ANALYZING THE FACTORS INFLUENCING EMPLOYEE RETENTION AT PT. BANK NEGARA INDONESIA (BNI) PERSERO

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Abstract: Employee retention issues are emerging as the most critical workforce management challenges. The dynamics of the work environment have to reflect a diverse population comprised of individuals whose motivations, beliefs and value structures differ vastly from the past and from one another. Bank Negara Indonesia (BNI) would want to adopt particular strategies that contribute to the retention of their most valued employees in one while avoiding control methods that would appeal the employees in the other. Research objectives are to analyze the factors influencing Employee Retention for employees in PT. BNI 46 Persero. Theories supporting this research are human resource management and employee retention. The population observed are employees of BNI with sample as many as 100 respondents. Result and conclusions are from all variables of the factors influencing employee retention (career development, remuneration/compensation, positive recognition staff engagement and management), remuneration/compensation, staff engagement and management are the most influencing variables.

Keywords: organizational factor, employee retention

Abstrak: Masalah retensi karyawan yang muncul sebagai tantangan manajemen tenaga kerja yang paling penting. Dinamika lingkungan kerja harus mencerminkan populasi yang beragam terdiri dari individu-individu yang motivasi, keyakinan dan struktur nilai berbeda jauh dari masa lalu dan dari satu sama lain. Bank Negara Indonesia (BNI) ingin mengadopsi strategi tertentu yang berkontribusi terhadap retensi karyawan mereka yang paling berharga dalam satu sambil menghindari metode pengendalian yang akan menarik karyawan yang lain. Tujuan penelitian ini adalah untuk menganalisis faktor-faktor yang mempengaruhi Retensi Karyawan bagi karyawan di PT. BNI 46 Persero. Teori yang mendukung penelitian ini adalah manajemen sumber daya manusia dan retensi karyawan. Populasi yang diamati adalah karyawan BNI dengan sampel sebanyak 100 responden. Hasil dan kesimpulan berasal dari semua variabel dari faktor yang mempengaruhi retensi karyawan (pengembangan karir, remunerasi/ kompensasi, pengakuan positif staf keterlibatan dan manajemen), remunerasi/ kompensasi, staf keterlibatan dan manajemen adalah variabel yang paling berpengaruh.

Kata kunci: faktor organisasi, retensi karyawan
INTRODUCTION

Research Background

Employee retention issues are emerging as the most critical workforce management challenges of the immediate future. Researches have shown that in the future, successful organizations will be those which adapt their organizational behavior to the realities of the current work environment where longevity and success depend upon innovation, creativity and flexibility. In fact, the dynamics of the work environment will have to reflect a diverse population comprised of individuals whose motivations, beliefs and value structures differ vastly from the past and from one another. This phenomenon is especially true in light of current economic uncertainty and following corporate downsizings when the impact of losing critical employees increases exponentially (Caplan and Teese, 1997).

This research analyze the retention management practices employed by organization. Thus, understanding the reasons why people stay, on average, is an important goal and blanket retention policies may be disadvantageous in a similar context and organizations would want to adopt particular strategies that contribute to the retention of their most valued employees in one while avoiding control methods that would appeal the employees in the other.

“Employee retention” as a term is widely used in business circles. Therefore we will elaborate further on the analysis of the influence of structural factors and organizational factors of employee turnover in the company of PT. BNI Corporation, located in the Manado area Dotulolong Lasut street.

Research Objectives

There are six main objectives that will be examined, related with all the stated problems at the previous section, which are, to analyze influence of:

1. Career Development, Remuneration/Compensation, Positive Recognition, Staff Engagement and Management simultaneous on Employee Retention in PT. BNI 46 Persero in Manado.
2. Career Development on Employee Retention in PT. BNI 46 Persero in Manado.
3. Remuneration/Compensation on Employee Retention in PT. BNI 46 Persero in Manado.
4. Positive Recognition on Employee Retention in PT. BNI 46 Persero in Manado.
5. Staff Engagement on Employee Retention in PT. BNI 46 Persero in Manado.

THEORETICAL REVIEW

Theories

Human Resource Management

Storey (1995:5), define HRM is a distinctive approach to employment management which seeks to achieve competitive advantage through the strategic deployment of a highly committed and capable workforce, using an array of cultural, structural and personnel techniques. Bohlander and Snell (2010) state that HRM is “the process of managing human talent to achieve an organizational’ objectives”. They also said that successful organizations are particularly adept at bringing together different kind of people to achieve a common purpose.

Some suggestion also came from Becker and Huselid (1998), they have suggested that some variables that might be include in HRM such employee skills, motivation, job design, leadership and work structure also have a relation and influence on operating performance. Becker and Huselid also said there are some activities include in managing human resources, the activities almost like the variant of HRM Storey had mentioned before, the soft HRM. And more like HRM definition defines Human Resources Management as the planning, organizing, directing, and controlling of the procurement, development, compensation, integration and maintenance and separation of human resources to the end that individual, organization and social objectives are accomplished.
For activity such personnel systems also include a valid selection procedure in hiring new employee and promoting the old one to the higher level. Performance assessment and review systems are needed in order to receives an accurate feedback and make sure that employees are doing according the standard and working to achieve the right goals. Effective training procedures are needed for the development process and also strong relationship to lead to employee motivation.

Employee Retention

Heathfield, (2008) define retention as everything an employer does to encourage qualified and productive employees to continue working for the organization. The main objective of retention is to reduce unwanted voluntary turnover by valuable people in the organization. Together, effective recruitment and retention efforts attract individuals to the organization and also increase the chance of retaining the individuals once they are hired.

Factors Impacting on Employee Retention

The Recruitment Communications Company (2002) states that, broadly, there are three sets of factors that determine an organizations ability to attract and retain employees which are organizational influence, external influence and individual influence. Of the three categories, organizational practices are the most controllable; given an understanding of what is currently happening and what should be happening in an organization. Although it may not be possible or even legal to control individual attributes, it is relatively easy to identify links between them and job satisfaction and then modify organizational practices accordingly. For the purposes of this study, five organizational factors impacting on employee retention will be looked at, namely: career development, remuneration/compensation, positive recognition, employee engagement and management.

Career Development

Nel, et al (2008) define career development as a formal approach by the organization to ensure that employees with proper qualifications and experience are available when needed. To realize this goal, the organization needs to support career development and be committed to it. Career development can be defined as an “ongoing” process by which individuals progress through a series of stages, each of which is characterized by a relatively unique set of issues, themes or tasks (Greenhaus, Callanan and Goldshalk (2000), as cited in Swanepoel, et al (2007)). Horwitz (2008) points out that in Asia, China and Japan, the problem of lack of skilled workers is seen to be the biggest threat organizations will face in the future. This places more pressure on South African organizations to compete for skilled labor in the global labor pool. In South Africa, according to Horwitz (2008), organizations are failing to retain workers, owing to the fact that employees quit their jobs because of lack of career advancement and ineffective utilization of their knowledge and skills.

Remuneration/Compensation

Compensation has always been at the heart of any employment relationship. Swanepoel et al (2007) explain that, in its simplest form, this relationship is usually based on an economically motivated process whereby certain inputs (physical and mental work behavior) are exchanged for some outputs (rewards) that are considered to be desirable in satisfying individual needs or goals. The utilization of rewards can therefore be a very important and powerful tool for shaping and determining work behavior aimed at attaining the strategic objectives of an organization.

Vance (2004) states that compensation consists of financial elements (pay and benefits), but may also include non-financial elements or perks, such as on-site day care, employee assistance programs, subsidized cafeterias, travel discounts, organization picnics and so on. The most effective compensation plans support the organizations” strategic objectives. For example, if an organizational strategy hinges on innovation, then the compensation system should encourage and reward risk-taking. A well-designed compensation plan gives an organization a competitive advantage. It helps to attract the best job candidates, motivate them to perform to their maximum potential and retain them for the long term. Nel et al. (2001) suggest that a good compensation system must attract good employees by structuring salary packages that tempt people to apply for the job in the first place; it must also be able to retain such workers, because many other employers in the marketplace will be seeking their services as well.
Positive Recognition

Jacobson (2008) states every employee has a need to be commended and recognized, and the more often they get it the better. Supervisors are in a better position to commend and recognize employee performance. In order to make employee recognition more effective, it is crucial that managers strategically tie recognition results with employee performance and reward employees for great achievements in a timely manner and to use a wider menu of options for employee recognition. Heathfield (2008) suggests that organizations should prioritize employee recognition to create a positive, productive and innovative organizational climate. Organizations must provide employee recognition even if it's saying “Thank You” and to encourage more of the actions and thinking known to contribute to the success of the organization. According to Heathfield (2008), people who feel appreciated are more positive about themselves and their ability to contribute. Employees with positive self-esteem are potentially organizations best employees. These beliefs about employee recognition are common among employers even though implementation may be different.

Employee Engagement

Vazirani (2007) defines employee engagement as the level of commitment and involvement an employee has towards his or her organization and its values. An engaged employee is aware of the organizational context, and works with colleagues to improve performance for the benefit of the organization. An employee who is engaged is emotionally, cognitively and personally committed to the organization and its goals by exceeding the basic requirements and expectations of the job (Bagraim, et al, 2007). Greenberg (2004) defines employee engagement as the level of commitment and involvement an employee has towards their organization and its values. He states that the primary behavior of engaged employees are: Speaking positively about the organization to coworkers, potential employees and customers, having a strong desire to be a member of the organization, and exerting extra effort to contribute to the organization's success. Many smart organizations work towards the development and nurturing of employee engagement. It is important to note that employee engagement is a process that requires a two-way relationship between employer and employee (Bagraim, et al, 2007). Bagraim continues to point out that engaged employees experience meaning in their jobs, and, as a result, are responsible, accountable and innovative, form strong relationships with coworkers and managers, and demonstrate organizational citizenship behavior. Employees who are engaged share their knowledge, experience, insight and wisdom in the organization, which, ultimately, gives an organization a competitive advantage.

Conceptual Framework

![Figure 1. Conceptual Framework](image-url)
Hypothesis
There are six main hypotheses those can be drawn and further examined, which are:

H₁: Career Development, Remuneration/Compensation, Positive Recognition, Staff Engagement and Management influence the Employee Retention simultaneously.

H₂: Career Development influence the Employee Retention partially

H₃: Remuneration/Compensation influence the Employee Retention partially

H₄: Positive Recognition influence the Employee Retention partially

H₅: Staff Engagement influence the Employee Retention partially

H₆: Management influence the Employee Retention partially

RESEARCH METHOD

Type of Research
This research uses causal type of research where it will analysis influence of organizational factors on employee retention.

Place and Time of Research
This study is conducted in Manado in January 2015-March 2015.

Population and Sample
Sekaran and Bougie (2009), population is “the entire group of people, events, of things of interest that the researcher wishes to investigate”. The population in this research is all employees in PT. BNI 46 Persero in Manado. The sample of this research is employees in PT. BNI 46, Persero, in Manado, as many as 100 respondents. The sampling design is convenience sampling that is considered as the best way of getting some basic information quickly and efficient. Convenience sampling is collecting information from members of the population who are conveniently available to provide it.

Data Collection Method
There are two types of data that are used to make an appropriate result, which are: (1) Primary data which is originated by the researcher specifically to address the research problem, and gets primary data from the result of questionnaires that distributed to the respondents. And (2) Secondary data is data collected for some purpose other than the problem at hand. The secondary data is taken from books, journals, and relevant literature from library and internet. These secondary data were used in the background, literature review, research method, and discussions.

Operational Definitions and Measurement of Research Problem
In this research, the general explanation about four variables in this current research that will be analyzed, are stated as follows:

1. Career Development (X₁)
   Career Development can be defined as the job improvement that can be experienced by employees in every company, which can be seen from the enhancement in the current position, compared with the current one.

2. Remuneration/Compensation (X₂)
   Remuneration/Compensation can be defined as the possible model of extra salary or payment that can be accepted by employees in every company, regarding with all works that have been done be them in the workplace.

3. Positive Recognition (X₃)
   Positive Recognition can be defined as any positive evaluation that can made by the company management for all hard words of its employees in the workplace.

4. Staff Engagement (X₄)
   Staff Engagement can be defined as all possible efforts that can be performed by employees in every company to fulfill all designated responsibilities and completing company’s vision and missions.
5. Management ($X_5$)

Management can be defined as the common in the economics with many important concepts that can be used from handling any essential resources in every company, including for human resources aspect.

Data Analysis Method

Reliability Test

The reliability of a measure is established by testing for both consistency and stability. Consistency indicates how well the items measuring a concept hang together as a set, Cronbach’s alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another (Sekaran and Bougie 2009).

Validity Test

The validity test is the degree to which a test procedure accurately measures what it was designed to measure. According to Zikmund (2003) validity is the ability of a measure to measure what it is supposed to measure.

Multiple Regression Analysis

Cooper and Schindler (2001:767) stated that multiple regression analysis is a technique to observed value of more than one X to estimate or predict corresponding Y value. Multiple regressions is a descriptive tool used to (1) develop a self-weighting estimating equation by which to predict values for a dependent variable from the values of independent variables, (2) control confounding variables to better evaluate the contribution of other variables, or (3) test and explain a causal theory.

RESULT AND DISCUSSION

Brief History of BNI

Initially referred to by its unabbreviated name of Bank Negara Indonesia when it was established in 1946, BNI is the first bank formed and owned by the Indonesian Government. Historical records indicate that on of the eve of the 30th of October 1946, or merely a few months after its formal establishment, the Bank distributed the first currency bills ever issued by Indonesia’s Government popularly known at the time as ORI, or ‘Oeang Republik Indonesia’ (Currency of the Republic of Indonesia).

BNI’s legal status was upgraded in 1992 to that of a state-owned limited corporation under the name of PT Bank Negara Indonesia (Persero) and the bank decided to become a public company through its initial public offering of its shares in 1996. BNI’s ability to adapt to environmental, socio-cultural and technological advances is reflected through the continuous refinement of its corporate identity which is carried out to suit the changing demands and trends of the times.

At the end of 2012, BNI had total assets of Rp. 333.3 trillion and employed more than 24,861 employees. To serve its customers, BNI leverages on its wide ranging service network, comprising 1,585 domestic outlets and 5 overseas branches in New York, London, Tokyo, Hong Kong and Singapore, 8,227 proprietary ATMs, 42,000 EDC as well as Internet banking and SMS banking facilities. BNI always strives to be the bank of choice by providing excellent service and value added solutions to all of its customers. In keeping with the spirit of the heroic national struggle that is rooted in its history, BNI strives to provide the best services for the country and to ultimately become the Pride of the Nation, today and always.

Validity and Reliability of the Research

This testing can be conducted by comparing correlation index in Pearson Product Moment with significance level of 5%, it can be seen valid or not a research instrument. If probability of correlation is less than 0.05 (5%) then the research instrument is stated as valid. From the testing, it can be seen that the correlation index for almost all relationships among Career Development, Remuneration/Compensation, Positive
The reliability level from the result of this current research will be tested, systematically. The reliability test in this research uses Alpha Cronbach. If Alpha is less than 0.6 then it is unreliable. The interpretation of Alpha Cronbach (Sekaran, 2003; 311) is:
1. < 0.6 indicates unsatisfactory internal consistency or consider that the data is unreliable.
2. 0.7 indicates that the data is acceptable.
3. 0.8 indicates good internal consistency or consider that the data resulted is reliable.

In this research, it is shown that Alpha Cronbach for relationships among Career Development, Remuneration/Compensation, Positive Recognition, Staff Engagement and Management with the Employee Retention for employees in PT. BNI 46, Persero, in Manado is 0.744, which is above the acceptance limit of 0.6; therefore, the research instrument is reliable.

**Result of Multiple Linear Regression Analysis**

The Multiple Linear Regression model is used to determine the influence of several independent variables on a dependent variable. Here is computed the influence of Career Development ($X_1$), Remuneration/Compensation($X_2$), Positive Recognition($X_3$), Staff Engagement($X_4$) and Management($X_5$) on the Employee Retention for employees in PT. BNI 46, Persero, in Manado($Y$). The computation has done by using the SPSS 15.0 software. Computerized calculation ensures the accuracy of the analysis. From the result of the analysis, the model is defined as:

$$Y = 1.254 + 0.108X_1 + 0.172X_2 - 0.003X_3 + 0.222X_4 + 0.177X_5$$

where:

- $Y$: The Employee Retention for employees in PT. BNI 46, Persero, in Manado
- $X_1$: Career Development
- $X_2$: Remuneration/Compensation
- $X_3$: Positive Recognition
- $X_4$: Staff Engagement
- $X_5$: Management

1. Constant ($\alpha$) 1.254 shows the influence to relationship among Career Development ($X_1$), Remuneration/Compensation($X_2$), Positive Recognition($X_3$), Staff Engagement($X_4$) and Management($X_5$) factors to the Employee Retention for employees in PT. BNI 46 Persero in Manado factor($Y$). If all independent variables are equal to zero, the Employee Retention for employees in PT. BNI 46 Persero in Manado ($Y$) is predicted to be 1.254.

2. If the others are constant, an increase in Career Development ($X_1$) will result in an average increase of at least 0.108 in the Employee Retention for employees in PT. BNI 46 Persero in Manado factor ($Y$).

3. If the others are constant, an increase in Remuneration/Compensation($X_2$) will result in an average increase of at least 0.172 in the Employee Retention for employees in PT. BNI 46 Persero, in Manado factor ($Y$).

4. If the others are constant, an increase in Positive Recognition($X_3$) will result in an average decrease of at least 0.003 in the Employee Retention for employees in PT. BNI 46 Persero in Manado factor ($Y$).

5. If the others are constant, an increase in Staff Engagement($X_4$) will result in an average increase of at least 0.222 in the Employee Retention for employees in PT. BNI 46 Persero in Manado factor ($Y$).

6. If the others are constant, an increase in Management($X_5$) will result in an average increase of at least 0.177 in the Employee Retention for employees in PT. BNI 46 Persero in Manado factor ($Y$).
Table 5. Result of R and R²

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.565</td>
<td>.319</td>
<td>.283</td>
<td>.39718</td>
<td>1.865</td>
</tr>
</tbody>
</table>

- a. Predictors: (Constant), Management, Positive_Recognition, Remuneration, Staff_Engagement, Career_Development
- b. Dependent Variable: Employee_Retention

The coefficient of correlation (R) is 0.565 meaning the level of relationship between independent and dependent variable is considered as a positive relationship. In the other words, Career Development (X₁), Remuneration/Compensation (X₂), Positive Recognition (X₃), Staff Engagement (X₄) and Management (X₅) as independent variables and the Employee Retention for employees in PT. BNI 46, Persero, in Manado(Y) as dependent variable have a positive relationship. The coefficient of determination is identified by $R² = 0.319$ which is the correlation coefficient quadratic $(0.319)^2 = 0.565$. R Square is usually called the coefficient of determination which is 0.319 or 31.9% that means the Employee Retention for employees in PT. BNI 46, Persero, in Manado(Y) as dependent variable is considered as a positive relationship. In the other words, Career Development (X₁), Remuneration/Compensation (X₂), Positive Recognition (X₃), Staff Engagement (X₄) and Management (X₅). And the rest 68.1% are caused by the other factors.

Hypothesis Testing

The F-test used to determine the simultaneous effect, while the T-test is used to determine the partial effect of each independent variable to the dependent variable.

F-test

The simultaneous test (F-test) was conducted to identify relationships among all independent variables, which are Career Development (X₁), Remuneration/Compensation(X₂), Positive Recognition(X₃), Staff Engagement(X₄) and Management(X₅), with the Employee Retention for employees in PT. BNI 46, Persero, in Manado factor (Y), simultaneously.

Table 5. Simultaneous Test (F-test) Output

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>6,961</td>
<td>5</td>
<td>1,392</td>
<td>8.826</td>
<td>.000*</td>
</tr>
<tr>
<td>Residual</td>
<td>14,829</td>
<td>94</td>
<td>158</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>21,790</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- a. Predictors: (Constant), Management, Positive_Recognition, Remuneration, Staff_Engagement, Career_Development
- b. Dependent Variable: Employee_Retention

Source: Data Processed, 2014

H₀: $\beta_1=\beta_2=\beta_3=\beta_4=\beta_5=0$ (Career Development (X₁), Remuneration/Compensation(X₂), Positive Recognition(X₃), Staff Engagement(X₄) and Management(X₅) have influenced the Employee Retention for employees in PT. BNI 46, Persero, in Manado(Y), simultaneously).

H₁: $\beta_1\neq\beta_2\neq\beta_3\neq\beta_4\neq\beta_5\neq0$ (Career Development (X₁), Remuneration/Compensation(X₂), Positive Recognition(X₃), Staff Engagement(X₄) and Management(X₅) have influenced the Employee Retention for employees in PT. BNI 46 Persero in Manado(Y), particularly).

If:
- $F_{\text{value}}>F_{\text{table}}$, Reject H₀
- $F_{\text{value}}<F_{\text{table}}$, Accept H₀
By using the level of significance of 0.05 ($\alpha = 0.05$) and degree of freedom (df) = 5.94; found:

$$8.826 > 2.34$$

Since the $F_{\text{value}}$ is greater than $F_{\text{table}}, H_0$ rejected and $H_1$ is accepted, which means Career Development ($X_1$), Remuneration/Compensation($X_2$), Positive Recognition($X_3$), Staff Engagement($X_4$) and Management($X_5$) influence the Employee Retention for employees in PT. BNI 46 Persero in Manado(Y), simultaneously. Thereby, hypothesis 1 is accepted.

**T-test**

### Table 5. Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized</th>
<th>Standardized</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>1.254</td>
<td>.432</td>
<td>.108</td>
<td>2.903</td>
</tr>
<tr>
<td>Career_Development</td>
<td>.108</td>
<td>.089</td>
<td>.129</td>
<td>1.210</td>
</tr>
<tr>
<td>Remuneration</td>
<td>.172</td>
<td>.080</td>
<td>.201</td>
<td>2.150</td>
</tr>
<tr>
<td>Positive_Recognition</td>
<td>-.003</td>
<td>.086</td>
<td>-.003</td>
<td>-.032</td>
</tr>
<tr>
<td>Staff_Engagement</td>
<td>.222</td>
<td>.081</td>
<td>.282</td>
<td>2.753</td>
</tr>
<tr>
<td>Management</td>
<td>.177</td>
<td>.087</td>
<td>.192</td>
<td>2.031</td>
</tr>
</tbody>
</table>

*a. Dependent Variable: Employee Retention*

The partial test (t-test) was conducted to identify the relation between independent variables and dependent variable partially or individually. In conducting t-test will be used table 5.9 above. The analysis, it is found the $t_{\text{value}}$ for Career Development ($X_1$) is 1.210 and $t_{\text{table}}$ is 1.98 and means that $t_{\text{value}} < t_{\text{table}} = 1.210 < 1.98$. Therefore, $H_1$ is accepted and $H_0$ is rejected and it means that Career Development ($X_1$) does not significantly influences the Employee Retention for employees in PT. BNI 46, Persero, in Manado (Y) or hypothesis 2 is rejected. The analysis, it is found the $t_{\text{value}}$ for Remuneration/Compensation ($X_2$) is 2.150 and $t_{\text{table}}$ is 1.98 and means that $t_{\text{value}} > t_{\text{table}} = 2.150 > 1.98$. Therefore, $H_0$ is accepted and $H_1$ is rejected and it means that Remuneration/Compensation ($X_2$) significantly influences the Employee Retention for employees in PT. BNI 46, Persero, in Manado (Y) or hypothesis 3 is accepted.

The analysis, it is found the $t_{\text{value}}$ for Positive Recognition ($X_3$) is -0.032 and $t_{\text{table}}$ is 1.98 and means that $t_{\text{value}} < t_{\text{table}} = -0.032 < 1.98$. Therefore, $H_1$ is accepted and $H_0$ is rejected and it means that Positive Recognition ($X_3$) does not significantly influences the Employee Retention for employees in PT. BNI 46 Persero in Manado (Y) or hypothesis 4 is rejected. The analysis, it is found the $t_{\text{value}}$ for Staff Engagement ($X_4$) is 2.753 and $t_{\text{table}}$ is 1.98 and means that $t_{\text{value}} > t_{\text{table}} = 2.753 > 1.98$. Therefore, $H_0$ is accepted and $H_1$ is rejected and it means that Staff Engagement ($X_4$) significantly influences the Employee Retention for employees in PT. BNI 46 Persero in Manado (Y) or hypothesis 5 is accepted. The analysis, it is found the $t_{\text{value}}$ for Management ($X_5$) is 2.031 and $t_{\text{table}}$ is 1.98 and means that $t_{\text{value}} > t_{\text{table}} = 2.031 > 1.98$. Therefore, $H_0$ is accepted and $H_1$ is rejected and it means that Management ($X_5$) significantly influences the Employee Retention for employees in PT. BNI 46 Persero in Manado (Y) or hypothesis 6 is accepted.

**Discussion**

PT. Bank BNI, Persero is one financial institution with good recognition from common people in Indonesia and its services have been used for national or international matters. Definitely, this good acknowledgement is established by the good performance that can be shown by hired employees in this banking company, in the effective and the efficient way. Thus, this service achievement can be seen from the tendency from anyone of its employee to keep working in each one of this company, regarding with the competition among all banking institutions in this country for obtaining more potential customers in the future. Later on, the perception about the employee retention from this bank can be influenced by structural factors and psychological factors and this relationship can be further seen in one location of PT. Bank BNI, Persero, which is in the Manado City.
The overall results, it can be concluded that the understanding of the employee retention from employees of this branches company in the Manado is really impacted by the ideal thought about five important elements in this research, which are Career Development, Remuneration/Compensation, Positive Recognition, Staff Engagement and Management. This fact can be related with the basic idea that every employee in one working place can work more effective and efficient when all of those considerations are carefully concerned by the company management. The remained finding that can be argued in this research is related with two separated influence from both independent variables about the perspective of the customer retention from employees in PT. Bank BNI, Persero in Manado. From obtained values of the comparison between \( t_{\text{count}} \) and \( t_{\text{value}} \), it can be stated that Career Development and Positive Recognition are not significantly important for avoiding the resign action from every individual employee here to other banking institutions or other companies. This fact is associated with the idea that the improvement of employees in every company can be different and the model of employees’ performance evaluation that can be applied in various ways. Even though every company will give the same opportunity for any individual employee to improve the current position in the company, it cannot be assumed that management officers of the company will execute the identical concept of career enhancement and it can later give no different in the idea for maintaining the work status or not, including for the management of this company.

The concept of good evaluation for all working activities in the workplace is basically conducted by management staffs in every company, but there is a chance that each company will make a quite or very different approach for measuring the overall performance that can be shown in the workplace. Because of this understanding, employees in many companies in this city, especially in this company, will continue to work here, without considering the importance of Positive Recognition. And, it will definitely make them do not think about moving to other companies or running a business. Eventually, three remained independent variables, which are Remuneration/Compensation, Staff Engagement and Management, give the significant impact for the employee retention from employees in PT. Bank BNI, Persero in Manado, and it is related with the fact each one of them basically the real implementation of the company reward for all the hard words that have be done by employees in the workplace. By giving the suitable compensation, the good appreciation in the working interaction and the proper arrangement for all designated works in the workstation, many of employees can become more comfort to work, and the concern to resign can be occurred when the opposite thing happens, especially in this company. The Study by Zachariah (2012) stated that, the Personnel/HR Managers of the Organizations found themselves with a new phenomenon to consider, the employee turnover. Moreover voluntary turnover has now increased drastically, as the Indian market is opened to foreign players as well. Besides this, the government is also encouraging entrepreneurship, so there are many domestic players also entering the Indian market. This situation has resulted in stiff competition for competent workforce.

CONCLUSION AND RECOMMENDATION

Conclusion
The conclusion of this research concluded as follows:
1. Career Development, Remuneration/Compensation, Positive Recognition, Staff Engagement and Management have the significant influence for the changing of the Employees Retention for Employees in PT. Bank BNI, Persero, simultaneously.
2. Remuneration/Compensation, Staff Engagement and Management have the significant influence for the changing of the Employees Retention for Employees in PT. Bank BNI, Persero, partially.
3. Career Development and Positive Recognition have the negative influence for the changing of the Employees Retention for Employees in PT. Bank BNI, Persero, partially.

Recommendation
This research result can give some of recommendation as follows:
1. The management authorities of PT. Bank BNI, Persero in Manado must consider about the importance of Career Development, Remuneration/Compensation, Positive Recognition, Staff Engagement and Management for the understanding of the Customer Retention, because of the essential role for both factors in ensuring that its employees will not consider to working in other company that can later impact the company performance in the future.
2. Its management must also concern about other important factors that can influence the retention from all hired employees in PT. Bank BNI, Persero in Manado, related with the same influence for its employee retention, just like two analyzed factors in this research.

REFERENCES


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