

The 2nd International Conference on Business and Banking Innovations (ICOBBI)
“Nurturing Business and Banking Sustainability”
Surabaya, 14th - 15th August 2020

Proceeding Book of
The 2nd International Conference on Business and Banking Innovations
(ICOBBI) 2020
“Nurturing Business and Banking Sustainability”
Surabaya, 14 - 15th August 2020

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2nd International Conference on Business and Banking Innovations (ICOBBI) with the topic “*Nurturing Business and Banking Sustainability*”. This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.

The 2nd International Conference on Business and Banking Innovations was held on 14th – 15th August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Elisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

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Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

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Influence of Work Fatigue, Unclear Tasks and Management Career on Employee Turnover at South and West Sulawesi Bank Limited Company

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ABSTRACT

The problems is research are 1) Does work fatigue Influence employee turnover, 2) Does task ambiguity Influence employee turnover, 3) Does career management affect employee turnover and 4) Does work fatigue, unclear tasks, and career management simultaneously affect employee turnover. This research purposes: 1) To test and analyze the Influence of work fatigue on employee turnover, 2) To test and analyze the Influence of job uncertainty on employee turnover, 3) To test and analyze the Influence of career management on employee turnover and 4) To test and analyze the Influence of work fatigue, unclear tasks, and career management simultaneously on employee turnover. This study uses primary data using a sample of 80 and uses purpose sampling techniques in determining samples based on predetermined criteria. The data analysis technique used is the multiple regression analysis. This study shows that partially, the variable Work Fatigue and Career Management has a significant positive effect on Employee Turnover, while the variable for Job Obscurity has a positive and not significant effect on Employee Turnover. Work Fatigue, Unclear Tasks and Joint Career Management (simultaneous) have a significant effect on employee turnover.

1. INTRODUCTION

One of the Regional Development Banks in question is South and West Sulawesi Bank Company Limited which in its operations as a profit-oriented institution is demanded to be a driver of economic growth in South Sulawesi, managing local government funds and encouraging the development of small and medium enterprises, especially in South Sulawesi. To achieve this profit, South and West Sulawesi Bank Company limited must be able to properly cultivate its resources, including the human resources of South and West Sulawesi Bank Company limited.

Human Resources is an important asset for a company that can mobilize other resources. Human resources need to be managed properly and professionally in order to create a balance between Human Resources needs and the demands and progress of the company's business. This balance is the main key to success for a company to develop and grow productively and naturally. The development of the company's business is very dependent on the productivity of the workforce in the company (Rivai,2010: 6)

Therefore, it requires an important role in human resource management. Human resource management can be defined as the management and utilization of existing resources for employees. This professional human resource management must start from the recruitment, selection, placement in accordance with their abilities and maintain potential human resources so as not to have an impact on employee migration (Rivai,2010: 6).

Managing a company's human resources does not only include how to recruit prospective employees and their placement, but also in terms of maintaining them so that they feel comfortable working in the company (retention). Employee turnover is aimed at making employees last longer to work at the company. This is because the company has invested money and time in the employee recruitment process.

Therefore, South and West Sulawesi Bank Company Limited always tries to give its best to maintain its human resources so that they can contribute optimally so that there is a symbiotic mutualism between the two parties. Several factors that affect employees in working optimally are of course caused by various factors

including work fatigue, job ambiguity, career management.

Maintaining employees to remain in the company is the main thing for South and West Sulawesi Bank Company Limited in order to ensure the implementation of company goals. However, today the problem of employee turnover or employee turnover from the company is a phenomenon in the life of the company. Employee turnover has a negative impact on the company, both in terms of costs and in terms of lost time and opportunities to take advantage of opportunities (Toly,2012: 103). Economic and social experts pay great attention to the turnover problem that occurs in the company, because from various points of view the company has suffered losses.

Transfer of employees is a phenomenon that occurs in the banking world. This can be seen from the results of a survey conducted by Global Strategic Rewards in 2016/2017 that even though the rate of salary increase is twice that of companies in Asia Pacific, the employee turnover rate, especially employees in important positions in companies engaged in banking in Indonesia is higher than the employee turnover rate in companies engaged in other fields. The fact that with the lucrative economic incentives, employees still make turnover, indicates that there are other factors related to employee turnover besides economic factors (Prahoro,2010).

PT South and West Sulawesi Bank should pay attention to this phenomenon, because even though employees have been given adequate salaries with a large enough salary increase rate, employee turnover can still occur. In addition, the demands of economic competition cause companies that want to survive in this competition, demanding that their employees be able to give maximum contribution to the company where they work.

Turnover also occurred at South and West Sulawesi Bank Company limited, the main Makassar branch. According to several employees, all divisions at South and West Sulawesi Bank Company limited, experienced a turnover, but for the account officer and front liner sections they tended to have a higher turnover compared to other parts at PT South and West Sulawesi Bank. This has a negative impact on the company itself. This explanation was reinforced by the manager account officer (leader of the marketing section) and the leader of the service section that the turnover that occurs on the account officer and front liner can hinder existing work and before going to the field they must first attend training, so that if many employees resign, then the company must carry out a recruitment and retraining process so that the company costs are greater and the program becomes less effective.

Various factors for employees leaving South and West Sulawesi Bank Company limited include a lot of pressure from their superiors, high targets and a lot of work so that employees often work overtime which leads to employee work fatigue, salary and work status which is the most important because most of them are still contract employees. This is supported by an unclear job desk that results in poor and unsupportive cooperation between colleagues. This is shown in dealing with sluggish customers and shifting responsibilities to one another. Another indication is that the level of promotion of employees who are contract employees to permanent employees takes 3 to 4 years to be promoted. Employees who have expired their contracts and have not received promotions will be dismissed.

A complex organization should have a description of the duties and responsibilities assigned to the recipient of the mandate. This relates to the role requirements of is (Michael et al. 2009). The definition of role requirements is a person's authority to be responsible for carrying out their role. If employees are not aware of the existence of responsibilities and what is expected, they will find it difficult to make decisions and work not in accordance with what is expected.

Basically, service to customers of a bank is very dependent on the bank officer or employee who serves it. However, how to make the service quality and have uniformity or the standard is determined in the standard operating procedure. Every employee really needs to be equipped with in-depth knowledge of the basics of service, even more so in his function as a front liner and back office, someone who is on the front lines and dealing directly with customers. Usually the assessment of a bank is often only based on how the officer serves.

Standard operational procedures are guidelines or references for carrying out work tasks in accordance with the functions and performance appraisal tools based on technical, administrative and procedural indicators in accordance to with work procedures, work procedures and work systems in the work unit concerned. The goal is to create a commitment to what the work unit is doing. Every work unit in an organization must have a job description to maintain the quality of performance of each member. Job ambiguity or role ambiguity in the company can have a negative impact on the daily work process which

leads to reduced employee turnover.

Management Career is a top priority for someone applying for a job. Unclear career management will prevent the employee from developing his talent. South and West Sulawesi Bank Company limited should have good career management for its employees because the career path in a company is a measure of an employee's success. The higher rank is clear evidence that the employee's career path is experiencing success.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

A. THEORETICAL

1. Work Fatigue

Laschinger, et al. (2001) show that work fatigue is a phenomenon generally associated with working conditions at the level of lower autonomy, lack of control over work practices, absence of collaborative work relationships and lack of organizational trust. Job fatigue then arises when the gap between individual expectations about how they can fulfill the responsibilities associated with their role and the existing organizational structure becomes too wide.

Emotional exhaustion is a response to chronic stress at work such as work overload. This stress is constant over time and the pressure makes people, causing emotional exhaustion. It is a lack of emotional energy, not physical energy (Maslach et al., 2001).

The state and feeling of fatigue is a functional reaction from the center of consciousness, namely the cerebral cortex, which is influenced by two antagonistic systems, namely the inhibition system (inhibition) and the activation system (activation). The inhibitory system found in the thalamus can reduce the ability of humans to react and cause a tendency to sleep. The drive system is in the reticular formation which can stimulate equipment in the body towards work, fighting, running away and so on. So a person's condition at one time really depends on the work result between the two antagonistic systems in question. When the inhibition system is stronger a person is tired.

Fatigue is centrally regulated by the brain. In the central nervous system, there are activation and inhibition systems. These two systems balance each other but sometimes one of them is more dominant as needed. The activation system is sympathetic, whereas inhibition is parasympathetic. In order for the workforce to be in harmony and balance, the two systems must be in a condition that provides stabilization to the body (Suma'mur, 2009).

Theory of Unclear Tasks / Role Ambiguity Theory

Role ambiguity has been defined by several experts with different sentences but with similar meaning and essence. Experts define role ambiguity where employees get a lack of clear information about the responsibilities and expectations of the position or position they occupy. According to Munandar (2008), role ambiguity is felt if employees do not have enough information to be able to carry out their duties, or do not understand or realize expectations related to certain roles. Whereas Robbins (2008) states that role ambiguity arises when the expected role (role expectation) is not clearly understood and a person is unsure of what he is doing. Role ambiguity is the degree to which information is less clear about expectations regarding the role, methods for meeting role expectations, or the consequences of role performance. In other words, role ambiguity is the difference between the number of people and the amount of information they need to carry out their roles adequately.

According to Kreitner and Kinicki (2005), role ambiguity is someone else's unknown expectations. Role ambiguity arises because of a lack of information or because there is no information at all or the information is not conveyed (Widodo: 2010). New employees to the organization often complain that their job descriptions and promotion criteria are not clear. According to role theory, prolonged role ambiguity can encourage job dissatisfaction, erode confidence, and hinder job performance.

According to Usman (2009), role ambiguity can arise in the work environment when a person lacks sufficient information about the effective performance of a role. In an organization should have clear information about the duties and responsibilities of work to be carried out by employees.

2. Career Management

A career is a journey that a person goes through during his life, David (2001) states that a career is all jobs or positions that are handled or held during work life. Career shows the development of individual employees in positions or ranks that can be achieved during their tenure in an organization. David (2001) states that the term career does not only relate to individuals who have high status jobs or who are progressing rapidly. The term career has been more or less democratized, nowadays career refers to the series or sequence of jobs

/ positions held by people during their employment history, regardless of the level of work or level of organization. Career does not only show changes in work moving vertically upward in an organization, even though most employees are still trying to achieve progress, but many people refuse jobs that have heavier responsibilities to remain in the position they now hold and like.

According to Irianto (2015) definisi career in two approaches, namely the first approach views career as ownership (a property) and occupation or an organization where career is seen as a path of mobility within a single organization. The second approach views the career as an individual property or quality and not an occupation or an organization. Career development such as promotion is highly expected by every employee because this development will get better rights than what was previously obtained, both material and non-material.

Career is not something that should be left to every employee, but careers must be managed by the organization to ensure efficient allocation of human resources and capital. According to Simamora, (2009) the role of organizations in career planning resembles an external recruitment extension. Although external recruitment identifies and attracts external applicants, it is usually the first contact between the company and the employee. Therefore, the organization has little influence beyond the charmer effort. Conversely, because internal staffing liaises with existing employees, candidate pools are not only identified and enticed, but also prepared for future opportunities through counseling, work experience, training, and other methods. Therefore, career planning contributes to employee growth and enhances employee qualifications for future employment opportunities.

Handoko (2004) states that career development is a personal improvement done to achieve a career plan. According to Simamora (2005) the process of career development in a formal approach taken by the organization to ensure that people with the right qualifications and experience are available when needed, so that career development can be said to be a condition that indicates an increase in the status of someone in the organization in the career path which has been determined in the organization concerned. Career development is carried out through career guidance and assessment of work performance systems and career systems in general through promotions, job transfers and appointments in positions.

3. Employee Turnover

Employee turnover is an employee's desire to move, quit or leave the workplace which is done voluntarily or on his own accord or a decision from the organization. Generally, turnover is done because employees want to get a better job. Turnover is very detrimental to the company because of the many costs incurred for employee recruitment.

The purpose of employee turnover is to retain employees who are considered qualified by the company as long as possible, because qualified employees are an invaluable intangible asset for the company. So if a qualified employee leaves the company on his own, then this is a loss of intellectual capital for the company.

Employees who work long term and are loyal will bring company value and knowledge about various organizational processes and are expected to be sensitive to customer needs. Retaining employees has become a major problem in many organizations. It is therefore very important that organizations recognize that employee turnover is an ongoing Human Resource concern and a significant responsibility for all supervisors and managers. The term retention is related to the term turnover (turnover) which means the process of employees leaving the organization and must be replaced (Mathis and Jackson, 2006).

Voluntary turnover or employees leaving an institution on their own accord can be the result of many factors, including career opportunities, salary, supervision, geography, and family / personal reasons. According to Hasibuan (2000) maintenance of employees must receive serious attention. If employee maintenance is not paid attention to, employee morale, attitude and loyalty will decline.

4. Employee Performance

Handoko (2002) terms performance with work performance, namely the organizational process of evaluating or assessing employee performance. The following are some definitions of performance by several experts cited by Guritno and Waridin (2005).

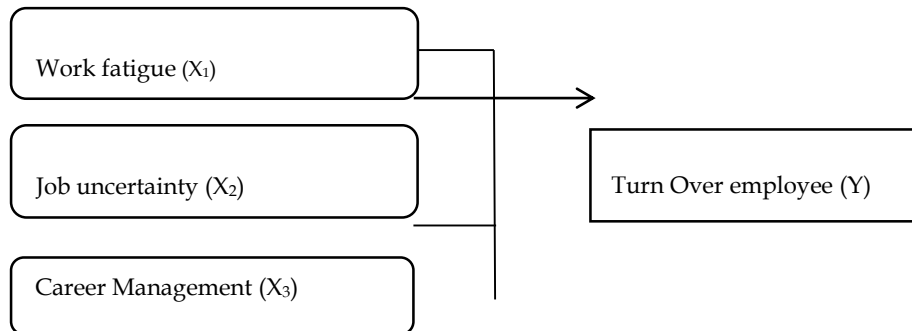
Sopiah (2008) states that environment can also affect a person's performance. A conducive environmental situation, for example support from superiors, coworkers, adequate facilities and infrastructure will create its own comfort and will spur good performance. Conversely, an uncomfortable working atmosphere due to inadequate facilities and infrastructure, lack of support from superiors, and many conflicts will have a negative impact resulting in deterioration in one's performance. Meanwhile, according to Ayu (2008), employee performance is the level of employee work results in achieving the job

requirements given. According to Swietenia (2009) the benefits of employee performance include analyzing and encouraging production efficiency, to determine real targets or targets, then to exchange information between labor and management relating to related issues.

B. FRAMEWORK CONCEPTUAL

Employee turnover is the company's ability to retain the company's potential employees to remain loyal to the company. The purpose of employee turnover is to retain employees who are considered qualified by the company as long as possible, because qualified employees are an invaluable intangible asset for the company. So if qualified employees leave the company on their own, then this is a loss of intellectual capital for the company.

Figure 2.1 Framework Conceptual



Description :

- a. To analyze the effect of work fatigue on employee turnover at South and West Sulawesi Bank Company.
- b. To analyze the effect of job ambiguity on employee turnover at South and West Sulawesi Bank Company .
- c. To analyze the influence of career management on employee turnover at South and West Sulawesi Bank Company
- d. To analyze the effect of work fatigue, job obscurity, and career management simultaneously on employee turnover at South and West Sulawesi Bank Company.

3. RESEARCH METHOD

The Population in this research were employees of PT South and West Sulawesi Bank Main Branch, totaling 100 people. Samples taken were 80 people

The types of data collected in this study are:

- a. Primary data is data that is directly obtained from interviews (interviews) and filling out a questionnaire, which represents respondents' perceptions of work fatigue, job ambiguity, career management, and employee turnover. Because this perception is qualitative data, it is necessary to quantify it using a scale Likert.
- b. Secondary data is data that supports primary data obtained through documentation studies. Sources of data obtained in this study came from respondents who were employees of PT South and West Sulawesi Bank Branch Makassar many is 80 people.

This research explains that the independent variable which include: Job fatigue (X1), job obscurity (X2), career management (X3) have an influence or not on the dependent variable, namely employee turnover (Y).

Research instruments are tools or facilities used by researchers to collect data so that their work is easier and the results are better, in the sense that it is more accurate, complete and systematic so that it is easier to process. From the understanding of these instruments, it can be seen that research instruments are used to produce accurate data. The research instrument used was a questionnaire and data collection related to research at South and West Sulawesi Bank Company

Validity Test The validity test was performed using the Spearman correlation and calculations using SPSS 20.0 for windows. The minimum requirement used to be considered eligible is $r_{count} \geq r_{critical}$ where $r_{critical} = 0.3$. A statement is said to be valid if the statement is able to express what it wants to measure.

Reliability test serves to test whether the question items in the questionnaire can be trusted or reliable, to interpret the level of the instrument reality. This reliability testing technique uses the crombach Alpha

statistical test technique, the results of the calculation show that it is reliable if the alpha coefficient (α) is more than 0.60, which means that the questionnaire is reliable and can be used for research, the greater the value of the reliability coefficient, the more reliable the data is. the agreed limit for that, but in general the acceptable value of the reliability coefficient is 0.60 and above (Sugiyono, 2013: 220)

Partial Test, This test is conducted to determine whether all independent variables partially (individually) have a significant effect on the dependent variable. Partial coefficient testing is to determine the effect of each independent variable partially (alone) on the dependent variable. The testing process uses the t test (t-test) with the formula: $t = \beta_i / (Se (\beta_i))$ Where : t = Calculated Value β_i = Estimator Se = Standard error of estimator Furthermore, to find out whether the independent variable (Partially) has a significant negative effect (significant) on the variation of the dependent variable, it is done by comparing the calculated t value with the t table value at a significant level (α) and a certain degree of freedom (d f) ($d f = n k - 1$). The test form is as follows: Conclusion criteria: If $t > t$ table, the hypothesis is accepted $t \text{ count} \leq t$ table then the hypothesis is rejected.

Simultaneous test To prove the first hypothesis, the F test is used to prove that the variables of work fatigue, job obscurity, career management simultaneously or simultaneously have a significant effect on employee turnover. This F test is used to see how much influence between the independent variables simultaneously or simultaneously on the dependent variable, namely by comparing the F count generated by multiple linear regression with F table at a significant level of 95% ($\alpha = 0.05$). If the calculation results show: 1. F count $>$ F table or if the error probability is less than 5% then H_0 is rejected and H_a is accepted. This shows that there is a significant effect of the independent variables on the dependent variable simultaneously. it means that the variation of the regression model succeeds in explaining that the overall independent variable. 2. F count $<$ F table or if the error probability is more than 5% then H_0 is accepted and H_a is rejected. This shows that there is no significant effect of the independent variables on the dependent variable simultaneously. Through this simultaneous test, it can be seen the magnitude of the influence of these variables together by looking at the coefficient of determination (R^2). From the determinant coefficient (R^2), it can be seen that the degree of accuracy from multiple linear regression analysis shows the large variation in the contribution of all independent variables and the dependent variable.

4. DATA ANALYSIS AND DISCUSSION

Regression Multiple linear analysis in this study is used to determine the influence of the independent variables (Work fatigue, job ambiguity and career management) on the dependent variable (employee turnover). As quoted from the book Ridwan (2003: 253).

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

explanation :

Y = Employee turnover

a = Constant

$b_1b_2b_3$ = Regression parameter

X_1 = Work Fatigue

X_2 = Unclear task

X_3 = Career Management

e = Standard error

The Effect of Work Fatigue on Employee Turnover

Job Fatigue in column $t = 2.893$, and a significant value of $0.005 < 0.05$, then H_1 is accepted, which means that Job Fatigue has a positive and significant effect on employee turnover. The data shows that the indicator of work fatigue is most influenced by the burden and duration of physical and mental work and psychological conditions such as responsibility, worry or conflict with a mean value of 4.20, and the lowest indicator value is influenced by monotony and illness, feelings of pain and nutritional status with a mean value of 3.97. This result shows that employee respondents have the impact of monotony and illness, feelings of illness and nutritional conditions affect work fatigue.

Based on the above results, it can be concluded that the most important indicator in the Work Fatigue variable (X_1) according to the respondents' responses is the burden and duration of physical and mental work and psychological conditions such as responsibility, worry or conflict because these indicators have the highest average value compared to other indicators, this is related to The highest average value of the

employee turnover indicator is duties and jobs of 4.37, which indicates that the burden and duration of physical and mental work and mental conditions such as responsibilities, worries or conflicts affect duties and jobs.

Emotional exhaustion is a response to chronic stress at work such as work overload. This stress is constant over time and the pressure makes people, causing emotional exhaustion. It is a lack of emotional energy, not physical energy (Maslach et al., 2001). The second step in the fatigue process is depersonalization (Maslach et al., 2001). Depersonalization is an attempt by the client to actively ignore the client's unique and attractive qualities.

Depersonalization can lead to dehumanization, treating people as objects. Depersonalization is seen as a form of dealing with workers' distance from work and clients. Reduced personal achievement is the third step in the burnout process, reduced personal achievement is the decrease in achievement of someone who is considered a professional. The exhaustion process is a continuous process, fatigue is not experienced as an intermittent process, wherein the person must experience a certain degree of emotional exhaustion and then feel a diminished sense of personal achievement.

Effect of Job Unclearness on Employee Turnover

Task uncertainty in column $t = 1.081$, a significant value of $0.283 > 0.05$, then H2 is accepted, which means that Task Unclearness has a positive and insignificant effect on employee turnover. The data shows that the indicator of task uncertainty is most influenced by the lack of feedback or uncertainty about job performance with an average value of 4.31, and the lowest indicator value is influenced by uncertainty about work procedures with an average value of 3.85, this indicates that The factor that most influences job uncertainty is uncertainty about job performance which can cause employee turnover to increase.

Based on the above results, it can be concluded that the most important indicator in the variable Task Unclearness (X2) according to the respondents' responses is the lack of feedback or uncertainty about job performance because this indicator has the highest average value compared to other indicator, this is related to the highest average value of the employee turnover indicator. This is namely duties and jobs amounting to 4.37, which indicates that the lack of feedback or uncertainty about job performance affects the duties and jobs.

Role ambiguity has been defined by several experts with different sentences but with similar meaning and essence. Experts define role ambiguity where employees get a lack of clear information about the responsibilities and expectations of the position or position they occupy. According to Munandar (2008), role ambiguity is felt if employees do not have enough information to be able to carry out their duties, or do not understand or realize expectations related to certain roles.

Whereas Robbins (2008) states that role ambiguity arises when the expected role (role expectation) is not clearly understood and a person is unsure of what he is doing. Role ambiguity is the degree to which information is less clear about expectations regarding the role, methods for meeting role expectations, or the consequences of role performance. In other words, role ambiguity is the difference between the number of people and the amount of information they need to carry out their roles adequately.

Anggraeni (2002) states that the degree of task uncertainty arises from ambiguity and weak structure, both in the main tasks and in other related tasks. So that task uncertainty is relatively higher for "fuzzy and ill-defined" tasks, meaning that the tasks given are less clear in their completion and lower for tasks that are already patterned and structured. For tasks that are confusing (ambiguous) and unstructured, users or employees cannot work optimally so that the performance of their information systems will be disrupted.

Effect of Career Management on Employee Turnover

Career Management in column $t = 2,048$, and a significant value of $0.044 < 0.05$, then H3 is accepted, which means Career Management has a positive and significant effect on employee turnover. The data shows that the Job Performance indicator with a mean value of 4.43 this result shows that employee respondents have a high impact because Job Performance affects career management, and the lowest indicator value is a training indicator with an average value of 3.71, this shows that The factor that most influences career management is job performance, this is related to the highest average score of employee turnover indicators, namely tasks and jobs of 4.37, which indicates that job performance affects tasks and jobs.

Gibson (2002) suggests that there are four characteristics in individual assessment related to suitability, namely achievement, attitude, career adaptability and career identity. In career achievement, salary and

position are more popular indicators of career performance. In particular, the faster a person's salary increases and the further down the hierarchy, the higher the employee's performance. Career attitude refers to someone looking at and evaluating a career. People who have a positive career attitude will also have positive perceptions and assessments of their career. A positive career attitude is more likely to be compatible with career demands and opportunities that are consistent with the interests, values, needs and abilities of the individual. Professions are always changing which require new knowledge and skills to practice them. People who cannot adapt to these changes will accept them in career practice and run the risk of becoming obsolete. Career adaptability demonstrates the application of cutting-edge knowledge, skills and technology in the career path.

The Effect of Job Fatigue, unclarity of Job, and Career Management on Employee Turnover

F test can be seen in the table that is at the value of F with a value of $d f = 100$ then F table obtained is 2,724. In table 5.16, the value of T count $> T$ table is $4.779 > 2.724$. Then H4 is accepted, which means Work Fatigue, Unclear Duty and Career Management together (simultaneously) have a significant effect on employee turnover.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

In this study, testing whether Work Fatigue (X1), Task Unclearness (X2) and Career Management (X3) affect employee turnover (Y) at PT South and West Sulawesi Bank.

- a. H1, namely Work Fatigue (X1) has a significant positive effect on Employee Turnover (Y) (a study at PT South and West Sulawesi Bank. Based on the results of data analysis and discussion, it is concluded that Job Fatigue (X1) has a positive and significant effect on employee turnover (Y).
 - b. H2, namely Task Unclearness (X2) has a positive and insignificant effect on Employee Turnover (Y) (PT South and West Sulawesi Bank study). Based on the results of data analysis and discussion, it is concluded that Job Unclearness (X2) has a positive and insignificant effect on employee turnover.
 - c. H3, namely Career Management (X3), has a positive and significant effect on employee turnover (Y) (PT South and West Sulawesi Bank study). Based on the results of data analysis and discussion, it is concluded that Career Management (X3) has a positive and significant effect on employee turnover (Y).
 - d. H4, namely in the Simultaneous Test (Test F) that Job Fatigue (X1), Task Unclearness (X2) and Career Management (X3) have a significant effect together (simultaneously) on employee turnover (Y)
- Suggestions

Based on the results of the research that has been done, suggestions are made, including:

a. Advice for PT South and West Sulawesi Bank.

Based on the above conclusions, it can be suggested in this study that:

1. The management of PT South and West Sulawesi Bank must increase its attention to employees by providing opportunities for employees to discuss and openly and PT South and West Sulawesi Bank must provide better knowledge and training, proper employee placement for each job, adequate rest hours, activities health, increase co-office recreation, flexible management policies regarding employee leave and prevent employees from working overtime in order to reduce employee fatigue.
2. PT South and West Sulawesi Bank must further develop the quality of a better Career Management, by approaching employees, through discussions or meetings to evaluate employee performance, and explain job descriptions and job specifications.

b. Suggestions for Further Research

In the future, this research is expected to be able to present higher quality research results with some input regarding several things including:

1. Future research should further expand the survey area not only to one area so that the results can be generalized.
2. Further researchers are advised to obtain data in the form of interviews from several high-ranking officials of PT South and West Sulawesi Bank Company at Makassar region or other areas.

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