Characteristics	Frequency	Percentage
<i>Gender</i>		
Man	61	37%
Woman	104	63%
<i>Age</i>		
20 – 25 Years Old	112	67,9%
26 – 30 Years Old	44	26,7%
31 – 40 Years Old	9	5,5%

### Result and Discussion

#### Descriptive Statistical Analysis

Based on table 2 below, it can be seen that the total average is 3.356, which means that respondents agree with the existence of Participation in General Skills Training at Financial Technology companies in Jakarta. means that respondents agree with the existence of Participation in General Skills Training at Financial Technology companies in Jakarta. This shows that with the highest average value of 3.68, which means that respondents agree that in financial technology companies there are many general skills training courses offered by the company every year.

**Table 2. Participation in General Skills Training Statistic Descriptive**

No.	Participation in General Skills Training	Mean
1	There are many general skills training courses offered by the company each year.	3,68
2	The fields of study offered by the company are covered by the organization's general skills training course. (e.g. art, management, psychology, literature, etc.)	2,95
3	Participate if your company conducts general skills training.	3,61
4	Satisfied with the total time you spend each year on general skills training conducted by the company	3,34
5	Feel satisfied with the general skills you acquired in the general skills training during your employment with the company.	3,2
Mean		3,356

Based on table 3 below, it can be seen that the total average is 3.343, which means that respondents are satisfied with their jobs in financial technology companies in Jakarta. means that respondents are satisfied with their work at a Financial Technology company in Jakarta. This shows that with the highest average value of 3.72, which means that employees are satisfied with the salary and salary increase opportunities while working at the company.

**Table 3. Job Satisfaction Statistic Descriptive**

No.	Job Satisfaction	Mean
1	I feel satisfied with my salary and salary increase opportunities while working at the company.	3,72
2	My interpersonal communication within the company seems good.	3,08
3	I like the people I work with in this job.	3,67
4	My boss is not interested in what his subordinates are doing.	3,21
5	I feel like I have too much work to do.	3,16
6	I love what I do at work.	3,33
7	I feel satisfied with the opportunities for advancement in this job.	3,30
8	I feel that when I do perform well at work, I am rewarded properly.	3,28
Mean		3,343

Based on table 4 below, it can be seen that the total average is 3.338, which means that respondents agree with the support from the company in Jakarta. This means that respondents agree with the support from the company regarding their work at a Financial Technology company in Jakarta. This shows that with the highest average value of 3.74, which means that respondents feel that the company appreciates their contribution to the company.

**Table 4. Perceived Organizational Support Statistic Descriptive**

No.	Perceived Organizational Support	Mean
1	I feel the organization values my contribution.	3,74
2	I feel my organization cares about my personal well-being	3,01
3	I feel the organization places special emphasis on my personal goals and values.	3,51
4	I feel the organization pays little attention to me.	3,24
5	I feel the organization would be proud of my achievements.	3,29
6	I feel the organization is willing to help me when I need special assistance.	3,24
Mean		3,338

Based on table 5 below, it can be seen that the total average is 3.214, which means that respondents agree with the existence of Job Burnout at Financial Technology companies in Jakarta. which means that respondents agree with the existence of Job Burnout at Financial Technology companies in Jakarta. This shows that with the highest average value of 3.58, which means that respondents feel emotionally drained because of their work.

**Table 5. Job Burnout Statistic Descriptive**

No.	Job Burnout	Mean
1	I feel emotionally drained because of my work	3,58
2	I feel tired at the end of the work day	2,98
3	I feel tired when I wake up in the morning and have to face another work day.	3,38
4	I find working with people all day really stressful.	3,16
5	I feel tired because of my job.	3,14
6	I feel frustrated with my job.	3,06
7	I feel like I work too hard at my job.	3,20
	Mean	3,214

Based on table 6 below, it can be seen that the total average is 3.268, which means that respondents have the intention to leave their jobs.means that respondents have the intention to leave their current job at a Financial Technology company in Jakarta. This shows that with the highest average value of 3.57 the respondents are considering leaving their current job.

**Table 6. Turnover Intention Statistic Descriptive**

No.	Turnover Intention	Mean
1	I am considering leaving my current job.	3,57
2	I am not satisfied with the way my job meets my personal needs.	2,94
3	I would most likely accept another job offered to me with the same level of compensation.	3,38
4	I feel frustrated when I am not given opportunities at work to achieve my personal work-related goals.	3,20
5	I dream of getting another job that better suits my personal needs.	3,39
6	I dream of getting another job that better suits my personal needs.	3,13
	Mean	3,268

### Validity and Reliability Test

Validity and reliability tests were carried out using SPSS software version 22. The invalidity test, the method used is the analysis of the loading factor value on the variable indicator. The loading factor value used as the limit depends on the sample size. Because this study used a sample of 165 respondents, the cut-off value was 0.45 (Hair et al., 2010).

After testing the validity of factor loading on each variable indicator, the results of factor loading  $\geq 0.45$  are obtained so that it can be concluded that all indicators are declared valid or can be measured. The next test is the reliability test. The validity results can be concluded based on the values in table 7.

Reliability test is conducted to test the consistency of answers from respondents who measure a variable (Hair et al., 2010) The analytical tool used to test reliability is the Cronbach Alpha Coefficient, where the basis for determining the reliability of an indicator is based on the Cronbach Alpha Coefficient value which is greater than or equal to 0.60. The reliability test results can be concluded based on the values in table 7, where each variable is declared reliable because it has a Cronbach Alpha Coefficient value greater than or equal to 0.60.

**Table 7. Results of Validity and Reliability Test**

No.	Indicator	Factor Loading	Decision	Cronbach's Alpha	Decision
1	PGST 1	0,861	Valid	0,934	Reliable
2	PGST 2	0,871	Valid		
3	PGST 3	0,595	Valid		
4	PGST 4	0,724	Valid		
5	PGST 5	0,734	Valid		

6	JS 1	0,788	Valid	0,923	Reliable
7	JS 2	0,477	Valid		
8	JS 3	0,611	Valid		
9	JS 4	0,680	Valid		
10	JS 5	0,699	Valid		
11	JS 6	0,491	Valid		
12	JS 7	0,600	Valid		
13	JS 8	0,570	Valid		
14	POS 1	0,889	Valid	0,920	Reliable
15	POS 2	0,682	Valid		
16	POS 3	0,763	Valid		
17	POS 4	0,635	Valid		
18	POS 5	0,575	Valid		
19	POS 6	0,653	Valid		
20	JB 1	0,938	Valid	0,931	Reliable
21	JB 2	0,694	Valid		
22	JB 3	0,811	Valid		
23	JB 4	0,842	Valid		
24	JB 5	0,759	Valid		
25	JB 6	0,833	Valid		
26	JB 7	0,798	Valid		
27	TI 1	0,913	Valid	0,918	Reliable
28	TI 2	0,767	Valid		
29	TI 3	0,829	Valid		
30	TI 4	0,774	Valid		
31	TI 5	0,461	Valid		
32	TI 6	0,797	Valid		

### Conclusion and future direction

From the results of the descriptive statistics of Participation in General Skills Training, it shows that workers agree that there are many general skills training courses offered by the company every year, then from the results of the descriptive statistics of Job Satisfaction, the workers feel satisfied while working in the Financial Technology company because the employees feel satisfied with the salary and salary increase opportunities while working, from the results of the statistics of Perceived Organizational Support, then from the results of the descriptive statistics of Perceived Organizational Support, the workers feel that there is support from the company, this is because the employees feel that the company appreciates their contribution to the company. Then from the descriptive statistical results of Job Burnout, it shows that employees feel emotionally drained because they are caused by their work, and in turnover intention it can be concluded that employees are considering leaving their current job because they feel emotionally drained.

The results of hypothesis testing show that there is a significant positive influence between Participation in General Skills Training, Job Satisfaction, and Perceived Organizational Support and Job Burn Out on Turnover Intention. Future directions refer to potential areas of research that can be explored based on the findings and limitations of the current study. It involves identifying gaps in knowledge or unresolved questions that arise from the research and suggesting avenues for further investigation.

Future direction for the researchers, this research was conducted at a Financial Technology company in Jakarta with only 165 respondents, it is hoped that future researchers can increase the research sample so that this research becomes more reliable.

### Implication

In order to continue to maintain Participation in General Skills Training, the company continues to regularly hold the latest trainings needed by Financial Technology employees in Jakarta as well as the latest knowledge from experienced mentors by holding attractive and not boring training. From the results of



Job Satisfaction obtained from the Financial Technology company in Jakarta, in order to continue to be able to maintain it, the company can provide rewards in accordance with the performance of employees by increasing employee benefits or salaries every year and can provide bonuses to workers based on the performance of workers.

To maintain the level of Perceived Organizational Support at Financial Technology companies in Jakarta, companies can give awards or awards to employees whose work ethic is high and diligent by attending training every month, by giving employee of the month badges in each department so that other employees are motivated to improve their work ethic. By looking at the results of the research that has been done, in order to reduce the level of Job Burnout that occurs in Financial Technology employees in Jakarta, companies can provide free services in the form of consultations with psychologists who can handle work stress and fatigue problems. To be able to reduce the intention to leave the company or Turnover Intention of employees in Financial Technology companies in Jakarta, companies can pay more attention to the needs of employees, involve employees in every activity and listen to input from employees and provide career paths that can motivate employees to continue working in Financial Technology companies.

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