

THE IMPACT OF INDIVIDUAL FACTORS, ORGANIZATIONAL CULTURE AND JOB OPPORTUNITIES ON TURNOVER INTENTION AT BANK SULUTGO AMURANG*PENGARUH DARI FAKTOR INDIVIDU, BUDAYA ORGANISASI DAN PELUANG PEKERJAAN TERHADAP NIAT PERPINDAHAN DI BANK SULUTGO AMURANG*

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Abstract: Turnover Intention of employees in organization is a one of the biggest issues that can happen in a company especially in bank and financial industry. The desire to leave from employees can affect to their performance to the company, and more impact that can happen when employees decided to leave the job; for example loss fund and time. There are many factors that make employees think about leaving the company. This study take three factors such as, Individual Factors as internal factor within employees, Organizational Culture as factor that can handled by the company and Job Opportunities as external factor that come from outside company. This research objective is to reveal the effect of Individual Factors, Organizational Culture and Job Opportunities on Turnover Intention. This research was classified as quantitative research that use questionnaire and distributed to 51 respondents by the link at Bank SulutGO Amurang. This research used Sensus (saturated) techniques sampling. By using Multiple Linear Regression method, this study found that Individual Factors has no significant effect on Turnover Intention partially, Organizational Culture has a negative significant effect on Turnover Intention partially, and Job Opportunities has a positive significant effect on Turnover Intention partially, but simultaneously have an effect on Turnover Intention. It can be seen where the sig. level of Individual Factors is 0.121 greater than 0.05 as the significance level of testing hypothesis.

Keyword: individual factors, organizational culture, job opportunities, turnover intention

Abstrak: Niat perpindahan karyawan dalam organisasi adalah salah satu masalah terbesar yang bisa terjadi dalam perusahaan khususnya dalam industry bank dan keuangan. Keinginan keluar dari karyawan bisa memengaruhi kinerja karyawan terhadap perusahaan, dan dampak lain yang bisa terjadi ketika karyawan memutuskan untuk keluar dari pekerjaan sekarang; contohnya mengalami kerugian dalam biaya dan waktu. Ada beberapa faktor yang bisa membuat karyawan berpikir untuk keluar dari perusahaan. Penelitian ini mengangkat tiga faktor diantaranya, Faktor Individu sebagai faktor dari dalam diri karyawan tersebut, Budaya Organisasi sebagai faktor yang bisa di atasi dari organisasi dan Peluang Pekerjaan sebagai faktor yang berasal luar organisasi. Tujuan untuk mengetahui pengaruh dari Faktor Individu, Budaya Organisasi dan Peluang Pekerjaan terhadap Niat Perpindahan. Penelitian ini di klasifikasikan sebagai penelitian kuantitatif dan menggunakan kuesioner yang di distribusikan ke 51 responden di Bank SulutGO melalui link. Penelitian ini menggunakan teknik sampel Jenuh (saturated). Menggunakan regresi linear berganda sebagai alat analisis dan menemukan bahwa Faktor Individu tidak memiliki pengaruh terhadap Niat Perpindahan secara parsial, Budaya Organisasi memiliki pengaruh (negatif) terhadap Niat Perpindahan secara parsial, dan Peluang Pekerjaan memiliki pengaruh (positif) terhadap Niat Perpindahan secara parsial, tapi secara simultan memiliki pengaruh terhadap Niat Perpindahan. Dilihat dari hasil sig. level Faktor Individu adalah 0.121 lebih besar dari 0.05 sebagai the sig. level dari uji coba hipotesis.

Kata Kunci: faktor individu, budaya organisasi, peluang pekerjaan, niat perpindahan

INTRODUCTION

Research Background

Human resources are an important asset in a company. As said by Siong et al. (2016), that employees occupy the most important role compared to other factors of production, especially in companies that involve many employees. Organizations can rely on quality human resources to manage and achieve organizational goals as optimal as possible. Human resources must be managed as well as possible and given special attention so that the work performance can increase and get the benefits for the employees and the organization they occupy; therefore the employees do not have the desire to leave the company (Shore, 1989).

The desire to leave the job is where an employee with several considerations has the desire to leave the company/current job (Long and Thean, 2011) but has not been realized. Leaving a company can mean resignation which is referred to as voluntary turnover and being fired from the company or died are the form of involuntary turnover (Dess and Shaw, 2001). The impact is given if an employee leaves the company is the loss of funds allocated for recruitment and training and also the loss of time due to finding new employees. Likewise, what was stated by Yang (2008) is that organizations not only lose their human resources but so do all costs. The high turnover rate has a negative impact on organizational productivity and effectiveness (Long, Perumal, and Ajagbe, 2012). The emergence of an employee's desire to move is due to employee dissatisfaction with what they receive or a discrepancy between employee expectations and the reality they face in their company (Mayapada and Satiningsih, 2013). Salaries, promotions, awards, benefits, the physical environment, and even office colleagues can be one of the things that employees in the company are not satisfied with.

Several previous studies found employee's desire to move there are 3 factors. Factors within employees, namely Individual Factors, factors within organization namely Organizational Culture, and factors from outside, Job Opportunities (Carbery et al., 2003; Ghiselli et al., 2001; Kim et al., 2010; Karatepe et al., 2006; Pizam and Thornburg, 2000; Uludag et al., 2011; Albattat and Som, 2013; Nadiri and Tanova, 2010; Gallardo, 2010; Idiegbeyan-ose et al., 2018; Ahmad, Amran, and Abdul-Halim, 2012). Individual Factors consisting of demographics and other additional factors such as; age, marital status, gender, education, tenure, wage, position, working department. The next factor is the factor of the company that is adjusting to the organizational culture in the company where the employee works. Organizational Culture that does not rational can be one of the causes such as heavy overload, long work hours, and late-night meetings. According to Salman et al., (2014) said a company with strong organizational culture will decrease the turnover intention among employees. The influential factor also is from outside the company, where existing job offers to provide more in accordance with employee expectations and further increase their desire to leave. It is not only salary and bonuses that make employees want to move, but also with the career development of the organization.

Organizations that have realized the cause-and-effect given if employees leave will definitely be more make defense efforts so that employees do not leave, in order to achieve the goals of the company, including with banking companies. According to the Compdata survey, that Bank and Finance industry has the highest rate than any other industry that is 18.6%. Likewise, Mercer Talent Consulting and Information Solution in 2015 found that turnover that occurred in 5 banking companies was 16% (Prahadi, 2015), and the same as a survey that conducted by PriceWaterhouseCoopers (PwC) Indonesia on banking companies in Indonesia which is 15% (Helen, 2014). Also, according to Prasetyo (2020) the Turnover rate in Indonesia reach 18.46%. Based on these surveys, it can be said that turnover in banking companies is high because it exceeds the figure above 10%.

The bank is also one of the organizations whose operations are surely needed for human resources. Banking companies are also companies with many interests to work in. Turnover intention indications above can be found in banking companies, one of them at Bank SulutGO. Bank SulutGO (Sulawesi Utara Gorontalo) is a regionally owned bank located in the North Sulawesi region, and has professional, competent, and experienced employees. Their human resources have reached 1000 people. Bank SulutGO branch Amurang that located in Trans Sulawesi street, Uwuran Dua, Amurang, Minahasa Selatan, Sulawesi Utara.

Research Objective

The purpose of this study as follows:

1. To reveal the impact of Individual Factors on Turnover Intention at Bank SulutGO Amurang partially.
2. To reveal the impact of Organizational Culture on Turnover Intention at Bank SulutGO Amurang partially.
3. To reveal the impact of Job Opportunitie on Turnover Intention at Bank Sulutgo Amurang partially.
4. To reveal the impact of Individual Factors, Organizational Culture, Job Opportunities on Turnover Intention At Bank SulutGO Amurang simultaneously.

Human Resource Management

According to Snell and George (2010), human resource management is how people managing the expertise of each person to achieve company goals.

Individual Factors

Factors arising from the individual itself can affect the turnover intention of an employee. The age factor is found that younger employees have higher turnover intentions compared to older ones (Carbery et al., 2003; Ghiselli et al., 2001; Kim et al., 2010; Karatepe et al., 2006; Pizam and Thornburg, 2006;). Gender also influences turnover intention (Carbery, 2003; Karatepe, 2006; Uludag, 2011). Some researchers also find that education levels affect the turnover intention; employees who have a low educational level tend to have a low turnover intention, as well as marital status, which influence turnover intention (Carbery et al., 2013). Lower wages tend to make employees think about moving from the company (Albattat and Som, 2013; Carbery et al., 2003; Ghiselli et al., 2001; Pizam and Thornburg, 2000). Employees who have longer tenure have lower turnover intentions than employees whose tenure is low (Karatepe et al., 2006; Nadiri and Tanova, 2010; Uludağ et al., 2011). The position of the employee is also included in the factors that affect turnover intention, the higher the position of the employee, the lower his desire to move, and vice versa (Carbery et al., 2003; Ghiselli et al., 2001; Kim et al., 2010). According to Gallardo (2010); Pizam and Thornburg (2000), that working departments are also included in the factors that affect turnover intention. According to some researchers above, this study will use age, gender, marital status, education, tenure, wage, position, and working department as indicators of individual factors.

Organizational Culture

Gibson (1996) defines organizational culture as a system that penetrates the values, beliefs, and norms that exist in every organization. Organizational culture is an invisible but very powerful thing because people in the organization unconsciously learn and even follow the culture prevailing around it.

Job Opportunities

Job opportunities can be said as a way for career opportunities/development which is an opportunity for work and career development in an employee's field. According to Handoko (2008), that career development is an improvement effort done by someone to achieve his career plan.

Turnover Intention

According to Harninda (1999), turnover intention means that employees have the desire to move the workplace from one place to another. According to Kerlinger (1973) turnover intention as an estimate of the likelihood that an employee intends to leave his current job permanently soon. According to Mobley in Gurning (2010), there three aspects in turnover intention, such as: (1) Thinking to Quitting, when an employee considers to quitting; (2) Intention to Search (Search for another Job), when employee start to looking for available job opportunity information outside the company; (3) Intention to Quit, when the employees have decision to leave the company in the future.

Previous Research

Begüm Dilara Emiroğlua , Orhan Akovab and Haluk Tanrıverdic (2015) aimed to determine the relation between the demographic factors (eg. age, gender, marital status, education) and the factors such as tenure, wage, position, working department and the turnover intention of employees working in hospitality industry. Surveys were used as the main data collection tool in the study. The study has been conducted in the various departments of five-star hotels in Istanbul and with a total of 297 hotel managers and staff from different ranks. In the data analysis of the study, t-test and ANOVA tests have been performed in order to determine the relationship between the demographic factors such as age, gender, marital status, education and the factors such as tenure, wage, position, working department and turnover intention. The result of the study indicates that the demographic factors such as age, gender, marital status, education, as well as the factors such as tenure, wage, position, working department are determinants for turnover intention.

Jerome Idiegbeyan-ose, Roseline Opeke, Nwanne Mary Nwokeoma, and Ifeakachuku Osinulu (2018) investigated the influence of organizational culture on library staff turnover intention of library staff in private university libraries in South-West, Nigeria. Survey research design was adopted for the study, the population

consisted of all the 361 library staff in the private university in South-West, Nigeria and total enumeration was used. The research instrument used was a validated questionnaire. The findings revealed that there is a strong organizational culture in the libraries investigated, similarly, it was discovered that the level of turnover intention of library staff in the libraries studied was also high. The finding also revealed that there was a significant relationship between organizational culture and turnover intention of library staff in private University Libraries South-West, Nigeria, ($r=0.018$, $P<0.05$).

Md. Rabiul Awal, Bezon Kumar, Purba Saha, Amitav Saha (2020) explored the impact of job satisfaction and job alternatives on employees' turnover intention of private banks in Bangladesh. To achieve this objective, this paper used primary data collected from 180 employees from six private banks at Mymensing city in Bangladesh. Besides, this paper employed the Spearman's coefficient of correlation test to examine the relationship among variables. This paper found that job satisfaction has a negative effect and opportunity to job alternatives has a positive effect on employee's turnover intention of the private banks in Bangladesh.

Conceptual Framework

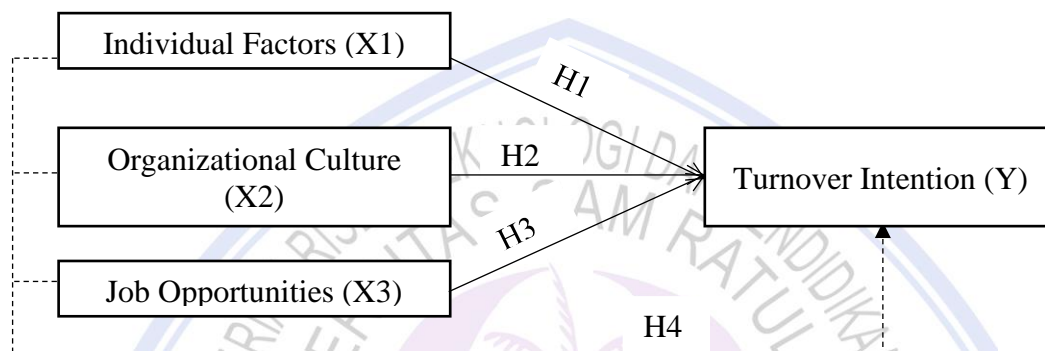


Figure 1. Conceptual Framework

Source: Data Processed, 2021

Research Hypothesis

H1: Individual Factor has an impact on Turnover Intention partially.

H2: Organizational Culture has an impact on Turnover Intention partially.

H3: Job Opportunities has an impact on Turnover Intention partially.

H4: Individual Factors, Organizational Culture and Job Opportunities have an impact on Turnover Intention simultaneously.

RESEARCH METHOD

Research Approach

This study is a causal type, where the researcher will explain that variable X cause variable Y or the impact of Individual Factors, Organizational Culture, and Job Opportunities on Turnover Intention. This research is a quantitative approach.

Population, Sample and Sampling Techniques

The population of this research is the employees at Bank SulutGO Amurang, which the total employees 51 employees (32 males; 19 females), in this research all the employees became the sample because this research use sensus (saturated) as technique sampling. According to Sugiyono (2014), Saturated sampling techniques is a technique sample determination when all members of the population are used as the sample.

Testing of Research Instruments

Validity and Reliability

Validity test is used to test whether a questionnaire is valid or not. Meanwhile, Reliability is a toll for measuring a questionnaire which is an indicator of a variable. A questionnaire can be said to be reliable if the respondents' answers to questions are consistent or stable from time to time (Ghozali, 2013).

Multiple Linear Regression

Multiple Linear Regression is a statistical analysis used to measure the effect of two or more independent variables on dependent variable. This research will analyses the effect of Individual Factors, Organizational Culture, and Job Opportunities on Turnover Intention; and the formula of multiple linear regression is as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$$

Where:

Y	: Turnover Intention
α	: The Constant
X1	: Individual Factors
X2	: Organizational Culture
X3	: Job Opportunities
$\beta_1, \beta_2, \beta_3$: The regression coefficient of each variable
ε	: Error

RESULT AND DISCUSSION

Result

Table 1. Validity Result

Variable	Indicators	Pearson Correlation	N	Status
Individual Factors (X1)	X1.1	0.363	51	Valid
	X1.2	0.566	51	Valid
	X1.3	0.653	51	Valid
	X1.4	0.620	51	Valid
	X1.5	0.623	51	Valid
	X1.6	0.628	51	Valid
	X1.7	0.670	51	Valid
	X1.8	0.654	51	Valid
	X1.9	0.524	51	Valid
Organizational Culture (X2)	X2.1	0.574	51	Valid
	X2.2	0.736	51	Valid
	X2.3	0.626	51	Valid
	X2.4	0.602	51	Valid
	X2.5	0.608	51	Valid
	X2.6	0.782	51	Valid
	X2.7	0.834	51	Valid
	X2.8	0.832	51	Valid
	X2.9	0.900	51	Valid
	X2.10	0.783	51	Valid
	X2.11	0.730	51	Valid
	X2.12	0.730	51	Valid
	X2.13	0.815	51	Valid
	X2.14	0.654	51	Valid
	X2.15	0.634	51	Valid
	X2.16	0.566	51	Valid
	X2.17	0.694	51	Valid
	X2.18	0.784	51	Valid
	X2.19	0.380	51	Valid
Job Opportunities (X3)	X3.1	0.472	51	Valid
	X3.2	0.594	51	Valid
	X3.3	0.733	51	Valid
	X3.4	0.818	51	Valid
	X3.5	0.821	51	Valid
	X3.6	0.758	51	Valid
	X3.7	0.780	51	Valid
Turnover Intention (Y)	Y.1	0.871	51	Valid
	Y.2	0.889	51	Valid

Y.3	0.843	51	Valid
Y.4	0.910	51	Valid
Y.5	0.944	51	Valid
Y.6	0.904	51	Valid
Y.7	0.895	51	Valid

Source: Data Processed SPSS (2021)

This table shows that all the value of Pearson Correlation from all variables are above the r table product moment of 0.2759 (5% significance with N=51), which means the data is valid.

Table 2. Reliability Test

Variables	Cronbach's Alpha	Status
Individual Factors	0.715	Reliable
Organizational Culture	0.941	Reliable
Job Opportunities	0.830	Reliable
Turnover Intention	0.954	Reliable

Source: Data Processed SPSS (2021)

The value of Cronbah's Alpha of each variable has >0.6, that indicated all research instrument indicator of variable are reliable.

**Classical Assumption Test
Normality Test**

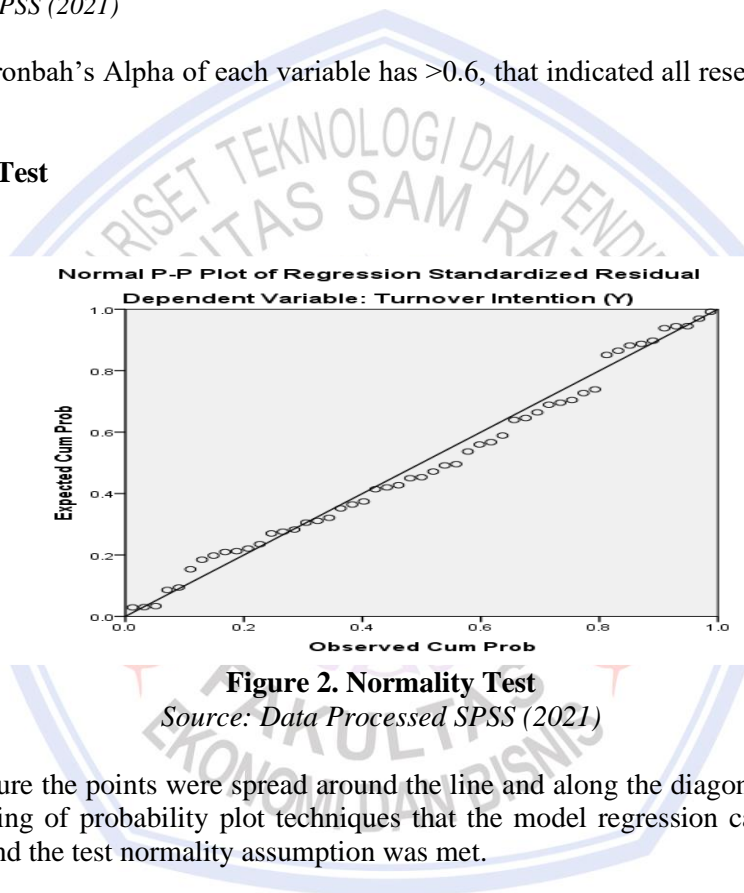


Figure 2. Normality Test
Source: Data Processed SPSS (2021)

Based on this figure the points were spread around the line and along the diagonal lines. This proves that based on decision making of probability plot techniques the model regression can be concluded that the distribution is normal and the test normality assumption was met.

Table 2. Multicollinearity Test

Model	Collinearity Statistics		Status
	Tolerance	VIF	
Individual Factors	0.702	1.425	No Multicollinearity
Organizational Culture	0.801	1.249	No Multicollinearity
Job Opportunities	0.806	1.24	No Multicollinearity

Source: Data Processed SPSS (2021)

Based on the table above, the value of VIF from X1 is 1.425, X2 is 1.249, and X3 is 1.240, each variables has value of VIF less than 10. In other hand, the value of Tolerance of X1 is 0.702, X2 is 0.801, and X3 is 0.806, each variables has value of Tolerance more than 0.10. This can be concluded that there is no correlation between the independent variables and free from multicollinearity.

Heteroscedasticity Test

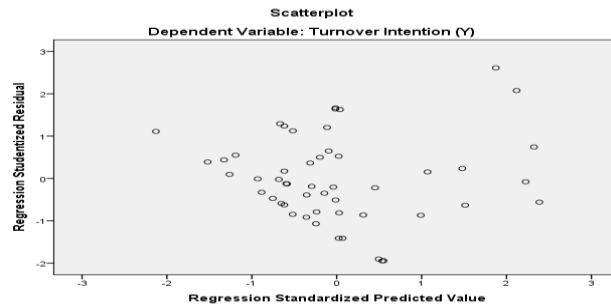


Figure 3. Heteroscedasticity Test
 Source: Data Processed SPSS (2021)

Based on the figure above there are no clear patterns, in other words the point are spread above and below the number zero (0) in the Y axis. It can be concluded the independent variables individual factors, organizational culture and job opportunities are free form heteroscedasticity.

Table 3. Autocorrelation Test

Model Summary ^b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.749 ^a	0.56	0.532	3.831	1.684	

Source: Data Processed SPSS (2021)

Based on the table above, the Durbin-Watson rate is 1.684 which from the calculation Durbin-Watson between dU (1.6754) until 4-dU (2.3246) = No Autocorrelation. Can be concluded this research is free from autocorrelation.

Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	11.316	4.88		2.319	0.025
1 Individual Factors (X1)	0.208	0.132	0.182	1.577	0.121
Organizational Culture (X2)	-0.218	0.057	-0.413	-3.824	0
Job Opportunities (X3)	0.597	0.118	0.545	5.055	0

Source: Data Processed SPSS (2021)

From the analysis obtained, the model defines as:

$$Y = 11.316 + 0.208X1 + (-0.218)X2 + 0.597X3 + \epsilon$$

From the Multiple Linear Regression above can be said as follows:

1. Constant value of 11.316 means that if the variables in this research of Individual Factors, Organizational Culture and Job Opportunities simultaneously increased by one scale or one unit will increase the Turnover Intention of 11.316.
2. Coefficient value of 0.208 means that if there is one unit or one scale increased in Individual Factors then Turnover Intention will improve and increase by 0.208.
3. Coefficient value of -0.218 means that if there is one unit or one scale increased in Organizational Culture then Turnover Intention will improve and increased by -0.218.
4. Coefficient value of 0.597 means that if there is one unit or one scale increased in Job Opportunities then Turnover Intention will improve and increased by 0.597.

Table 5. Multiple Correlation Coefficient and Coefficient of Determination Test.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.749 ^a	0.56	0.532	3.831	1.684

Source: Data Processed SPSS (2021)

The coefficient correlation (r) is equal to 0.749; means there is a strong relationship between Individual Factors, Organizational Culture, and Job Opportunities with Turnover Intention. The coefficient of determination (r²) according to the table above is 0.560 which means that the contribution of all independent variables is 56% while the remaining 46% is affected by other factors that not examined in this study.

Table 6. F Test Result

Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	879.013	3	293.004	19.964	.000 ^b
	Residual	689.811	47	14.677		
	Total	1568.824	50			

Source: Data Processed SPSS (2021)

Based on the table above, the value of F-count is 19.964 is significant 0.000. Because the sig. <0.05 means that the confidence of this prediction is above 95% and the probability of this prediction error is below 5% which 0.000. The value of F-table is 2.79. Therefore, the F-count (19.964) > F-table (2.79), that means Ho is rejected and Ha accepted or the hypothesis 4 is accepted which that Individual Factors, Organizational Culture and Job Opportunities has a significant effect on Turnover Intention simultaneously, accepted.

Table 7. T-Test Result

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
(Constant)	11.316	4.88		2.319	0.025	
1	Individual Factors (X1)	0.208	0.132	0.182	1.577	0.121
	Organizational Culture (X2)	-0.218	0.057	-0.413	-3.824	0
	Job Opportunities (X3)	0.597	0.118	0.545	5.055	0

Source: Data Processed SPSS (2021)

Based on the table above, the interpretation as follows:

1. The value of t-count for Individual Factors is 1.577 > t-table 1.677 with the sig. level 0.121 greater than 0.05. That means Ha rejected and Individual Factors have no significant effect on Turnover Intention partially.
2. The value of t-count for Organizational Culture is -3.824 it means if X2 (Organizational Culture) increase by one scale or one unit; it will decrease Y (Turnover Intention). The sig. level 0.000 smaller than 0.05. That means Ha accepted and Job Organizational Culture have a significant effect on Turnover Intention partially.
3. The value of t-count for Job Opportunities is 5.055 it means if X3 (Job Opportunities) increase by one scale or one unit, it will improve or increase Y (Turnover Intention). The sig. level 0.000 smaller than 0.05. That means Ha accepted and Job Opportunities have a significant effect on Turnover Intention partially.

Discussion

Individual Factors

Individual Factors is a factor that comes from each individual itself, it can be someone's demographic. The result for this variable showed that Individual Factors has no significant effect on turnover intention. This result different with research that conducts by Emiroğlu, Akovab and Tanrıverdic (2015) that said demographic factors have significant on turnover. According to them each indicators has a positive and negative impact on turnover intention. Moreover, the research that conducted by Babajide (2010) revealed that personal factors are very important in predicting worker's turnover intention. The results of the research for this variable could be different because of the global Covid-19 pandemic that occurred at the time of data collection. Due to the global pandemic, causing several companies to layoffs and depleting jobs for the community. This can explain that gender differences, age of employees, marital status of employees, how much education the employee has taken, how long the employee has worked in the company, the status of the position held and in what department, even

the high or low salaries received are not immediately influencing employees to move or leave the company. It also could be due to the addition of cultural differences with previous research, for the study case of Bank SulutGo Amurang, shows that there is no interest in employees to leave or move due to personal factors.

Organizational Culture

Organizational culture is a set of assumptions, values, and beliefs that are believed and agreed by a group of people/organizations that can guide and solve problems in the organization. Organizational culture is a thing that company needed, with culture that been set by the company, every employees can clearly know the goals of the company. Robbins (2006) said that there is no doubt that a culture greatly influence employees attitude. The result for this variable showed that Organizational Culture has negatively significant on Turnover Intention. This finding was in line with Idiegbeyan-Ose et al (2018) that revealed organizational culture has significance effect on turnover intention. According to them, the strong organizational culture but does not positive caused the employees intention to leave increased. This explains where a positive organizational culture can make the intention to leave decrease. Which wherein the organization there is a belief that employees are not treated well, whether based on merit to unfair rewards system, it makes the desire to leave or move employees increases (Idiegbeyan-Ose et al., 2018). From the findings it can be seen that, Bank SulutGo where this company provides space and also encouragement for employees to express opinions, create innovations and make decisions so that employees do not feel constrained because they are given the opportunity. They also give motivations for the employee to work better and help each other if there is a problem in daily work. Even though the company demands to do work accurately, on time, and works diligently in tasks that have become the responsibility of employees and require employees to be disciplined and also the time demand in bank company is high (work hour), the company continues to balance it by providing optimal facilities according to the needs of the job. Every employee that finished their job and able to achieve the target and on time, will got reward from the company. In the company too, even though the existing organizational culture has been implemented for a long time, not all employees can quickly follow the existing beliefs, in this case, employees help each other if there are obstacles and are also required to work together as a team for good results. The company also often holds events to balance office and family life. The company has event with the families of each employee, where they visiting tourist place and had some fun activities in order to strengthen the relationship among employees and employees' families. A strong organizational culture like these culture above makes daily work satisfaction increases and is very helpful for new employees in implementing this culture and makes the desire of employees to leave or move less. Another benefit that can be obtained is that the performance of the employees will also increase. Moreover, in line study that conducted by Salman et al. (2014) that said if the organizational culture is strong it will increase job satisfaction, employee's commitment and decrease employee's intention to leave and automatically the performance will increase.

Job Opportunities

Job Opportunities is factors from external which there are alternative job that accordance with the expectations of employees. This research found that Job opportunities have a significant effect on turnover intention. From the findings, that some employees notice there are job availability out there and feel that with the existing educational background and abilities they have is what other companies needed, considering that with the education level of the respondents is half of them are bachelor graduates. But even so, employees do not feel that the available job vacancies are better than their current jobs, in terms of the salary they receive and their future career development. Some people looking for other job information is not only interested in the salary income they will receive, but to see if there will be a career development/advancement in a new company. In line with Johnsrud and Rosser (1999) and Rosin and Korabik (1995) that said higher pay and bonus are not the only incentives, but they are looking for career development opportunities. It can be seen that in this case, the employees are satisfied with their current income and career, that caused the effort to find another job is low and automatically the desire to leave is low. As stated by Martin (2011) that the effort to find new job vacancies is because employees are not satisfied with the current job conditions.

CONCLUSION AND RECOMMENDATION

Conclusion

1. Individual Factors has not significant impact on Turnover Intention. In other words, employees desire to leave or move cannot be depending only on Individual Factors.
2. Organizational Culture has a significant impact on Turnover Intention partially. The stronger the organizational culture adopted by the company makes the desire to leave decreasing, thereby making employees more comfortable at work.
3. Job Opportunities has a significant impact on Turnover Intention partially. Employees are satisfied with the current job and salary, which makes them less likely to seek job vacancy information and the desire to leave or move also decrease.
4. Individual Factors, Organizational Culture and Job Opportunities have a significant impact on Turnover Intention simultaneously. In other word, Turnover Intention by the employees is affected by Individual Factors, Organizational Culture and Job Opportunities.

Recommendation

1. For employees at Bank SulutGO branch Amurang, to increase their own motivation to work more actively and professionally, also obey all the regulations and rules that have been set by the company for the goals together, so that the company also pays more attention to what employees need.
2. For Bank SulutGO branch Amurang, have to pay attention to the employees welfare (health care, insurance, bonuses, etc.) so that employees do not feel too depressed at work because of time demand from the company (work hour) and it will reduce the level of turnover intention from employees. Moreover, their salary should balance with their workload.
3. For future researchers, to look forward about another important factors that has affect the employee turnover intention by seeing the result of this study using Multiple Linear Regression that shows Individual Factors, Organizational Culture, and Job Opportunities have an impact 56% while the remaining 46% has affected by other factors.

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