

The Effect of Emotional Intelligence, Cooperations and Self Efficacy on Employee Turnover Intention through Job Satisfaction in PT. XYZ

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Abstract: PT XYZ, hereinafter referred to as XYZ, was initially operating since October 28, 1991 under the name PT ABC which became the forerunner of PT XYZ. It changed its name several times until December 10, 2003, XYZ officially became the name of PT XYZ and became a subsidiary of PT Bank BCD, Tbk. Along with its development, there is a decrease in employee job satisfaction which causes an increase in turnover in the company. The purpose of this study was to determine and analyze the effect of emotional intelligence, co-workers and self-efficacy on turnover through job satisfaction as an intervening variable. This type of research is quantitative associative. The population of this study were 189 employees. Sampling using probability sampling technique as many as 126 respondents. Data analysis using path analysis. The results showed that the emotional intelligence variable had a positive and significant effect on job satisfaction, emotional intelligence, co-workers and self-efficacy had a positive and significant effect on turnover intention and job satisfaction had a positive and significant effect on turnover intention.

Keywords: Emotional intelligence, co-workers, self-efficacy, turnover intention, job satisfaction.

I. Introduction

The need for insurance services is increasingly felt, both by individuals and the business world in Indonesia. Insurance is a financial means in managing household life, both in facing the risk of death, illness or in facing the risk of property owned. Therefore, insurance companies are required to have reliable employees in providing product recommendations that are in accordance with the needs and abilities of customers and employees are expected to be able to provide a strong commitment to the company so that the company's targets can be achieved.

Every company expects its employees to work well, companies expect their employees to focus on working in the company by devoting all their abilities, knowledge, expertise and time. Meanwhile, the employee's work focus will be disrupted when the employee has the intention to move to work elsewhere, the desire to change work is called turnover intention.

Turnover intention is a serious problem for companies, because turnover intention will cause low productivity, low work motivation, low discipline, low work morale and can even cause work accidents. For companies, turnover intention is scarier than turnover, because employees with turnover intention mean that their hearts and souls are no longer in the company, only their bodies are still permanent and this can be ascertained that their performance is no longer good and can harm the company.

It can be concluded that human resources are one of the most important things for the success of the company. Thus it can be said that the existence of human resources in the company has a very large influence on the progress or decline of the company.

Companies need to prioritize efforts to motivate, train, develop, and retain quality employees to support the achievement of company goals so that employees do not think about leaving the company (turnover intention). Turnover intention according to Muamarah and Kusuma (in Mujiati, et al, 2016) is a desire or desire to leave and find

another job that is better than the previous job.

Efforts that can be made by the company in reducing the desire of employees to move by paying attention to the job satisfaction of their employees.

Mobley, et al (in Subarjo, 2014) suggest that job satisfaction has a close relationship with turnover intention and the intention to find another job. Nahusona, et al (in Ikhwanto, 2015) add that there is high job satisfaction in each employee, so that at work it will further spur participation in every activity to achieve organizational or company goals, but when the employee's perceived job satisfaction is lacking, it can trigger the employee's desire to leave. job and look for work elsewhere.

Job satisfaction will make a major contribution to a person's life satisfaction if the time needed for work increases, the level of social interaction is high, there are many opportunities to be able to show his abilities and so on.

There are several factors that influence job satisfaction including emotional intelligence. According to Martin (2003:41) emotional intelligence is "the ability to understand oneself, to empathize with the feelings of others and to regulate emotions, which together play a role in improving one's standard of living. So that in this case every employee who works in the field of customer service must have a basic emotional intelligence that supports the company's goals so that it can be carried out properly. Hulya, (2012) states that emotional intelligence has a positive and significant effect on job satisfaction. However, Moradi, Mehdi et al (2012) stated that emotional intelligence did not significantly affect job satisfaction.

The emotional intelligence of employees is one of the factors that need to be considered where in this case the task of every employee at PT XYZ is to educate customers about the importance of insurance, recommend and sell insurance products that suit the needs and abilities of customers. To be able to do that, all employees of PT XYZ as marketers must have a high sense of empathy, patience and perseverance. However, what happens in the field is that there are still employees who do not have good emotional intelligence in dealing with customers.

Apart from that, the relationship between co-workers is needed in establishing cooperation for the progress of the organization. According to Nitisebito (2012:145) a coworker is a person or group of people who have an equal position to work together in support of any given job. Pangestu (2017) in his research reveals that the dimensions of coworkers have the most dominant factor influencing satisfaction. Because with co-workers who support each other the work will be completed more quickly. Meanwhile, Anderson (2017) states that co-workers have a small effect on satisfaction compared to other dimensions.

According to Bandura. A (2010) revealed that self-efficacy (self-efficacy) is the result of social cognitive processes. Individuals with high self-efficacy will have stronger enthusiasm and perseverance in overcoming problems, and are able to mobilize greater energy in facing challenges where this is very necessary. within the organization and determine job satisfaction in the form of beliefs and expectations as well as decisions on his ability to act in order to obtain maximum results. Putri and Wibawa, (2016) stated that self-efficacy has a positive and significant effect on job satisfaction. Another study conducted by Sari and Purwanto, (2018) showed that self-efficacy did not significantly affect job satisfaction.

PT XYZ is a joint venture between PT Bank BCD and PT XYZ, which is registered and supervised by the Financial Services Authority (OJK). PT XYZ, which runs the bancaassurance business model, has in-branch, telemarketing and corporate distribution channels. Product marketing is carried out through more than 2,300 Financial Advisors in more than 1,300 BCD Bank branches and 200 BCD Sharia Bank branches throughout Indonesia, and is supported by more than 500 Sales Officers.

PT XYZ needs human resources who are professional and experts in their fields, so the first Bancassurance Academy was established in Asia with the aim of providing comprehensive and in-depth training for PT XYZ's marketing personnel. Thus they have the expertise in the financial field needed to ensure that customers get the right financial services according to their needs.

Employees at PT XYZ can be said to be employees who mostly fall into the millennial category so it is still difficult to

adapt to the existing way of working. Millennial employees prefer to work with high technology and innovation with knowledge that can be obtained from their environment, and feel challenged by a work environment that involves creativity and change. They do not like things that are static for long periods of time and are always trying to find ways to increase productivity and efficiency, it is not surprising that they like to change places of work. The following is the age data of employees at PT XYZ:

Table1. Employee Age of PT XYZ

Employee Age	Number of Employees
20 -29 years old	129 employees
30 - 40 years old	48 employees
> 40 years old	12 employees
Total	189 employees

Source: HR Department of PT XYZ, (June 2020)

Based on the data in Table 1, it can be seen that around 68.2% of employees are under 30 years old and fall into the millennial category. This generation grows up with greater access to the times and utilizes social networking media to carry out daily activities. The millennial generation before they entered the world of work, was the generation that grew up with the digital world. The data in Table 1 are employees of PT XYZ Region 1 which includes several work areas from North Sumatra, Pekanbaru and Batam. Employee dissatisfaction and that means that there is something that must be addressed internally in the company.

Table2. Job Satisfaction Pre Survey

Statement	Answer		Number of Employees
	Satisfied	Not Satisfied	
The salary received is in accordance with the agreement.	9	21	30
Like the assignment given by the boss.	10	20	30
Good working atmosphere.	14	16	30
Very supportive relationship with coworkers.	7	23	30

Source: Results of employee presurvey, (2021)

Based on Table 2, in conducting the pre-survey, the researcher took 30 respondents who worked in several areas in the regional work area 1 as a sample. It can be seen that the conditions of employee job satisfaction are not as expected. This can be seen by the number of employees who tend to answer dissatisfied. Based on these data, it can be seen that employees at PT XYZ feel that the salary given by the company is not appropriate, besides that there are still many employees who do not like the assignments given.

The phenomenon described above is also prone to occur in insurance companies and banks. As an insurance company that is also a subsidiary of PT XYZ, PT XYZ collaborates with PT. Bank BCD in marketing insurance products by placing employees in each Branch of Bank BCD to cooperate with employees of Bank BCD in providing services to customers of Bank BCD. It is very important to have a well-established cooperative relationship between PT XYZ employees who are placed in branches and with Bank BCD employees to achieve the targets set by the company. What happened in the field was that employees felt that it was not easy to become part of BCD Bank with the status of a subsidiary employee and it was not easy to collaborate with fellow employees of PT XYZ with target set for each employee with support from the same branch. This often causes employees to resign or be terminated due to their inability to compete, or are unable to exceed the targets set by the company because they are not able to collaborate well. Apart from that, career path is also a factor for employees to survive or not in a company.

Career development is a series of positions or positions occupied by a person during his working period, both in private companies and in government. Career development as an HR management activity basically has the aim of being able to improve and increase the effectiveness of the work carried out by workers so that they are increasingly able to make the best contribution in realizing the organization's business goals. Career development is not only related to organizational characteristics but also relates to individual characteristics and work discipline. Individuals who plan and organizations that direct. Employee career development is a formally structured approach or activity to increase employee growth, job satisfaction, knowledge, and abilities so that the organization can ensure that people with suitable qualifications and

experience are available within the organization. In the world of work, the most needed element is the formation of employee characteristics because the formation of characteristics is the mind in which there are all programs formed from life experiences (employees) are the pioneers of everything. This program then forms a belief system that can eventually shape the pattern of thinking that can influence his behavior. If the embedded program conforms to the principles of universal truth, then its behavior runs in harmony with the laws of nature. As a result, this behavior brings peace and happiness. On the other hand, if the program is not in accordance with the principles of universal law, then its behavior brings harm and results in suffering. Therefore, the mind should get serious attention. The thoughts of these employees can be done with career development and work discipline.

Self-efficacy is one of the important factors for companies. However, there are still employees who have low self-efficacy so they are unable to make arrangements in the circumstances that occur. The moment they encountered an obstacle, they would quickly give up. Very low self-efficacy will not make any effort to overcome existing obstacles, because they believe that the actions they take will not have any effect.

The company PT XYZ sets one of the requirements to become an employee at PT XYZ with a minimum education level of Diploma, not a few employees also have undergraduate and postgraduate education. However, the high level of education does not affect the employee's career, because what the company needs is the ability of employees to develop themselves to market and sell insurance products that the company has. Employees with this educational background often feel insecure about working at PT XYZ, this is because employees feel that working at an insurance company is not a matter of pride, they even tend to complain because they work under pressure with target set to be achieved every month and feel unable to achieve it.

With the phenomenon of problems that occurred at PT XYZ and made researchers interested in conducting research with the title "the influence of emotional intelligence, co-workers and self-efficacy on employee turnover through job satisfaction at PT. XYZ Regional 1. The conceptual framework in this research can be described as follows:



Figure 1. Conceptual Framework

Hypothesis :

1. Emotional intelligence has a positive and significant effect on job satisfaction at PT XYZ Region 1.
2. Coworkers have a positive and significant effect on job satisfaction at PT XYZ Region 1.
3. Self Efficacy has a positive and significant effect on job satisfaction at PT XYZ Region 1.
4. Emotional intelligence has a negative and significant effect on turnover intention at PT XYZ Region 1.
5. Coworkers have a negative and significant effect on turnover intention at PT XYZ Region 1.
6. Self efficacy has a negative and significant effect on turnover intention at PT XYZ Region 1.
7. Job satisfaction has a negative and significant effect on turnover intention at PT XYZ Region 1.
8. Emotional intelligence, co-workers and self-efficacy have a positive and significant effect on turnover intention through job satisfaction at PT XYZ Region 1.

II. Methodology

This research uses associative quantitative, namely research that is more based on data that can be calculated to produce an assessment (Sugiyono, 2014). Associative research is a research to examine the relationship/influence of two or more variables. The study was conducted at PT XYZ Region 1 and the time of the study was conducted from January to December 2021. The population in this study were all Financial Advisors of PT XYZ Region 1 with 189 employees. Sampling in this study with probability sampling technique. Probability sampling is a sampling technique that provides equal opportunities for each element (member) of the population to be selected as a member of the sample. The reason for using the Slovin formula is because the calculation method is the most representative by providing equal opportunities to each member of the population. The sample calculation uses the slovin formula according to Sugiyono (2010: 63), namely:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{189}{1 + 189 (0,05)^2}$$

$$n = \frac{189}{1,5}$$

$$n = 126$$

From the calculation results obtained a sample size of 126 employees. The data collection technique in this study was carried out by means of a list of questions and interviews. The types of data collected are qualitative and quantitative data originating from primary and secondary data.

This study uses 3 (three) independent variables, namely: the first independent variable is emotional intelligence (X1), the second independent variable is coworkers (X2), the third independent variable (X3) is self-confidence and the first dependent variable (Z) is job satisfaction and the second dependent variable is turnover intention (Y).

Statistical data processing has a very important role in a study because from the results of data processing we will get research conclusions. Data analysis in this study used partial regression analysis (Partial Least Square) to test the ten hypotheses proposed in this study. Each hypothesis will be analyzed using SmartPLS software to test the relationship between variables.

III. Results

Model Analysis Results

In this study, the data analysis method used was structural equation modeling-partial least squares (SEM-PLS) using SmartPLS software. Mahmud and Ratmono (2013: 6) stated that in its development, SEM was divided into two types, namely covariance-based SEM (CB-SEM) and variance-based SEM or partial least squares (SEM-PLS). CB-SEM developed in the 1970s pioneered by Karl Joreskog as a Lisrel software developer. Meanwhile, SEM-PLS developed after CB-SEM and was pioneered by Herman Wold (academic supervisor of Karl Joreskog). The following are some examples of software from CB-SEM and SEM-PLS (Mahmud and Ratmono, 2013:6-7).

Table 3. Some Examples of Software from CB-SEM and SEM-PLS

Software CB-SEM	Software SEM-PLS
LISREL	SmartPLS
Amos	WarpPLS
EQS	PLS-Graph
Mplus	Visual-PLS
STATCAL	STATCAL

Mahmud and Ratmono (2013:7) stated that SEM-PLS can work efficiently with small sample sizes and complex models. In addition, the assumption of data distribution in SEM-PLS is relatively looser than that of CB-SEM. Estimation with CB-SEM requires a series of assumptions that must be met such as multivariate data normality, minimum sample size, homoscedasticity, and so on.

Mahfud and Ratmono (2013:8) state that the estimation results of the two are not much different so that SEM-PLS can be a good proxy for CB-SEM. SEM-PLS can still produce estimates even for small sample sizes and deviations from the assumption of multivariate normality.

SEM-PLS can therefore be viewed as a nonparametric approach to CB-SEM. In addition, when the assumptions of CB-SEM are not met, then SEM-PLS can be the right method for theory testing.

Mahfud and Ratmono (2013:9-13) state that if the data meets CB-SEM assumptions correctly, such as the minimum sample size and normal distribution, then choose CB-SEM. If not, select SEM-PLS. SEM-PLS is a nonparametric approach; can work well even for extreme abnormal data.

Outer Model Evaluation (Measurement Model): Validity and Reliability Testing

Convergent validity is part of the measurement model which in SEM-PLS is usually referred to as the outer model while in covariance-based SEM it is called confirmatory factor analysis (CFA) (Mahfud and Ratmono, 2013:64). There are two criteria to assess whether the outer model (measurement model) meets the requirements of convergent validity for reflective constructs, namely (1) loading must be above 0.7 and (2) significant p-value (<0.05) (Hair et al. in Mahfud and Ratmono, 2013:65). However, in some cases, loading requirements above 0.7 are often not met, especially for newly developed questionnaires. Therefore, loading between 0.40-0.70 must be considered to be maintained (Mahfud and Ratmono, 2013:66). The following suggestions are given by Hair et al. in the decision to maintain or remove reflective indicators (Hair et al. in Mahfud and Ratmono, 2013:66).

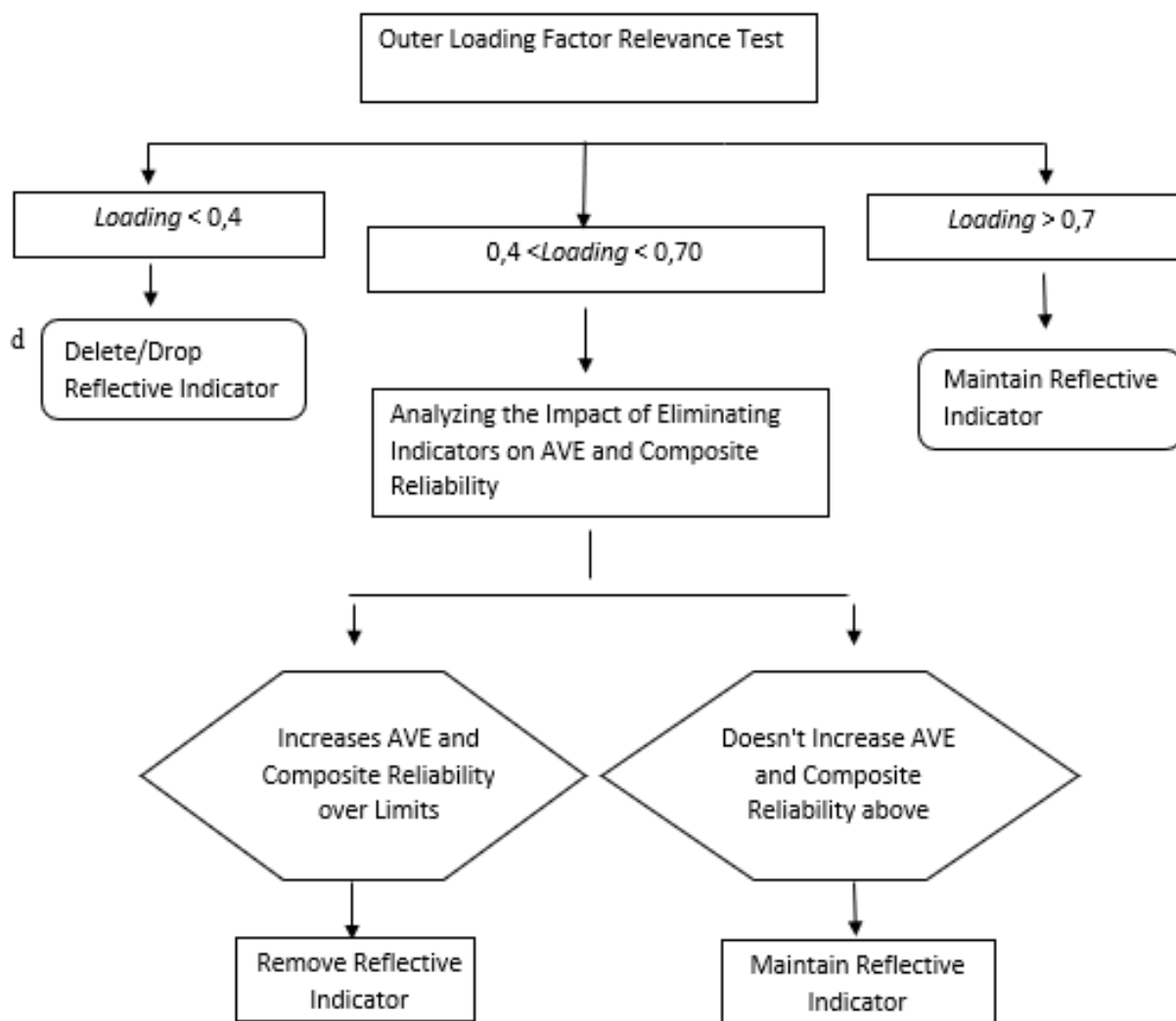


Figure 2. Reflective Indicator Analysis Procedure (Hair et al., 2013:104)

Indicators with loadings below 0.40 should be removed from the model. However, for indicators with loadings between 0.40 and 0.70, we should analyze the impact of the decision to delete these indicators on average variance extracted (AVE) and composite reliability. We can remove the indicator with a loading between 0.40 and 0.70 if the indicator can increase the average variance extracted (AVE) and composite reliability above its limit (threshold) (Mahfud and Ratmono, 2013:67). The limit value of AVE is 0.50 and composite reliability is 0.7. Another consideration in removing indicators is their impact on construct content validity. Indicators with small loadings are sometimes maintained because they contribute to the validity of the construct content (Mahfud and Ratmono, 2013:67). Table 4.10 presents the loading values for each indicator.

Table 4. Validity Testing based on Loading Factor

	Emotional Intelligence (X1)	Job Satisfaction (M)	Co-Worker (X2)	Self-Efficacy (X3)	Turnover Intention (Y)
M.1		0.772			
M.2		0.778			
M.3		0.804			
M.4		0.821			
M.5		0.733			
M.6		0.797			
M.7		0.801			
M.8		0.783			
M.9		0.754			
X1.1	0.801				
X1.10	0.788				
X1.11	0.793				
X1.12	0.819				
X1.13	0.802				
X1.14	0.777				
X1.15	0.765				
X1.16	0.806				
X1.17	0.831				
X1.18	0.809				
X1.2	0.800				
X1.3	0.794				
X1.4	0.801				
X1.5	0.776				
X1.6	0.806				
X1.7	0.816				
X1.8	0.817				
X1.9	0.833				
X2.1			0.713		
X2.10			0.723		
X2.11			0.723		
X2.2			0.733		
X2.3			0.745		
X2.4			0.732		
X2.5			0.730		
X2.6			0.710		

X2.7				0.719	
X2.8				0.750	
X2.9				0.757	
X3.1					0.744
X3.2					0.746
X3.3					0.772
X3.4					0.792
X3.5					0.784
X3.6					0.722
	Emotional Intelligence (X1)	Job Satiisfaction (M)	Co-Worker (X2)	Self-Efficacy (X3)	Turnover Intention (Y)
X3.7					0.740
X3.8					0.762
X3.9					0.764
Y.1					0.787
Y.2					0.799
Y.3					0.796
Y.4					0.822
Y.5					0.796
Y.6					0.771

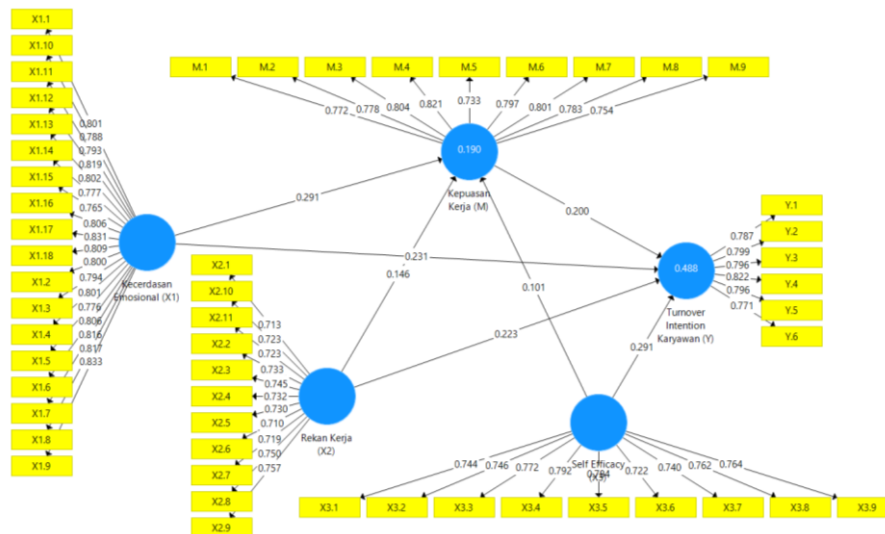


Figure 3. Validity Testing based on Loading Factor

Based on the testing of the validity of the loading factors in Table 4 and Figure 3, it is known that all loading values are > 0.7 , which means that they have met the validity requirements based on the loading value. Furthermore, validity testing is carried out based on the average variance extracted (AVE) value.

Table 5. Validity Test based on Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Emotional Intelligence (X1)	0.643
Job Satisfaction(M)	0.613
Co-Worker(X2)	0.534
Self-Efficacy (X3)	0.575
Turnover Intention (Y)	0.633

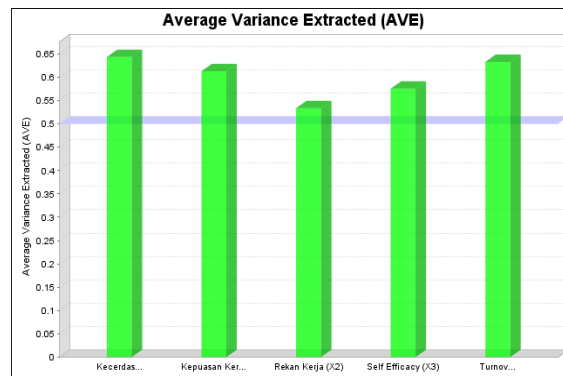


Figure 4. Validity Test based on Average Variance Extracted (AVE)

The recommended AVE value is above 0.5 (Mahfud and Ratmono, 2013:67). It is known that the entire AVE value is > 0.5, which means that it has met the validity requirements based on the AVE. Furthermore, reliability testing was carried out based on the composite reliability (CR) value.

Table 6. Reliability Testing based on Composite Reliability (CR)

	Composite Reliability
Emotional Intelligence (X1)	0.970
Job Satisfaction(M)	0.934
Co-Worker(X2)	0.926
Self-Efficacy (X3)	0.924
Turnover Intention (Y)	0.912

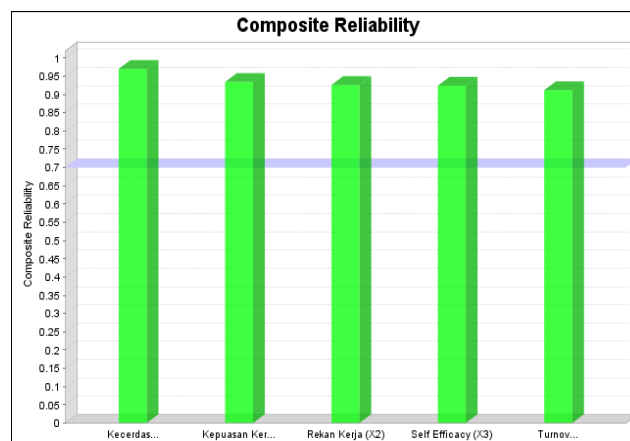


Figure 5. Reliability Testing based on Composite Reliability (CR)

The recommended CR value is above 0.7 (Mahfud and Ratmono, 2013:67). It is known that all CR values are > 0.7, which means that they have fulfilled the reliability requirements based on CR. Furthermore, reliability testing was carried out based on the value of Cronbach's alpha (CA).

Table 7. Reliability Testing based on Cronbach's Alpha (CA)

	Cronbach's Alpha
Emotional Intelligence (X1)	0.967
Job Satisfaction(M)	0.921
Co-Worker(X2)	0.913
Self-Efficacy (X3)	0.908
Turnover Intention (Y)	0.884

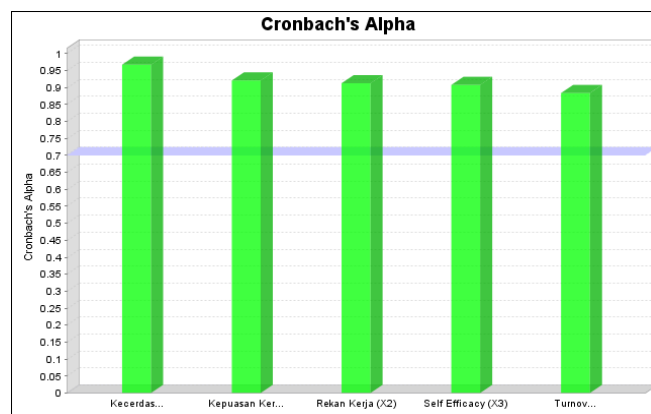


Figure 6. Reliability Testing based on Cronbach's Alpha (CA)

The recommended CA value is above 0.7 (Mahfud and Ratmono, 2013:67). It is known that all CA values are > 0.7, which means that they have met the reliability requirements based on Cronbach's alpha. Then, the discriminant validity test was carried out using the Fornell-Larcker approach. Table 4.15 presents the results of discriminant validity testing.

Table 8. Discriminant Validity Test

	Emotional Intelligence (X1)	Job Satisfaction(M)	Co-Worker(X2)	Self-Efficacy (X3)	Turnover Intention (Y)
Emotional Intelligence (X1)	$\sqrt{AVE_{X1}} = 0.802$				
Job Satiisfaction(M)	0.393	$\sqrt{AVE_M} = 0.783$			
Co-Worker(X2)	0.397	0.311	$\sqrt{AVE_{X2}} = 0.731$		
Self-Efficacy (X3)	0.429	0.297	0.487	$\sqrt{AVE_{X3}} = 0.759$	
Turnover Intention (Y)	0.523	0.446	0.519	0.558	$\sqrt{AVE_Y} = 0.795$

In discriminant validity testing, the value of the square root of the AVE of a latent variable is compared with the correlation value between the latent variable and other latent variables. It is known that the square root value of AVE for each latent variable is greater than the correlation value between the latent variable and other latent variables. So it is concluded that it has met the requirements of discriminant validity.

Effect Significance Test (Boostrapping)

Table 9 presents the results of the significance test of the effect.

Table 9. Effect Significance Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Emotional Intelligence (X1) ->Job Satiisfaction(M)	0.291	0.297	0.126	2.319	0.021
Emotional Intelligence (X1) -> Turnover Intention (Y)	0.231	0.226	0.084	2.755	0.006
Job Satisfaction(M) -> Turnover Intention (Y)	0.200	0.194	0.082	2.448	0.015
Co-Worker(X2) ->Job Satiisfaction(M)	0.146	0.159	0.151	0.968	0.334
Co-Worker(X2) -> Turnover Intention (Y)	0.223	0.227	0.100	2.237	0.026
Self-Efficacy (X3) ->Job Satiisfaction(M)	0.101	0.081	0.128	0.790	0.430
Self-Efficacy (X3) -> Turnover Intention (Y)	0.291	0.282	0.087	3.331	0.001

Based on the results in Table 9, the following results are obtained:

1. Emotional intelligence has a positive effect on job satisfaction with a path coefficient value of 0.291 (original sample column) and is significant with a P-Values value of 0.021 <0.05.
2. Emotional intelligence has a positive effect on employee turnover intention with a path coefficient value of 0.231 (original sample column) and is significant with a P-Values value of 0.006 <0.05.
3. Job satsfaction has a positive effect on employee turnover intention with a path coefficient value of 0.200 (original sample column) and is significant with a P-Values value of 0.015 <0.05.
4. Coworkers have a positive effect on job satisfaction with a path coefficient value of 0.146 (original sample column) but not significant with a P-Values value of 0.334 > 0.05.
5. Coworkers have a positive effect on employee turnover intention with a path coefficient value of 0.223 (original sample column) and significant with a P-Values value of 0.026 <0.05.
6. Self efficacy has a positive effect on job satisfaction with a path coefficient value of 0.101 (original sample column) but not significant with a P-Values value of 0.430 > 0.05.
7. Self efficacy has a positive effect on employee turnover intention with a path coefficient value of 0.291 (original sample column) and is significant with a P-Values value of 0.001 <0.05.

Table 10, presents the results of the coefficient of determination (r-square).

Table 10. Coefficient of Determination Value

	R Square
Job Satisfaction(M)	0.190
Turnover Intention (Y)	0.488

Based on Table 10, it is known that the coefficient of determination (R-Square) for job satisfaction is 0.190, which means emotional intelligence, co-workers, self-efficacy can affect job satisfaction by 19%. While the coefficient of determination (R-Square) of employee turnover intention is 0.488, which means emotional intelligence, co-workers, self-efficacy, job satisfaction can affect employee turnover intention by 48.8%.

IV. Conclusion

Based on the results of research and discussion in the previous chapter, it can be concluded several things as follows:

1. Emotional intelligence has a positive and significant effect on job satisfaction of PT XYZ employees. The positive direction indicates that an increase in employee emotional intelligence will increase employee job satisfaction.
2. Coworkers have a positive and insignificant effect on job satisfaction of PT XYZ employees. With good relations with fellow co-workers, job satisfaction also increases but with a big impact.
3. Self efficacy has a positive and insignificant effect on job satisfaction of PT XYZ employees. With the increase in employee self-efficacy, satisfaction increases but does not have a big effect.
4. Emotional intelligence has a positive and significant effect on the turnover intention of PT XYZ employees. Thus, it is concluded that with increasing employee emotional intelligence, turnover intention decreases.
5. Coworkers have a positive and significant effect on the turnover intention of PT XYZ employees. These results describe that maintaining good relations between co-workers will reduce the level of turnover intention in the company.
6. Self efficacy has a positive and significant effect on the turnover intention of PT XYZ employees. These results describe that with increasing employee self-efficacy, the employee's turnover intention level is low.
7. Job satisfaction has a positive and significant effect on the turnover intention of PT XYZ employees. This means that by increasing employee job satisfaction, employee turnover intention in the company decreases.
8. Emotional intelligence, co-workers, self-efficacy can affect job satisfaction by 19% and overall emotional intelligence, co-workers, self-efficacy, job satisfaction variables can affect employee turnover intention by 48.8.

Berdasarkan penelitian yang dilakukan di PT. XYZ. Saran dalam penelitian ini yaitu :

1. Kecerdasan emosional berpengaruh positif dan signifikan terhadap kepuasan kerja. Kecerdasan emosional juga berpengaruh positif dan signifikan terhadap Turnover Intention. Untuk dapat meningkatkan kepuasan kerja karyawan yang berakhir pada mengecilnya tingkat turnover intention maka perusahaan perlu meningkatkan kecerdasan emosional karyawan dengan cara :
 - a. Melakukan pelatihan dengan menghadirkan profesional dibidangnya untuk membantu pegawai dalam menggali potensi, serta kekurangan masing - masing pegawai
 - b. Melatih secara langsung dan rutin roleplay menghadapi nasabah dengan berbagai case permasalahan dan meminta pegawai memberi solusi.
 - c. Menyediakan waktu khusus untuk sharing informasi dan pengalaman dilapangan dari karyawan junior kepada karyawan junior, pimpinan tim kepada karyawan dan bertukar saran dan pendapat dari seluruh karyawan sebagai masukan untuk meningkatkan kualitas layanan pada nasabah.
2. Rekan Kerja berpengaruh positif dan tidak signifikan terhadap kepuasan kerja karyawan. Rekan Kerja berpengaruh positif dan signifikan terhadap *turnover intention*. Dukungan rekan kerja, termasuk *mentoring* dari rekan kerja, keramahan dan pengaruh yang positif, dapat dikaitkan dengan meningkatnya kepuasan kerja, *job involvement* dan komitmen organisasi. Hal tersebut terjadi karena rekan kerja merupakan sumber dukungan dan informasi yang penting. Oleh sebab itu perusahaan juga harus menciptakan lingkungan kerja yang nyaman antar pegawai agar terciptanya rasa kekeluargaan, saling support sehingga meningkatkan keinginan karyawan untuk bertahan.
3. Self Efficacy berpengaruh positif dan signifikan terhadap turnover intention. Dalam hal ini kepercayaan diri mengenai kemampuan diri pegawai berpengaruh terhadap keinginan pegawai keluar dari perusahaan. Teridentifikasi bahwa masih banyak pegawai yang kurang mampu mengemban tugas yang diberikan, hal ini juga akan berpengaruh kepada tujuan perusahaan yang bisa saja tidak tercapai. Meningkatkan dan mengembangkan Self Efficacy, dengan cara :
 - a. Melihat kembali pengalaman keberhasilan pencapaian individu di periode sebelumnya
 - b. Tim leader berperan aktif dalam pengawasan, memberikan masukan dan motivasi kerja
 - c. Memberikan pelatihan rutin mengenai produk dan handling aftersales serta customer maintenance.
4. Kepuasan Kerja berpengaruh positif dan signifikan terhadap turnover intention. Pegawai yang merasa tidak puas dalam pekerjaan lah yang banyak berfikir untuk keluar dari perusahaan dan yang pada akhirnya bisa berakibat memilih untuk keluar dari pekerjaan. Perusahaan harus memperhatikan dimensi dimensi dari kepuasan kerja karyawan agar karyawan yang berhenti tidak terus menerus meningkat yang akan mempengaruhi kinerja perusahaan secara keseluruhan.

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