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THE INFLUENCE OF PSYCHOLOGICAL MOBILITY ON CAREER AND SATISFACTION IN BANKING INDUSTRY EMPLOYEES

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ABSTRACT

Nowadays, community perceives changing job as a common phenomena due to the influence of boundaryless careers. Boundaryless careers affect the size of one's success, both in terms of job and career satisfaction. This research aims to study whether psychological mobility has an effect on physical mobility as well as job and career situations on bank employees in Surabaya, Indonesia. To test the hypothesis, this study selected 116 bank employees in Surabaya as respondents. This research uses quantitative methods, and Partial Least Square (PLS) analysis technique. The criteria set for the respondents in this study were employees who worked in the lending, funding, and operations sections. This study uses purposive sampling as a non probability sampling techniques, which makes use of certain considerations in determining the respondents eligible to become a sample. The results of this study indicate that the respondent's answer to the Physical Mobility (PHM) variable is the low category with 2.22 value. This shows that the number of respondents who move or transfer is low. While the average respondent's answer to the Career Satisfaction (CS) variable is 2.68, which is categories as moderate and the average respondent's answer to the Job Satisfaction (JS) variable is 3.01, also categorized to be moderate. Psychological mobility has a positive effect on physical mobility, while negative effect on career satisfaction and job satisfaction. On the other hand, physical mobility shows a negative effect on career satisfaction and has no significant effect on job satisfaction. This research is considered as useful based on the practical side of the result, it which it can be used as material for consideration and planning for individual employees in taking psychological action as well as physical mobility to support their career success.

INTRODUCTION

In the previous era, the majority of individuals only worked for one company for the rest of their lives, which is commonly known as a single employment

setting. This is also supported by statements that a person's career only takes place in one or two organizations throughout his career by following the specified career path level (Eby, Butts and Lockwood, 2003). But in the recent decades, there has been a change in the concept of a career. Employees experience a lot of pressure on the organization where they work, so the view that changing jobs is initially considered a taboo, turns into a normal phenomenon (Arthur and Rousseau, 1996). This is supported by a survey conducted by id.jobsdb.com in May 2015 on turnover intention in Indonesia, which was done on 2,324 respondents with diverse occupations and career levels. The results show that 73% of workers in Indonesia are not happy with their current jobs and 59% of workers in Indonesia are eager to find new jobs for the next year (Briscoe, Hall and Frautschy DeMuth, 2006)

Some of the reasons underlying the intention to move were due to underpayment, the lack facilities and incentives provided by the company (35%), lack of adequate career paths (21%), and dissatisfaction with company processes and systems that did not help in developing employees (11%). However, most workers are still hesitant to change their jobs due to the lack of proper and adequate employment (65%), leaving the comfort zone in current employment (12%), and worrying about cultural differences and a new work environment (11%). The results of the survey found that 88% of Indonesian workers thought that changing jobs was their best decision of the several concepts that can illustrate the occurrence of career change, the concept of boundaryless career is by far the most influential (Verbruggen, 2012). In general, boundaryless careers are career concepts related to job change, job specialization, company, industry and location, both psychologically and physically (Arthur and Rousseau, 1996). This concept focuses on mobility, opportunities and work environment and overrides the dependency on a particular career of an organization (Arthur, 1994). The concept of boundaryless career is a theory that is widely accepted by many researchers (Briscoe, Hall and Frautschy DeMuth, 2006). Boundaryless career researchers state that this theory can lead someone to achieve success in their career (Verbruggen, 2012).

Research on boundaryless careers only focuses on physical organizational switching behavior, where such movements can be clearly observed (Sullivan and Baruch, 2009). Whereas according to the basic concept of boundaryless careers from (Arthur and Rousseau, 1996), boundaryless careers also include psychological and physical transfers. This is supported by research by Sullivan and Arthur (2006) which states that boundaryless careers consist of two types of mobility, namely psychological mobility and physical mobility.

Psychological mobility describes a person's attitude towards true mobility - behavior of someone who moves physically (Lazarova and Taylor, 2009). Previous studies have found that a person's attitude is the cause of certain behaviors (Ajzen and Fishbein, 1977; Bentler and Speckart, 1979). Individuals who undergo a boundaryless career and people who have a career in a particular organization have a different view of career success (career success). Individuals who undergo a boundaryless career attach importance to satisfaction as an award that can meet their personal needs. Based on previous

studies, there are actually two types used to measure a person's career success, namely objective career success, which includes verifiable achievements such as salary, promotions, and managerial status of the company and subjective career success, revolving around individual opinions on achievement and career leadership (Judge *et al.*, 1995).

Verbruggen (2012) in his research tried to examine career satisfaction and job satisfaction which is associated with psychological mobility with the mediating effect of physical mobility. The results of the study stated that the level of boundaryless careers, both psychological mobility and physical mobility can affect the level of career and job satisfaction. Thus this research becomes the basis of this research.

Based on the results of a survey conducted by Mercer Talent Consulting & Information Solution in Indonesia in 2015, the turnover rate of all industries is still high at 8.4%, and the highest turnover rate occurs in the banking sector, which is 16% (Prahadi, 2015). Turnover is a form of physical mobility. Another survey conducted by Prima Wahana Cakrawala (PwC) shows that turnover at state-owned banks has the lowest rate compared to rates at private banks or foreign banks operating in Indonesia (www.Bisnis.com). Based on the 2014 survey it was also found that the three highest levels of turnover occurred in employees in the lending section by 35%, followed by the funding of 21%, and operations by 16% (www.pwc.co.id). Lending employees are employees who are responsible for the distribution of credit funds to the public. Employees in the funding section are those who are responsible for the funds deposited by the public at the bank, which can be in the form of savings or time deposits. While employees in the operations section are employees whose job is to carry out customer transaction processes in accordance with the bank system.

This study aims to seek how psychological mobility affects career satisfaction and job satisfaction, and how the role of physical mobility in the relationship between the two variables. The implication of this research, from the theoretical side, is to add and develop theories of human resource management, especially on the concepts of boundaryless career and subjective career success. While from the practical side, this research may serve as a material consideration and planning for individual employees in taking psychological action as well as physical mobility for career success.

METHODS

This study uses a quantitative approach to test hypotheses. This is because the quantitative approach can explain the phenomenon in a measurable, as well as verification. The quantitative approach in this study was begun by creating an analysis model which was then continued by making hypotheses, identifying variables, collecting data, and analysis.

This study uses variables consisting of independent and dependent variables. The independent variable in this study is psychological mobility, while the dependent variable is physical mobility, career satisfaction and job satisfaction. The data were collected by distributing a number of

questionnaires to respondents who can be identified, handing some questionnaires to be shared with colleagues, and collecting questionnaires that have been filled in for processing and analysis.

The population in this study are employees of the banking industry excluding state-owned banks in Surabaya. This is because according to a survey conducted by PwC in the banking industry, state-owned banks have the lowest turnover rates compared to national private banks or foreign banks operating in Indonesia.

This study uses purposive sampling as a non probability sampling techniques, which makes use of certain considerations in determining the respondents eligible to become a sample. In this study the group believed to be able to provide the desired information was employees who had made a turnover. This is related to the physical mobility variable, in which the researcher assumed that a high level of movement will indicate how employees behave towards the transfer, and thus affect employee satisfaction.

The criteria set for the respondents in this study were employees who worked in the lending, funding, and operations sections. This is based on the results of a survey from PwC that the 3 highest turnover rates at banks in Indonesia occur in the lending section at 25%, 21% in the funding, and 16% in the operation section. Therefore, this study uses bank employee who works in the lending, funding and operation sections as samples.

In this study sampling was conducted by leaving a questionnaire to bank representatives. 300 questionnaires were distributed. However, only 225 questionnaires returned. Of the 225 questionnaires, 25 questionnaires could not be used because it was incomplete in filling out the questionnaire. Of the 200 questionnaires, the selection was made according to the sample needed, which was a transfer. Thus, only 116 questionnaires were used to process the results.

PLS analysis techniques was used in this research because of several factors that inhibit the researchers to use SEM (Structure Equation Model) technical analysis. In addition, PLS is considered to be an appropriate technique to test the models in this study. There are two kinds of indicators in the PLS approach. The first indicator is a reflexive indicator or reflective indicator. Reflective indicators are indicators that are considered to be influenced by latent constructs, or indicators that are considered to reflect and/or represent latent constructs. Reflective indicators observe the effects caused by latent variables. The second indicator is formative indicator. Formative indicators are indicators that are considered to influence latent variables. Formative indicators observe the causative factors of latent variables. Reviewing the explanation of the second point, it can be determined that the minimum number of samples for this study is 50 respondents.

Hypothesis Development & Testing

Hypothesis 1: Psychological mobility has a positive effect on physical mobility. High stress levels have a negative impact on career and job

satisfaction. **Hypothesis 2:** Physical mobility has negative effect on career satisfaction, and **Hypothesis 3:** Physical mobility has negative effect on job satisfaction. **Hypothesis 4:** Psychological mobility has positive effect on career satisfaction, and **Hypothesis 5:** Psychological mobility has positive effect on job satisfaction.

This study uses an alternative PLS analysis technique since the number of samples that can be used does not meet the SEM sample size requirements. The PLS (Partial Least Square) analysis tool has two models to evaluate research models and testing hypotheses.

RESULT

The psychological mobility variable has 5 indicators that can be used. From the mean score, the predicate can be determined according to the rating category (see **Table 1**).

Table 1. Description of the Psychological Mobility Variable

Item	**Statement**	**Number of Respondents**					**Mean Score**	**Predicate**
		1	**2**	**3**	**4**	**5**		
PM 2	I enjoy working on a project that involves people from another company.	2	9	40	51	14	3.57	High
PM 3	I enjoy the assignment which requires me to work outside the company.	4	7	30	51	24	3.72	High
PM 4	I like work assignments that require me to work outside my department.	6	23	27	47	13	3.33	Moderate
PM 5	I enjoy working with people outside my company.	2	12	25	59	18	3.68	High
PM 7	New experiences and situations make me feel more energized.	0	0	12	57	47	4.30	Very high
	Average						3.72	High

Sources: Processed primary data

Data from Table 1 shows that the average respondent's answer to the psychological mobility (PM) variable is 3.72, which is included in the high category. This means that respondents have high openness to new things, including to interact or work with parties outside the department and even the company where they work. Physical mobility variable has 2 indicators. From the mean score, the predicate can be determined according to the rating category (see **Table 2**).

Table 2. Description of the Physical Mobility Variable

Item	**Statement**	**Number of Respondents**					**Mean Score**	**Predicate**
		1	**2**	**3**	**4**	**5**		
PHM1	Number of employee resigning from company based on his own decision.	0	74	36	5	1	2.42	Low
PHM2	Number of employee changing field of work.	24	67	23	2	0	2.03	Low
	Average						2.22	Low

Sources: Processed primary data

Data from the table above shows that the average response of respondents to the variable physical mobility (PHM) is 2.22, which is included in the low category. This shows that the number of respondents who move or transfer is low. The career satisfaction variable (Table 3) has 1 indicator that can be used. From the mean score, the predicate can be determined according to the rating category.

Table 3. Description of the Career Satisfaction Variable

Item	Statement	Number of Respondents					Mean Score	Predicate
		1	2	3	4	5		
CS1	With the knowledge that I have now, if given the chance to choose a job again, I will choose a job at other fields.*	15	42	30	23	6	2.68	Moderate
	Average						2.68	Moderate

Note: *Reverse Question
Sources: Processed primary data

Data from the table above shows that the average respondent's answer to the variable career satisfaction (CS) is 2.68 with a moderate category. This means that the satisfaction felt by respondents about their careers is not too high. The job satisfaction variable (Table 4) has 2 indicators that can be used. From the mean score, the predicate can be determined according to the rating category.

Table 4. Job Satisfaction Variable Description

Item	Statement	Number of Respondents					Mean Score	Predicate
		1	2	3	4	5		
3	The thought of working for a lifetime at the current job makes me distressed.*	14	30	36	30	6	2.86	Moderate
4	When work time ends, I feel that I am doing something that I do not enjoy.*	13	22	23	50	8	3.16	Moderate
	Average						3.01	Moderate

Note: *Reverse Question
Sources: Processed primary data

Data from the table above shows that the average respondent's answer to the career satisfaction (CS) variable is 3.01, which is included in the moderate category. This means that the respondents felt that the satisfaction is not too high for their current job.

DISCUSSION

Effect of psychological mobility on physical mobility

Psychological mobility is the ability of an employee to take action based on the employee's own way of thinking and moveable behavior that can be observed such as the movement of employees between companies, between fields of work and industry (Sullivan and Arthur, 2006). Given that psychological mobility describes a person's attitude, and physical mobility is a person's behavior, therefore psychological mobility can strengthen the emergence of physical mobility (Lazarova and Taylor, 2009).

From the results of data above, it can be seen that psychological mobility has a significant positive effect on physical mobility. This shows that the psychological mobility attitude owned by individual bank employees in Surabaya can influence the physical mobility behavior of the individual.

In accordance with the characteristics of respondents' answers it is known that the factor of experience and new work situation is the biggest contribution to the emergence of psychological mobility in individual bank employees. This is evidenced by respondents' answers which state that new work experience and situations make the individual feel more energized.

The results of data processing with PLS in this study are in line with previous studies conducted by Verbruggen (2012) that psychological mobility has a

positive effect on physical mobility. This is in line with the research done by Bagozzi (1992) which states that attitudes can affect a person's behavior (Bagozzi, 1992).

Effect of physical mobility on career satisfaction

As seen on the hypotheses processed by PLS, physical mobility variables on career satisfaction shows a significant negative effect. This means that employee mobility towards the company affects the overall satisfaction of individual careers. In accordance with the characteristics of respondents' answers, it can be seen that the low number of employee transfer to another company is the biggest contribution to the low level of physical mobility in bank employees. In addition, other factors that could affect physical mobility was found, namely the change of occupation which also had a low level.

This is in line with previous research which have shown that individuals with longer tenure or have a low level of mobility tend to feel satisfied with their careers (Igbaria and Guimaraes, 1993). When seen from the results of the characteristics of respondents, 85.3% of respondents are aged over 25 years, even though the level of satisfaction with careers is not too high for 25-years-olds, respondents tend to prefer to continue working in the company where they work now, because resigning from the company carries the risk of disrupting the balance between work and life, given that 80.2% of respondents are married employees.

In line with the changes in the concept of a career to become a boundaryless career, although so far objective career success has been widely used as a benchmark for one's success, subjective career success is increasingly being used as a new reference (Heslin, 2005). This is due to the high number of individuals who feel unsuccessful in their careers despite having high salaries and managerial positions (Korman and Korman, 1980).

Personal concepts about career success do not always follow the concept of objective career success. When associated with boundaryless careers, subjective career success has been considered as a more appropriate variable to measure career success. That is because subjective career success has a unique career path for each individual, where only the individual himself can interpret his career success based on his personal standards, needs, values, and aspirations (Arthur and Rousseau, 1996). Subjective career success indicators more stronger than objective career success indicators, in which objective career success is less relevant in the era of boundaryless careers (Arnold and Cohen, 2008). The description is the basis for researchers to examine the effect of psychological mobility and physical mobility on career success in this study where the researchers applied the perspective of subjective career success operationalized with career satisfaction and job satisfaction (Heslin, 2005)

Effect of physical mobility on job satisfaction

As explained earlier, subjective career success can be operationalized with two components, namely career satisfaction and job satisfaction (Judge *et al.*,

1995). Career satisfaction is the level of overall satisfaction with one's decision in choosing a job, while job satisfaction is the level of satisfaction of someone in their current job conditions that can be influenced by work conditions, company position, and other dynamic influences (Matthew M., Payakachat and Koh-Knox, 2008)

From the results of the data processed by PLS, physical mobility has a significant negative effect on job satisfaction. This means that the mobility of bank employees in Surabaya does not affect the employee job satisfaction with the company where they currently work. This is because physical mobility can improve one's skills and feelings of competence (Campion et al., 1994), and it can increase skills and competence at work, thus physical mobility can increase job satisfaction. This is not in accordance with the research which serves as the basis of the hypothesis, that physical mobility can stress the employee which can reduce the level of job satisfaction.

Effect of psychological mobility on career satisfaction

From the results of PLS processing, there is a significant value between psychological mobility variables on career satisfaction. This indicates that the psychological mobility attitude of individual bank employees affects the career satisfaction in the bank, and also affects the satisfaction of their work. According to the initial hypothesis, it is suspected that psychological mobility affects the career satisfaction positively, yet based on the results of processors with PLS, the results are reversed for both. The original sample shows a negative relationship between the psychological mobility and career satisfaction.

Based on the description of respondents' answers, it was found that employees enjoy working with parties from outside the company, this is indicated by the statement "I enjoy working with people outside my company" which achieved a high score. Perceived organizational support can create employee job satisfaction so that it has a good impact on the company (Setiawan *et al.*, 2020). Building relationships with new people outside the organization bring good benefits to the level of one's career satisfaction and job satisfaction, but this is not in line with the results of the study (Shipilov *et al.*, 2007).

RESEARCH IMPLICATION

There are several implications that could be made from this research, among which this research presents different results compared to the reference used, Verbruggen's (2012) research. In Verbruggen's (2012) research, the objects being studied are business alumni from a known university in Belgium. Contrary to this research, which respondents are bank employees. As a result, this research managed to predict in detail the perception of career and job satisfaction. This is since those two aspects are more subjective and seen from one perspective. Thus, this research may be more contributive for banks who would endeavor to increase the career and job satisfaction of their employees.

Based on the results, the implications of this research could be up for considerations for employees in taking psychological action or making

physical mobilities that may affect their career success. Boundaryless career for a company tends to bring negative results, since someone who has high physical mobility would focus on personal development which would affect their work in the company, while someone with high physical mobility causes the company to fill their position with other employee, which will require additional time, cost, and energy. Thus, organization is required to prevent boundaryless career on employees.

CONCLUSION

The results of this research reveal that there is a significant influence between psychological mobility on career satisfaction, and psychological mobility on job satisfaction. Based on those two founding, companies are suggested to rotate the works of their employees within a certain period. It can also be seen that physical mobility has a negative effect on career satisfaction. Physical mobility brings negative effect to a company since every employee who resigned from the company requires the company to look for a replacement, which will consume extra time and cost.

RESEARCH LIMITATIONS

This research had an unevenly distributed sample which was unable to represent every type of bank. Therefore, it is suggested for the following research to use the proper sample which fulfill the criteria in order to achieve a more accurate result that could represent the whole population being studied. In addition, the indicators used, especially career and job satisfaction, are considered to not be relative towards the variable, thus there are some indicators that need to be eliminated, leaving only 1-2 indicators. Thus, the next research is expected to be able to use the suitable indicators so that it may accurately represent the variables being studied.

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