

JOB AMBIGUITY ON THE PROBABILITY OF LABOUR TURNOVER AT BPR SYARIAH BUANA MITRA PERWIRA PURBALINGGA

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Abstract

BPR Syariah Buana Mitra Perwira is one of the Regional Owned Enterprises (BUMD) of Purbalingga Regency engaged in the financial sector. In the BPR Syariah Buana Mitra Perwira environment, task complexity and unclear job roles can create a situation of job ambiguity that has the potential to affect workforce stability. This study aims to determine the contribution of job ambiguity to the probability of turnover at BPR Syariah Buana Mitra Perwira. The study used a qualitative method with descriptive analysis of 10 employees from the results of random sampling techniques with observation and interview methods using a questionnaire. The results showed that on average 62% of employees stated that there was job ambiguity, while 38% of employees stated otherwise. In addition, the results of the probability of turnover in the high category are 8.7%. The research can be concluded that there is an influence of job ambiguity on the probability of labour turnover along with influencing factors in company policies and practices. The practical implications of these findings can support organisations in designing more efficient management policies and practices to maintain and improve employee satisfaction and workforce stability.

Keywords: Job Role Ambiguity, BPR Syariah Buana Mitra Perwira, Turnover Probability.

INTRODUCTION

BPR Syariah Buana Mitra Perwira is one of the Regional Owned Enterprises (BUMD) of Purbalingga Regency engaged in the financial sector. In the context of business dynamics, BPR Syariah Buana Mitra Perwira as a financial institution oriented towards sharia principles faces various challenges, including the problem of labour turnover. In its history, BPRS Buana Mitra Perwira was established in order to increase Regional Original Revenue (PAD) and support regional autonomy in order to meet the needs of the community (Fitrianto, 2012).

According to Law No. 21 of 2008 concerning Islamic banking, Islamic banks are banks that conduct business activities based on sharia principles or Islamic law which are regulated by the fatwa of the Indonesian Ulama Council such as the

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principles of justice and balance, universalism, benefit and do not contain gharar, usury, zalim, maysir and haram objects (Muhammad, 2020). Islamic banks do not charge interest to customers and the rewards received by Islamic banks depend on the contract or agreement between the bank and the customer. The contracts that occur in Islamic banks must comply with the terms and conditions of the contracts regulated by Islamic law. Islamic People's Financing Bank (BPRS) is part of an Islamic bank which in its activities does not provide payment traffic services. BPRS conducting business activities must seek approval from the National Sharia Council before carrying out its business activities (Fauziyah et al, 2016).

Human resources are very inherent in every company as a factor that determines the existence and role to contribute to the achievement of company goals, especially at BPR Syariah Buana Mitra Purbalingga. Companies need a reliable and qualified workforce so that these institutions must be able to pay attention to their workforce (Waspodo et al., 2013). In order to achieve the set goals, the workforce is required to provide optimal performance. The problem that often occurs and hinders the performance of an institution or company is the problem of high turnover (Sari et al., 2015).

Labour turnover can be a critical issue as it can impact on smooth operations, customer service, and organisational balance. The term *turnover* or *turnover intention* is a description of individuals to leave to find another job (Sari et al., 2015). The reasons why employees want to leave their jobs are due to a lack of challenge at work, better opportunities in other workplaces, pressure, geographical location and salary. Too high *turnover* will affect productivity and cause high costs. When there is a high *turnover* of employees, it will be a big loss for the company if potential employees leave (Sutanto et al., 2022).

One factor that can contribute to the high labour *turnover* rate is job ambiguity experienced by BPR Syariah Buana Mitra Perwira employees. Ambiguity is something that occurs when individuals do not have clarity regarding the tasks of their work (Irzani et al., 2014). Someone who experiences ambiguity in their job will feel anxious, dissatisfied in doing work so that it will cause stress at work (Munda et al., 2018). Lack of information related to tasks and role ambiguity in employees will cause problems for workers. Ambiguity has the property of increasing stress because it can hinder employees when carrying out tasks, causing a sense of uncertainty and insecurity (Sutanto et al., 2022). However, this ambiguity can also arise as a result of inadequate training, poor communication and distortions with colleagues (Yasa, 2017). In the context of Islamic financial institutions, where a deep understanding of sharia principles is essential, job ambiguity can have a more serious impact.

There has been no research that specifically explores between job ambiguity and labour *turnover* probability in Islamic BPRs, particularly in BPR Syariah Buana

Mitra Perwira. Therefore, this research is directed at filling this knowledge gap and providing a deeper understanding of the ambiguities that may influence employees' decisions to leave their jobs within BPR Syariah Buana Mitra Perwira. The purpose of the study is to determine the influence and factors of job ambiguity on the probability of labour turnover at BPR Syariah Buana Mitra Perwira. By understanding the impact between job ambiguity and the probability of workforce turnover, BPR Syariah Buana Mitra Perwira can develop more effective management strategies to reduce turnover rates, increase employee retention, and improve overall organisational performance. The benefit of this research is that it provides insight into the level of job ambiguity experienced by BPR Syariah Buana Mitra Perwira employees. With this understanding, institutions can identify areas that need to be improved in the design of tasks and responsibilities, so as to reduce uncertainty that can affect employee welfare. As for employees, this research can provide a better understanding of the sources of job ambiguity they may experience, allowing them to more effectively adapt and manage their job expectations. The results of this study are expected to make a positive contribution to human resource management at BPR Syariah Buana Mitra Perwira and can serve as a foundation for further research in this field.

RESEARCH METHODS

The research design uses descriptive analysis research through a qualitative approach. The research location was at BPR Syariah Buana Mitra Perwira Purbalingga which was conducted in November 2023. The population of this study were employees who worked at BPR Buana Mitra Perwira in Purbalingga Regency. The sampling technique used *random sampling* technique as many as 10 employees. The data collection technique was carried out by observing and interviewing respondents. The research instrument used in data collection uses a questionnaire tool. The data sources obtained in this study are primary data and secondary data. Ambiguity data is obtained through a questionnaire from researchers in the form of primary data, while turnover probability data is obtained from labour data at BPR Syariah Buana Mitra Perwira in 2023 which is secondary data. The ambiguity survey of the workforce at BPR Syariah Buana Mitra Perwira uses a questionnaire tool containing 5 questions with questions where the respondent will answer "yes" and "no" accompanied by in-depth reasons from the respondent. The formula for calculating the probability of labour turnover used is as follows:

$$\text{Turnover Rate} = \frac{\text{Number of employees who quit}}{\text{Initial number of employees} + \text{Number of employees recruited}} \times 100\%$$

This study will deepen how much job ambiguity contributes to labour *turnover*, the influence and factors that influence it. The results of the research data will be analysed descriptively based on the researcher's interpretation of the answers during the interview. The flow in this research is:

- a. Determine the topic and formulate the problem
- b. Conduct a *literature review* of relevant previous research
- c. Determine the research design
- d. Determining participants or respondents
- e. Perform data collection
- f. Perform data analysis
- g. Presenting research results
- h. Interpreting the results
- i. Making conclusions

RESULTS AND DISCUSSION

A. The Effect of Job Ambiguity on Employee Turnover at BPR Syariah Buana Mitra Perwira

1. Worker Ambiguity Survey Results

The survey results of the job ambiguity statement on BPR Syariah Buana Mitra Perwira workers are as follows:

Table 1. Results of Job Ambiguity in the Workforce

No.	Question	Answer	
		Yes n (%)	No n (%)
1	Is the division of tasks and responsibilities for workers at BPR Syariah Buana Mitra Perwira clear?	2 (20%)	8 (80%)
2	Is the compensation and benefits policy at work satisfactory?	4 (40%)	6 (60%)
3	Is the company's policy on leave clear and straightforward?	5 (50%)	5 (50%)
4	Is the number of human resources with job <i>descriptions</i> appropriate?	3 (30%)	7 (70%)
5	Do your bosses have the same job expectations?	5 (50%)	5 (50%)

Primary source: Results of Questionnaire Data (November, 2023)

Based on the recapitulation of the answers to the questions above, the distribution of answers mostly answered "no", which means that BPR Syariah Buana Mitra Perwira has ambiguity in its work.

2. Labour Turnover Probability Results

Based on primary data obtained directly from BPR Syariah Buana Mitra Perwira in 2023, it has the following details:

Table 2. Entry and exit data of BPR Buana Mitra Perwira employees

Description	Total
Initial employee	79 people
Employee exits	8 people
Employee entry (new)	13 people
Total current employees	84 people

Secondary source: Employee Data Year 2023

Based on the information above, the calculation of the probability of labour turnover can be obtained with the turnover rate formula as follows:

Turnover Rate:

$$\begin{aligned}
 &= \frac{\text{Jumlah karyawan yang berhenti}}{\text{Jumlah karyawan awal} + \text{Jumlah karyawan yang direkrut}} \times 100\% \\
 &= \frac{8 \text{ orang}}{79 \text{ orang} + 13 \text{ orang}} \times 100\% \\
 &= \frac{8 \text{ orang}}{92 \text{ orang}} \times 100\% \\
 &= 8,7\%
 \end{aligned}$$

Based on the results above, the probability of labour turnover at BPR Syariah Buana Mitra Perwira is in the high category. This is in accordance with Meyer's statement (in Pratista, 2015) which reveals that the turnover rate of a company is in a high category if it reaches more than 5%.

From the above results if analysed descriptively, seen from the presentation of the table the workers stated that there was ambiguity in their work and caused the company's turnover rate to fall into the high category, namely 8.7%. This shows that there is a significant influence between job ambiguity and the turnover rate of workers at BPR Syariah Buana Mitra Perwira Purbalingga.

B. Factors Affecting Ambiguity and Turnover in the Workforce at BPR Syariah Buana Mitra Perwira

Based on statements from employees, there is job ambiguity at BPR Syariah Buana Mitra Perwira. The first factor is that the division of tasks and responsibilities in the workplace is still unclear. The uncertainty of duties and responsibilities causes employees to be frustrated. Employees do not know

what their superiors expect from them and feel that the workload is unfair, motivating employees to look for new jobs. Based on research from Munda and Yuniawan (2018) the highest index that affects employee turnover is about the authority possessed. Company management that is not clear in providing task information will cause confusion to employees.

The second factor is dissatisfaction with the compensation and benefits policies received by employees. The compensation and benefits policy is a driving factor in seeking employment elsewhere with more attractive benefits. For example, the working hours in the cooperation agreement are from 08.00 WIB to 17.00 WIB, but when required to work beyond working hours, employees do not receive compensation. The third factor is company policies that are not clear enough. The company policy that causes dissatisfaction with the company most often is the leave policy. Leave is an employee right, but when employees apply for leave, it is sometimes complicated.

The fourth factor, the number of employees with the number of *job descriptions* is not comparable, this causes a high workload and causes fatigue in employees. In accordance with Maghfira's (2020) research, employees who have physical and mental fatigue due to ambiguity in work prefer to leave the company. The last factor is that superiors have different job expectations for employees. Employees who work under several superiors have different expectations, making it difficult to prioritise work. This triggers role conflict where an employee is faced with different role expectations. The conflict arises when the employee finds complying with the demands of one role makes it difficult to comply with the demands of another role (Robbins, 2006).

Based on the factors that occur in BPR Syariah Buana Mitra Perwira employees, it can be interpreted that there is role ambiguity at work. Role ambiguity is the unknown expectations of others due to the absence of clear information conveyed (Kreitner and Kinicki, 2014). The emergence of uncertainty in the definition of work and what is expected in the job will arise role ambiguity (Rivai and Mulyadi, 2011). This is supported by the existence of indicators that cause job ambiguity in general, including (Yulianto, 2017):

1. Feel secure with the amount of authority you have and have a clear work plan.
2. Know what responsibilities must be done clearly.
3. Have clear work goals and proper time management.
4. Know the scope of work and its performance evaluation.

Based on the indicators above, the emergence of ambiguity felt by employees in a job is because employees already know what the scope of work they should do but not in accordance with what the employee has planned. The characteristics of a person experiencing ambiguity are not having a clear role,

not knowing to whom someone is accountable for their work, not having enough authority to carry out their responsibilities, not knowing what is expected from work and not understanding the role of work to achieve overall company goals (Nimran, 2004).

The existence of expectations that arise in the minds of employees and do not match the reality faced causes employees to have the desire to *turnover* from the job. The indicators of *turnover* in general according to Irzani and Witjaksono (2014) include:

1. Employees have thoughts of quitting or leaving the job even if it is not in the near future.
2. The possibility of finding a new job.
3. Still actively looking for another job.

Resigning from a job can be both voluntary and involuntary. Voluntary resignation is influenced by how attractive the current job is and the availability of other job alternatives.

Turnover has an impact on the company, one of which is the cost to the company caused by *turnover*. There are four types of costs associated with high *turnover*, namely *vacancy cost*, *training cost*, *replacement cost* and *separation cost* (Ahmad and Afgan, 2016). *Turnover* can be classified into three categories, namely *uncontrollable* and *controllable turnover*, *functional* and *dysfunctional turnover* and *involuntary* and *voluntary turnover* (Carolina and Sandroto, 2012). The factors that cause high *turnover* in BPR Syariah Buana Mitra Perwira employees cause employees to experience stress at work, low job satisfaction, employees do not have a commitment to give all their abilities for the progress of the company (Siagian, 2004).

CONCLUSIONS

The conclusion of this study is that there is an influence in descriptive analysis between job ambiguity on labour *turnover* at BPR Syariah Buana Mitra Perwira with a probability of 8.7% and falls into the high *turnover* category. The factors of job ambiguity that cause high *turnover* are lack of clarity in the authority of duties and responsibilities, compensation policies and benefits for employees, company policies regarding leave, the number of job duties that are not in accordance with the number of employees, and the different expectations of each supervisor for employees. Suggestions that can be proposed to institutions or companies are to analyse the causes of high employee *turnover* and overcome them by improving the work environment, improving management and communication, providing programs for employee welfare and developing employee skills. As for employees, they can improve open communication with superiors. In addition, they

can take the initiative to develop themselves, make clear career plans, participate in programmes provided by the company for employee welfare and maintain employee networks and involvement in the company.

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