

**UNIVERSITI TEKNOLOGI MARA**

**THE INTERNAL FACTORS  
INFLUENCING TURNOVER INTENTION IN  
BANK RAKYAT JOHOR REGION**

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**Dissertation submitted in partial fulfillment  
of the requirement for the degree of**

**Master in Business Administration**

**Arshad Ayub Graduate Business School**

**JULY 2019**

## ABSTRACT

Bank Kerjasama Rakyat Malaysia or known as Bank Rakyat is a Cooperative Bank. Bank Rakyat has continued to expand their product range and customer facilities that are varied and innovative. The products and facilities include consumer banking, commercial financing, savings and investments as well as products of financial planning to satisfy the many demands of a wide spectrum of modern day customers and finally providing good perks and benefits to their employees. However, there are some issues that cause the increasing of the employee turnover intention in Bank Rakyat although Bank Rakyat had won the title of Best Companies to Work for in Asia for the year 2016 and 2017. In 2018, the number of resignation has increased from 125 to 202 in 2017 and 2018, respectively. The increment rate of 16.88% is linked to the poor performance in branch, credit and recovery department. Therefore, the objectives of this study are to identify the current situation on job turnover, to determine the relationship between variables which are turnover, leadership, salary, finance reward and working condition and to provide appropriate recommendations to the organization. This study employs both quantitative and qualitative approaches. An academic construct consisting of SWOT and TOWS analysis were included. 100 questionnaires were distributed to the employees of Bank Rakyat in Johor region and analysed with the help of SPSS. The finding revealed that of the four variables, financial reward has the strongest positive relationship with the turnover intention while leadership shows negative relationship with turnover intention. In conclusion, Bank Rakyat should ensure the financial reward given compatible with the hard work poured by the employees in order to attain the organization's goal. Bank Rakyat needs to recognize and show appreciation for these key employees for them to feel motivated in their work and thus, stay long with the organization. On top of financial rewards, Bank Rakyat might need to consider on improvising its salary scheme especially for the low grade clerical work.

## ACKNOWLEDGEMENT

In the name of Allah s.w.t, the Most Gracious, the Most Merciful. Alhamdulillah, all thank and praises are due to Allah s.w.t for His wisdom, strength and blessings that have enabled us to complete this project paper accordingly. This including parents, lecturers, family, friends and in essence, all sentient beings.

First and foremost, we would like to express our deepest gratitude to our advisor Dr. Azizah Binti Daut for her endless support and guidance. To all lecturers who have taught us as well as to the programme coordinator, Dr Zamri bin Miskam.

A great appreciation to Bank Kerjasama Rakyat Malaysia for their contribution to this study. A special note to thanks to our classmates for the unwavering support and encouragement to us during the course of completing this paper. Finally, we sincerely thank our parents, family and friends, who have provided the advice and financial support. The product of this research paper would not be possible without all of them. May Allah grant all of you with His greatest bless.

Thank you.

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