The Effect of Organizational Justice on Intention to Leave with Job Satisfaction as a Mediation Variable (Study at PT. BCA Finance Surabaya)

Muhammad Alfathan Yusanura Putra[1], Tina Melinda[2]
[1,2]Universitas Ciputra Surabaya
malfathan@magister.ciputra.ac.id, tina.melinda@ciputra.ac.id

Abstract

This study examines the direct and indirect effects of organizational justice on intention to leave. However, on the mediating variable, this study used job satisfaction. This quantitative research distributed questionnaires to 52 PT. BCA Finance Surabaya marketing staff. The research found that organizational justice has a positive and significan effect on job satisfaction, job satisfaction has a significant negative effect on intention to leave, and organizational justice has a significant negative effect on intention to leave and it is concluded that job satisfaction plays role as mediation part in the relationship between organizational justice against intention to leave. Organizational justice positively influenced intention to leave from marketing staff at PT. BCA Finance Surabaya and used job satisfaction as mediation variable. Further, this study is among the many that applied the organizational justice and job satisfaction concepts to the banking sector. The implication for management is to improve product quality through standard improvement, product development, and innovation. In addition, on, improving service quality through training and development programs for employees, improving SOPs, and physical facilities. The goal is to increase employee's satisfaction and affect the level of repurchase intention. This research's limitations include the study only uses one independent variable, namely organizational justice to explore and find useful information about the reasons for employees to leave their jobs, in this case the marketing employees of BCA Finance Surabaya. Thus, it is possible that there are other variables outside the study that also affect employee satisfaction and which ultimately affect the reasons for employees to leave work.

I. Introduction

The high level of employee intention to leave an organization shows how weak an employee's attachment is. it also shows a high intensity to move to another company. Intention to leave can be interpreted as a strong predictor of a person's actual turnover decision showing perceived job dissatisfaction within the organization or company where they work (Johnsrud, 2002) which is highly dependent on organizational policies and individual factors, including salary satisfaction (Xiong et al. al., 2018). Organization must have a goal to be achieved by the organizational members (Niati et al., 2021). The success of leadership is partly determined by the ability of leaders to develop their organizational culture. (Arif, 2019).

Willingness to move to another company is an early sign of employee turnover. Utomo (2016, in Meydiana et al., 2018: 117), says that this phenomenon is closely related to the intensity of displacement or the reduction in the number of employees at a certain time. This can take the form of resignation, or organizational change, as well as the termination of employees from the company. Of course, there are positive and negative implications of this phenomenon. Widiastuti (2012) states that turnover intentions are movements to move to other companies and have a negative impact on the company's work because there will be additional costs for recruiting new employees and also potentially eliminating the company's mainstay employees. While the positive impact is that the discharge of incompetent employees can be replaced with competent ones, the discharge of employees who often cause problems can reduce management headaches and provide financial benefits for the company because usually the longer the tenure of an employee, the higher the salary they demand, even though not necessarily the productivity of the employee also increases

Although it has a positive impact, a turnover rate that is too high can jeopardize the survival of the company. Therefore, companies must find ways to reduce turnover rates that are too high. This high turnover rate occurred at PT. BCA Finance Surabaya. PT. BCA Finance Surabaya is a finance company under the auspices of Bank BCA (Bank Central Asia). BCA is a company that was born in 1981 and its initial name was PT Central Sari Metropolitas Leasing Corporation. Gary (2005) revealed that in identifying the amount of company turnover, data relating to employees who decide to leave the company is needed along with the number of employees each month. This will illustrate the comparison there are related factors. The formula that describes this is:

$$\frac{Number\ of\ separation\ suring\ month}{Average\ number\ of\ employees\ during\ month} \times 100\%$$

Figure 1. Turnover formula according to Gary (2005)

The turnover rate of employees in the marketing division at the company PT. BCA Finance Surabaya can be seen in the table below:

Table 1. Employee Turnover Data Recapitulation
Total Turnover of Marketing Employees of PT. BCA Finance Surabaya
in 2020

2020				Employee Turnover
Bulan	Number of employees	Employee Login	Employee Leave	
January	52	1	0	0%
February	53	0	0	0%
March	53	4	3	5,66%
April	54	2	1	1,85%
May	55	2	2	3,64%
June	55	1	1	1,82%
July	55	2	1	1,82%
August	56	1	1	1,79%

September	56	2	2	3,57%
October	56	1	1	1,79%
November	56	2	1	1,78%
December	57	1	3	5,26%
Total number				**28,98%**

Source: Company Internal

According to Gillis (1994) turnover has a rate of between 5%-10% which is calculated from all employees, high turnover will be indicated by the achievement of 10%. This again shows the level of employee turnover at the company PT. BCA Finance Surabaya is classified as very high with a turnover percentage value of 28.98%, which is more than the reasonable limit of 10%. If this problem is not resolved, it can affect the performance, success, and sustainability of the company in the future.

BCA Finance Surabaya itself is one of the companies in the finance industry that has high pressure and relatively high pressure, because the BCA Finance Surabaya company before confirming and accepting a loan, the company needs to analyze risk management. This is related to detecting and conducting a review to find out how capable the individual or potential consumer is to pay obligations in the form of loans that will be agreed upon with PT. BCA Finance Surabaya. Currently, the BCA Finance Surabaya company focuses on the financing sector for motor vehicles, heavy equipment and other means of transportation.

This study focuses on identifying the effect of organizational justice on intention to leave which is mediated by job statistics that occur in the company environment of PT. BCA Finance Surabaya, especially in the marketing division with employees as research subjects. Employees argue that when organizational justice is not as expected by employees, it will lead to negative perceptions of organizational justice that has been running. This can cause bad emotions felt by employees so that employees will feel dissatisfied with the work they are doing. If this happens continuously, employees will choose to leave the organization or company because they are not satisfied with their work due to employees not feeling the justice given by the organization or company. If more and more employees have the intention to leave the organization where they work, it can have a negative impact because the organization is required to carry out a re-recruitment process which requires no small amount of time and money, this is very important considering that employees are an important factor driving the company's wheels, so many employees are recruited. exit will result in management instability in an organization.

Based on the literature review and the phenomena found, in this research proposal the author wants to focus on the Effect of Organizational Justice on Intention to Leave with Job Satisfaction as a Mediation Variable (Study at PT. BCA Finance Surabaya)

II. Review of Literature

2.1 Relationship Between Organizational Justice and Job Satisfaction
In organizational justice, the focus is on how employees feel that the authorities and decision-makers are dealing with workers. Organizational justice is an approach to motivating employees. Actions and decisions obtained by employees will give birth to various perceptions related to whether or not the wheels of the organization are fair or not. This is done by members of the organization comparing one situation to another.

Organizational justice is an employee's assessment of managerial behavior in terms of ethics and morality (Cropanzano et al., 2007; Imamoglu et al., 2019), employee attitudes and behavior are directly influenced by these perceptions (Silva & Caetano, 2014; Imamoglu et al., 2019).

Based on the relationship between variables and existing phenomena, the proposed hypothesis is:

H1: Organizational Justice will have a significant positive effect on Job Satisfaction in marketing employees of PT. BCA Finance Surabaya.

2.2 Relationship Between Job Satisfaction and Intention to Leave

Employees doing work certainly really need job satisfaction. Dissatisfaction with his job will certainly give birth to negative implications for the company. McAllister et al., (2017) stated that job satisfaction is very relevant to emotional conditions, namely a happy or positive emotional state that is generated when evaluating work or work experience. With dissatisfaction, the higher the employee's intention to leave (Mobley, 1982).

Based on the relationship between variables and existing phenomena, the proposed hypothesis is:

H2: Will have a significant negative effect on the Intention to Leave on marketing employees of PT. BCA Finance Surabaya.

2.3 Relationship Between Organizational Justice and Intention to Leave

Perceived organizational justice refers to employees' perceptions of fairness in an organization. It reflects the extent to which individuals feel that they are treated fairly in the workplace. (Yadav & Yadav, 2016). Organizational justice research found that employee perceptions of organizational justice are related to job satisfaction, organizational commitment, and turnover intention (Suifan et al., 2017). Employees compare what they get from their jobs with the inputs they bring into the organization. The comparison obtained is compared with the ratio of other people doing the same job. Loi et al., (2006) argue that employees who feel they are treated unfairly by the organization, both in terms of procedures and awards received, tend to want to leave the organization immediately.

Based on the relationship between variables and existing phenomena, the proposed hypothesis is:

H3: Organizational Justice will have a significant negative effect on Intention to Leave on marketing employees of PT. BCA Finance Surabaya.

2.4 Relationship Between Organizational Justice and Intention to Leave with Job Satisfaction as Mediation

With proportional justice provided by the company, it can encourage the birth of job satisfaction, along with that of course the intention to leave will also decrease. This is mutually beneficial for both.

Based on the Social Exchange Theory, the organization's treatment of employees will be assessed by employees whether it is proportional to the contribution made by employees to the company. If the treatment is considered comparable, then the employee will choose to continue the relationship with the company, so employee satisfaction depends on how the company treats employees. (Suifan et al., 2017). When employees feel that the organization cares about their work and well-being, they will be satisfied with their work. Job satisfaction will arise when the organization cares and gives a sense of fairness to the work of employees.

Based on the relationship between variables and existing phenomena, the proposed hypothesis is:

H4: Organizational Justice has a significant effect on Intention to Leave with Job Satisfaction as mediation for marketing employees of PT. BCA Finance Surabaya.

This research has a framework of thought as can be seen from the figure below which shows the relationship of justice in organizations to intention to leave mediated by job satisfaction.
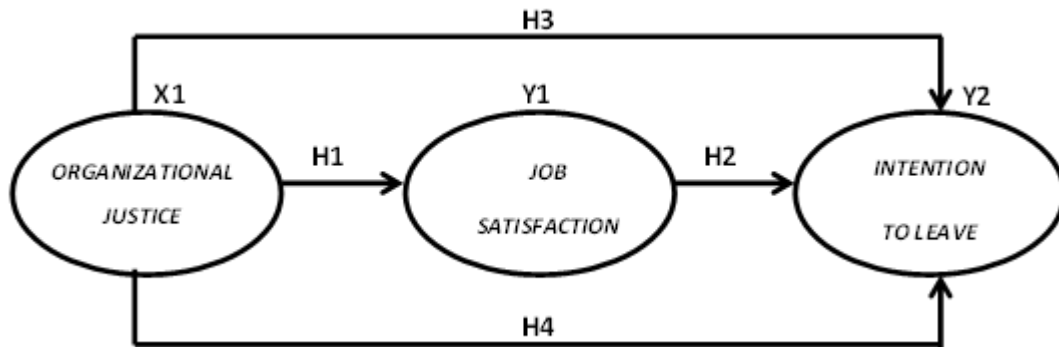

Figure 1. Research Model

III. Research Method

The sampling technique that will be used in this research is purposive sampling on marketing employees from BCA Finance Surabaya with a total of 52 employees per October in 2021. This is done through initial observations on the state of the company to obtain data that is related to this research as well as being the basis for making a questionnaire. Observations include an application for permission to the licensing department to conduct research. Then a survey in one of the departments that will be used as the object of research, namely the marketing department at the company PT. BCA Finance Surabaya. Collecting supporting data by inviting a resource person from a former marketing employee at the BCA Finance Surabaya company for the sake of validity and additional supporting data related to the topic that the researcher raised. The classification of factor analysis in this research is confirmatory factor analysis through second order confirmatory factor analysis using SMARTPLS software. The software is used because there is a match in the number of samples, namely 30-100 people.

IV. Result and Discussion

From the analysis results, the output could be seen that all constructs with a reflexive indicator loading factors generated value of 0.7 except JS5 so that the indicator needs to be eliminated. After correcting the outer loading by eliminating the JS5 indicator, all reflexive indicators are declared valid. Likewise, the Average Variance Extracted (AVE) value produced by all reflexive constructs had a value above 0.5 so that it met the convergent and reliability requirements. All constructs' Cronbach's Alpha values were very good, which was above 0.7, so it could be concluded that all indicators of reflexive constructs were reliable or met the reliability test. The reliability test using the composite reliability value

also gave good results because all reflexive constructs had values above 0.7. Data related to the validity and reliability test are shown in Table 7.

There are two main steps to test discriminant validity. In this study, the first step is to use the cross-loading value where an indicator is said to meet discriminant validity if the cross-loading indicator value of the variable is the largest compared to other variables. The second step, using the Fornell Larcker Criterion, is to compare the root value of the AVE for each construct that is greater than the correlations that occur. It can be seen in Table 8 that there was no lack of discriminant validity in this study, both from the cross-loading and Fornell Larcker test values.

Table 7. Convergent Validity Results

Constructs	Items	Loading	Cronbach's Alpha	rho_A	CR	AVE
Distributive Justice	DJ1	0.847	0.899	0.822	0.865	0.563
	DJ2	0.854				
	DJ3	0.804				
	DJ4	0.828				
	DJ5	0.838				
Intention to Leave	IL1	0.945	0.938	0.772	0.851	0.588
	IL2	0.939				
	IL3	0.927				
Interactional Justice	IJ1	0.817	0.962	0.707	0.834	0.626
	IJ2	0.846				
	IJ3	0.838				
Job Satisfaction	JS1	0.849	0.946	0.734	0.847	0.649
	JS2	0.826				
	JS3	0.886				

Table 8. Cross Loading and AVE Root Relationship and Latent Variable Correlation

	Distributive Justice	Interactional Justice	Procedural Justice	Intention to Leave	Job Satisfaction	Organizational Justice
DJ1	0.847	0.623	0.747	-0.487	0.463	0.767
DJ1	0.847	0.623	0.747	-0.487	0.463	0.767
DJ2	0.854	0.669	0.710	-0.458	0.428	0.778
DJ2	0.854	0.669	0.710	-0.458	0.428	0.778
DJ3	0.804	0.538	0.531	-0.350	0.349	0.643
DJ3	0.804	0.538	0.531	-0.350	0.349	0.643
DJ4	0.828	0.614	0.636	-0.439	0.393	0.721
DJ4	0.828	0.614	0.636	-0.439	0.393	0.721
DJ5	0.838	0.721	0.773	-0.528	0.552	0.821
DJ5	0.838	0.721	0.773	-0.528	0.552	0.821
IJ1	0.602	0.817	0.720	-0.469	0.495	0.788
IJ1	0.602	0.817	0.720	-0.469	0.495	0.788

IJ2	0.639	0.846	0.732	-0.500	0.445	0.816
IJ2	0.639	0.846	0.732	-0.500	0.445	0.816
IJ3	0.631	0.838	0.703	-0.510	0.422	0.800
IJ3	0.631	0.838	0.703	-0.510	0.422	0.800
IJ4	0.641	0.868	0.669	-0.530	0.550	0.807
IJ4	0.641	0.868	0.669	-0.530	0.550	0.807
IJ5	0.606	0.855	0.668	-0.524	0.430	0.791
IJ5	0.606	0.855	0.668	-0.524	0.430	0.791
IJ6	0.600	0.839	0.639	-0.442	0.371	0.771
IJ6	0.600	0.839	0.639	-0.442	0.371	0.771
IJ7	0.653	0.806	0.656	-0.494	0.385	0.774
IJ7	0.653	0.806	0.656	-0.494	0.385	0.774
IJ8	0.702	0.861	0.648	-0.546	0.421	0.812
IJ8	0.702	0.861	0.648	-0.546	0.421	0.812
IJ9	0.712	0.853	0.726	-0.403	0.289	0.834
IJ9	0.712	0.853	0.726	-0.403	0.289	0.834
IL1	-0.466	-0.485	-0.504	0.945	-0.667	-0.523
IL2	-0.511	-0.526	-0.513	0.939	-0.778	-0.557
IL3	-0.556	-0.621	-0.594	0.927	-0.688	-0.641
JS1	0.500	0.401	0.391	-0.635	0.849	0.453
JS2	0.426	0.407	0.465	-0.713	0.826	0.462
JS3	0.510	0.393	0.466	-0.705	0.886	0.478
JS4	0.468	0.465	0.435	-0.659	0.904	0.491
JS5	0.439	0.465	0.433	-0.651	0.876	0.482
JS6	0.412	0.488	0.417	-0.596	0.870	0.482
PJ1	0.729	0.686	0.800	-0.354	0.279	0.783
PJ1	0.729	0.686	0.800	-0.354	0.279	0.783
PJ2	0.664	0.646	0.898	-0.528	0.410	0.781
PJ2	0.664	0.646	0.898	-0.528	0.410	0.781
PJ3	0.625	0.675	0.869	-0.540	0.396	0.775
PJ3	0.625	0.675	0.869	-0.540	0.396	0.775
PJ4	0.681	0.715	0.877	-0.486	0.428	0.812

PJ4	0.681	0.715	0.877	-0.486	0.428	0.812
PJ5	0.782	0.652	0.805	-0.543	0.486	0.785
PJ5	0.782	0.652	0.805	-0.543	0.486	0.785
PJ6	0.709	0.770	0.855	-0.479	0.552	0.838
PJ6	0.709	0.770	0.855	-0.479	0.552	0.838

	Average Variance Extracted (AVE)	**Akar AVE**	**Korelasi Antar Variabel**		
			Intention to Leave	*Job Satisfaction*	*Organizational Justice*
Intention to Leave	0.618	0.786	0.937		
Job Satisfaction	0.755	0.869	-0.761	0.869	
Organizational Justice	0.878	0.937	-0.614	0.547	0.786

Referring to the results of the validity and reliability test of each indicator expressed in the form of statement items on organizational justice, job satisfaction, and intention to leave variables, it is known that all statement items used in this study have met the validity and reliability requirements. Thus, the statement items or instruments in this study can be used and then further analysis can be carried out. The R-square value is also found in the IL construct of 0.635 which means that DJ, IJ, JS, and PJ affect IL by 63.5%. The R-square value is also found in the IJ construct of 0.900 which means that DJ, IL, JS and PJ affect IJ by 90%. The value of R square is also found in the JS construct of 0.299 which means that DJ, IL, IJ, and PJ affect JS by 29.9%. The R-square value is also found in the PJ construct of 0.876 which means that DJ, IL, IS, and JS affect PJ by 87.6%. It indicates a stronger model (Ghozali & Latan, 2015).

Table 9. R2 Values

	R Square	R Square Adjusted
Distributive Justice	0.808	0.805
Intention to Leave	0.635	0.620
Interactional Justice	0.900	0.898
Job Satisfaction	0.299	0.285
Procedural Justice	0.876	0.873

Hypothesis testing obtained by looking at the path coefficients, Table 10 explains that the path coefficient value of the influence of organizational justice on job satisfaction

is 0.547 with a positive direction which means that organizational justice has a direct relationship with job satisfaction. In other words, if organizational justice increases or has been implemented properly, the job satisfaction of BCA Finance Surabaya marketing employees will increase. The resulting T-Statistic value is 4.607, more than the specified 1.96, indicating that organizational justice has a significant effect on the job satisfaction of BCA Finance Surabaya marketing employees. The P-Value value of the effect of oj on j satisfaction also has a value below 0.05. Based on these results, the first hypothesis can be accepted. The path coefficient value of the influence of organizational justice on intention to leave is -0.281 with a negative direction which means that organizational justice has a non-unidirectional relationship with intention to leave. In other words, if organizational justice increases or has been implemented properly, the level of intention to leave employees will decrease. The resulting T-Statistic value is 2.238, more than the specified 1.96, indicating that organizational justice has a significant effect on the intention to leave marketing employees of BCA Finance Surabaya. The P-Value value of the influence of organizational justice on the intention to leave also has a value below 0.05. Based on these results, the third hypothesis can be accepted.

Furthermore, the mediation hypothesis testing was conducted to show the strength of the influence of the mediator variable in this study. Testing can be done with the direct effect and indirect effect methods. the magnitude of the direct effect and indirect effect through the job satisfaction variable. Job satisfaction mediates the effect of the relationship between organizational justice on intention to leave significantly, with a significance level with a T-Statistics value of 4.564 which is greater than the critical limit of 1.96 at a significance level of 5%. This means that job satisfaction mediates the effect of organizational justice on intention to leave. Previously, organizational justice had a positive and significant effect on job satisfaction, and job satisfaction had a negative and significant effect on intention to leave. It can be concluded that job satisfaction has an intermediary effect as part of the mediation because the independent variable is able to directly influence the dependent variable without going through or involving the mediator variable. When viewed from the T-Statistic value, the relationship between organizational justice variables and intention to leave when mediated by job satisfaction has a greater value than not going through mediation, which is 4,564 if it passes job satisfaction as mediation and worth 2,238 if directly without mediation from the variable. job satisfaction. This shows that the power of significance is greater when using job satisfaction as a mediating variable between the relationship between organizational justice and intention to leave. It can be concluded that there is a positive influence between organizational justice on intention to leave through job satisfaction as a mediating variable so that the fourth hypothesis can be accepted.

Table 10. Hypotheses Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Job Satisfaction -> Intention to Leave	-0.608	-0.604	0.117	5.193	**0.000**
Organizational Justice -> Intention to Leave	-0.281	-0.288	0.126	2.238	**0.026**
Organizational Justice -> Job Satisfaction	0.547	0.550	0.119	4.607	**0.000**

V. Conclusion

Based on the results of research that has been carried out, to determine the role of Organizational Justice on Intention to Leave with Job Satisfaction as a mediating variable. Studies on marketing employees of PT. BCA Finance Surabaya, it can be concluded as follows. There is a significant positive effect between organizational justice on job satisfaction in marketing employees of BCA Finance Surabaya and there is a significant negative effect between job satisfaction and intention to leave for BCA Finance Surabaya marketing employees. Furthemore there is a significant negative effect between organizational justice on intention to leave in marketing employees of BCA Finance Surabaya. The latter there is a significant effect of job satisfaction as a mediating variable between the relationship of organizational justice to the intention to leave in marketing employees of BCA Finance Surabaya.

Based on the conclusions of research results regarding the role of organizational justice on intention to leave with job satisfaction as a mediating variable. Studies on marketing employees of PT. BCA Finance Surabaya. Researchers put forward several suggestions that can be taken into consideration for the agency in terms of reducing employee turnover rates.

BCA Finance Surabaya needs to make improvements and improve several aspects that are still lacking and problematic in order to achieve the company's overall vision and mission, namely "To become a leading company in the financing industry in Indonesia that provides the best value to stakeholders". One of them is an effort to achieve job satisfaction rather than the human resources contained in the company environment so that it can reduce the turnover intention percentage owned by the company. In other words, BCA Finance Surabaya must always strive to make every employee feel satisfied with the facilities and services that the company has provided for every employee who has worked for the company so that employees have high loyalty. This is done by providing good justice within the company so that employees can be treated fairly and with dignity in accordance with applicable norms and customs so that this will have a good impact on their level of satisfaction, and ultimately the percentage of turnover intention can be controlled and even reduced. This is especially important in order to increase the loyalty of potential employees so that they are able to bring the company in a better direction and can achieve the vision, mission and organizational goals that have been formed previously and of course in order to increase sales and company profits.

For further research that will discuss organizational justice and its implications for knowing job satisfaction and intention to leave, it is hoped that you can find or add other variables that are not included in the variables in this study so that the research results obtained will be better. In addition, by using other variables outside of research, it can produce more varied research and contribute to management knowledge and insight in studying the trade, service, and investment industries, especially business in the finance sector. Further research can be done by finding or adding other variables. The independent variables that can be added are working stress, HRM Practices, and Organizational Citizenship Behavior. The mediation variable can be replaced or added to the Job Burnout and Resilence variables. While the dependent variable can be replaced or added to the variables Intention to Stay, and Turnover Intention. By adding the variables as already mentioned, the more complete the research related to the thing to be studied in reviewing an object of research.

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