

Research article

Outsourcing Turnover Analysis at PT Bank Negara Indonesia's Digital Operational Division

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Abstract.

This study aimed to determine the factors causing an increase in turnover of outsourced employees at PT Bank Negara Indonesia's Digital Operational Division and to find out what policies and strategic steps were taken to reduce this turnover rate. The researcher used qualitative approaches and data were collected through observations, document analysis and interviews with key informants including the Head of the Digital Operations Division, deputy leaders in charge of employees in the Digital Operations Division, leaders of support groups who were responsible for the availability of employees, supporting managers who directly oversaw outsourcing, employment provider companies, and outsourcing personnel who were still working as well as outsourced staff who had left. The research was conducted at PT Bank Negara Indonesia's Digital Operational Division. It was found that there were intrinsic and extrinsic factors causing the increased turnover of outsourcing personnel. These intrinsic factors included the challenges of the job itself, work progression of promotion/rank, responsibility for the assigned job, recognition of work results, achievement, employee productivity, education, work experience and age. Meanwhile, extrinsic factors included administration and company policies as well as government regulations, supervision, salaries, interpersonal relationships, working conditions, supply and demand for the number of jobs with the availability of labor, attachment to the organization and corporate culture.

Keywords: outsourcing, turnover

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1. Introduction

The use of outsourcing in the business world has become a necessity. This happens in both developing and developed countries. There are various reasons to allow outsourcing in a country, especially when the economy is in a recession, so it is deemed necessary to cut the workforce or restructure to develop the business sector. In developed countries such as the Netherlands and Denmark, the number of outsourced workers is very large. Data obtained from Kompas on July 16, 2009, stated that the unemployment rate in the country was very small. This is because it is not difficult to find a job when someone has left the previous job. In other developed countries such

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as America, the use of outsourcing has become so global and has become a means for the industrial world to concentrate more on its main business which is centered on the excellence of its service products (Samud, 2020). The use of outsourcing in the industrial sector in Indonesia is unavoidable. The use of outsourcing is considered as a problem solving as well as an alternative to expand employment opportunities to reduce unemployment. Data obtained from the Central Statistics Agency in February 2021 showed that the number of unemployed reached 8.75 million. This is an increase compared to the previous year which was around 6.93 million unemployed. In India with a very large population, outsourcing is a solution to overcome unemployment (Gideon, 2016).

Likewise with the use of outsourcing at PT Bank Negara Indonesia. The use of outsourcing at PT. Bank Negara Indonesia has long been carried out due to limited manpower. Articles in the Manpower Law Number. 13 of 2003 regulates the existence of outsourced workers. Conceptually, outsourcing has the meaning of giving a role within the company to outsiders. Several employee recruitment and education activities are carried out by third parties who are directly involved and aid PT. Bank Negara Indonesia in order to get employees who have competence in their fields. Almost all the outsourced workers recruited by the bank PT. Bank Negara Indonesia is aimed at cost savings. The main reason for recruiting outsourced personnel is to maintain the neutrality of employee recruitment, to avoid KKN and intervention from outside parties. This is based on awareness of the important role and function of human resources in the selection of qualified service providers. From table 1.1, data is obtained that PT Bank Negara Indonesia's Digital Operational Division consists of 7 groups of sections where there are several outsourced employees placed in one location working in the BNI Menara Pejompongan building. From table 1.1 data, we can see that the turnover rate has increased every year in the last three years from 2018 to 2020. The average turnover percentage during 2018 reached 16% of the total employees who left as many as 20 people consisting of 124 employees. outsourcing power. The average turnover percentage during 2019 reached 15.3% of the total employees who left as many as 21 people consisting of 138 outsourced employees. The average turnover percentage during 2020 reached 17% of total employees who left as many as 24 people consisting of 145 outsourced employees. This figure has increased from the total percentage in 2018 to 2020. The company must immediately find out why this can happen so that this problem must be addressed immediately and does not harm the company.

2. LITERATURE REVIEW

2.1. Outsourcing

Outsourcing is the granting of a delegation to the operation or implementation of several production processes to parties outside the company. According to Dr. Ike Farida (2017), with delegation, a job that was initially carried out by one company was then delegated to another party. Another understanding is the transfer of operational work carried out from one company to another. It aims to minimize production costs and to focus on the company's core problems. In addition, outsourcing can also be interpreted as the transfer of part or all of the work and authority to third parties to provide support for the strategy of using outsourcing services in divisions, units and individuals within the company (Komang Priambada, 2008).

Outsourcing provides efficiency in management and can be a problem solver in increasing the efficiency of production costs or the cost of production, the main thing is to reduce labor costs. So that companies providing jobs become more efficient and are not burdened by supporting work that is delegated to parties who are more skilled and have experience in their fields, with the hope that the company remains focused on its main job.

Outsourcing is the transfer of work activities to other parties with the aim of obtaining professional work performance. The selection of a third party as a service provider is very important. Service providers are expected to contribute to increasing the competitiveness of a company. Outsourcing is seen as a strategic step taken by the company by having a contribution in determining whether or not a company develops. (Widodo, 2014)

2.2. Contract Worker

Contract workers, according to legal terms, are also called workers who work in accordance with a work contract in the Specific Time Work Agreement or PKWT system. The legal reference is in Law Number 13 of 2003 concerning Manpower Articles 56, 57, 58, and 59.

Contract workers come from English which means outsourcing or contracting out. The definition is the transfer of a company's operations to another place (Yasar, 2011). This is done in order to minimize production costs. In fact, outsourcing is defined as the transfer of part of the work or authority from the employer to the labor provider to

provide strategic support for outsourced service users, both companies, divisions, units within the company or personally (Komang Priambada, 2008). Purpose of Educational Innovation

2.3. Compensation

The definition is all work results or employee income in the form of money, directly or indirectly obtained as wages or service fees paid to permanent employees at a certain time and there is certainty of guarantee. Salary is still given even though unable to come to work. While wages mean remuneration given to daily workers according to the agreement in the agreement (Hasibuan, 2005). The use of the term wages is used for employees who are calculated on the basis of the number of hours worked. The term salary is used for the same compensation from one payment period to the next and does not depend on the number of hours worked (Moekijat, 2007). The factors that influence the size of the compensation given, as stated by Melayu SP Hasibuan (2005:127) include:

- Supply and demand

If the supply or job seekers are greater than the demand or job vacancies, the compensation given is relatively small.

- The ability and willingness of the company.

If the company's ability and willingness to pay its employees is getting better, it will result in a large level of compensation.

- Trade unions or employee organizations.

If the trade union has the power and influence, the higher the level of compensation given.

- Employee productivity.

If the employee's work productivity is high, the compensation will be even greater.

- Government with Presidential Decree and Law.

The government with the Presidential Decree and the law sets the amount of remuneration or minimum wage limits. This is seen as important in order to avoid arbitrariness in determining the size of the remuneration for employees. The government has an obligation to protect its people.

- Cost of living

The greater the cost of living in an area, the greater the level of wages or compensation.

- The position of the employee.

The size of the salary or compensation depends on the position occupied. This is due to the existence of greater authority and responsibility.

- Education and work experience.

If the level of education is higher and has longer work experience with skills and skills, the salary or remuneration will be even greater. Police Education System

2.4. Motivation

Work motivation is a person's enthusiasm in doing a job. The level of work motivation is highly dependent on the following, namely:

1. A view of the meaning or significance of a job.
2. There is a stimulus from outside that attracts someone to do the job (Simanjuntak, 2011).

According to Herzberg (Siagian, 2002), employees are motivated to do work because of factors that include:

1. Intrinsic factors, as a driving force factor that arises in each employee, in the form of:

The work itself or the work itself.

The severity of the challenges felt by the workforce from their work.

Advancement or progress.

The possibility of the workforce to have the opportunity to advance in their work, with an increase in position or rank.

Responsibility or responsibility.

Responsibilities mandated to workers.

Recognition.

Recognition or appreciation given for the achievement or work of the employee.

Achievements or achievements

Achievement of employee work performance.

2. Extrinsic factors, defined as driving factors that come from outside, especially from the company where the employee works, which includes:

Company policies and administration.

The level of conformity felt by employees with all applicable policies and regulations.

Supervision.

The level of fairness of the supervisor perceived by the employee.

Wages.

The level of fairness of salary received as a reward for the task or work.

Interpersonal relations.

The perceived level of conformity in interacting with other employees.

Working conditions.

The level of suitability of working conditions with the process of carrying out their work duties.

2.5. Job Satisfaction

Job satisfaction obtained by employees, makes a feeling of comfort and high loyalty to the company. Dissatisfaction at work has a close relationship with thoughts of quitting the previous job and intentions to get another job. Attendance and turnover are direct impacts caused by the lack of satisfaction with the work of an employee of a company (Mobley, 1986). Employee satisfaction or dissatisfaction with his job is a subjective condition and is the result of conclusions based on a comparison of what the employee actually receives compared to expectations, wants and thinks as appropriate, or entitled to him (Gomes, 2002). Smith, et. al. (Fred & Luthans, 2006) states that there are six factors that influence employee job satisfaction including work, wages or salaries, opportunities for promotion in the career path, supervision, coworkers and working conditions.

The determinants of job satisfaction according to Robbins, 1996: 181-182, namely:

1. Mentally challenging work.
2. Wages and salaries are appropriate.
3. Supportive working conditions.
4. Supportive coworkers
5. Personality compatibility with work.

From the definition of job satisfaction above, the researcher can conclude that job satisfaction can be seen from the daily attitude of an outsourced workforce employee at work, where the employee can complete his work well, work conditions that support work and comfort for interactions that occur in the work environment.

2.6. Turnover

Turnover can be distinguished, namely voluntary or triggered by the employee and turnover triggered by the company or organization (Robbins S.P, 2014). Turnover is defined as the desire of employees to leave the company or organization and find a new job. Another indication to see turnover intention by an outsourcer is through the context of the voluntary model (Mobley, 1986). Turnover indications can be seen from:

1. There is a tendency to leave the organization.
2. There is the possibility of looking for work in other organizations.
3. There is a possibility of leaving the organization in the near future.
4. There is a possibility of leaving the organization if there are clearer and better career opportunities.

Turnover is defined as the proportion of several organizational members who voluntarily and forced or voluntary and non-voluntary resign from the company or organization at a certain time and are mentioned annually (Ilham, 2012).

For companies, turnover has negative consequences, namely (Mobley, 1986):

Costs that have been incurred for recruitment, selection, acceptance, placement and so on.

Achievement

If the employee who leaves is a member of a compact and has an influence that can affect other employees.

Communication and social patterns

The presence of new employees can have a negative effect on old employees, can be an additional workload and possibly reduce work performance.

Decreased morale

An employee who resigns from the workplace results in the morale of other employees being also affected so that they will start looking for another job and can make other employees to leave as well.

Rigid control strategies

Implementation of rigid employee turnover control strategies and policies.

Strategic opportunity costs

The company will postpone or cancel businesses with a large enough profit value.

There are factors that are quite complex and interrelated and affect turnover, including age, education, working time, attachment to the organization, job satisfaction as well as corporate culture (Ilham, 2012). The reasons for leaving the company where they work can be classified according to laws or regulations, company wants or needs, employee wants or needs, retirement, termination of employment contract, worker's health condition, employee dies, company liquidation (Hasibuan, 2005).

3. method

3.1. Research Method

The research method is important as a determining factor of success or failure in the implementation of a study. This is because the research method is used as a guide by researchers so that problems in research can be formulated in a systematic, rational and objective manner that is useful for various purposes. Research methodology is a scientific way to obtain accurate data and has a specific purpose so that in time it can be used in understanding, providing solutions, and anticipating a problem (Sugiyono, 2010). This study uses qualitative research methods which can be interpreted as research with a view to understanding a phenomenon experienced by research subjects such as perceptions, behavior, actions, motivations and other things as a whole through depictions or narrated descriptions, in a special context that is natural and natural. using various natural methods (Moleong, 2004). The results of the research are in the form of descriptive analysis, which describes the problems that occur at PT Bank Negara Indonesia's Digital Operational Division which are carried out at a certain time period. The purpose of this research is to reveal phenomena, facts and circumstances that occur and present the actual conditions. Qualitative descriptive research interprets and conveys data relating to the situation that occurs, the difference between theory and facts, the influence of a condition, and so on. "Descriptive research has the aim of explaining certain problems or objects in detail" (Bagong & Sutinah, 2011).

3.2. Research Subject

Research subjects or key informants who carry out the interview process will provide data that is processed to be used as information. Key informants or key informants

in this study were one person in the Digital Operational Division Leader, one deputy leader in charge of employees in the Digital Operational Division, one support group leader responsible for the availability of employees, one support manager in charge of outsourcing numbered one person, the number of manpower supply companies is one person, the number of outsourced workers who are still working is four, and the number of outsourced workers who have left is five.

Participants or key informants have the following requirements: (Raco, 2010)

1. Have the ability to talk about his experience and the information needed.
2. Directly involved with the symptoms, events, and problems.
3. Willing to do an interview.
4. Not under pressure, willingness and awareness in the interview.

3.3. Research Scope

This research was conducted at PT Bank Negara Indonesia Digital Operational Division on Jalan Pejompongan no.7 Jakarta with key informants from the leadership and outsourcing staff in the Digital Operational Division.

3.4. Data Collection Techniques

3.4.1. Interview

In this study, researchers conducted in-depth and semi-structured interviews. In-depth interview is a question and answer conducted in depth to informants about various things about the emergence of turnover in PT Bank Negara Indonesia Digital Operational Division, especially for outsourcing staff. Interviews were conducted by giving several open-ended questions to informants that were directly related to the research problem. Interviews were carried out through preparation or without prior preparation, so that answers were obtained directly and reciprocally to obtain data or information. In this interview, the researcher used an interview guide that was created and developed from the theory used. Interviews were conducted through the media zoom meeting, via telephone connection or bitly google form by looking at the current development of covid 19.

3.4.2. Observation

Observation is a method or technique of collecting data through observation or sensing by systematically recording the phenomena to be studied. Observations or observations are carried out using the five senses and are equipped with research instruments in the form of guidelines and a list of observations. The list of observations compiled contains items about events and behaviors that describe what will happen.

Data collection was carried out systematically and directed by collecting primary and secondary data. Primary data acquisition is by means of direct interviews with informants. Secondary data is obtained indirectly from literature, internet, and diktat related to the thesis as well as other relevant information and publications.

Researchers use a natural approach and are sensitive to signs or indicators that are seen, heard, felt, and thought about. All these research activities involve researchers directly, making it easier to interpret all the information or data obtained (Raco, 2010). The data obtained in the field must be recorded carefully to avoid losses and make it difficult to analyze the data to draw conclusions.

3.4.3. Documents Study

Document study is defined as a technique of collecting data on various written documents, images, works or electronic data which are then analyzed, compared and combined to produce a systematic, coherent and complete study result. The documentation method will greatly help the credibility of the research results.

Document studies are carried out by reviewing regulations and laws, company guidelines, cooperation agreements between PT Bank Negara Indonesia Digital Operational Division and outsourcing service companies, databases and others related to outsourcing in the Digital Division. Operational.

Document studies are useful for qualitative research, because: (Moleong, 2004)

It is a stable, rich, and encouraging resource.

Is evidence or evident in a test.

It costs little and is hard to find, it just takes time.

The results of the study will open opportunities to further expand the growth of knowledge on something being investigated.

3.5. Research Instrument

3.6. According to Suharsimi Arikunto (2000) in Suwarjeni (2015: 97) research instruments are tools used to collect data. Sugiyono (2010:146) states that the research instrument is a tool used to measure the observed natural or social phenomena.

3.7. The instruments used in this study consisted of:

3.8. Interview guide

3.9. Following the general principles in conducting interviews, namely brief, open ended, singular, and clear (Moleong, 2004).

3.10. Interview guide or interview guide in the form of an interview draft containing questions about the turnover of outsourcing staff at PT. Bank Negara Indonesia Digital Operational Division. A structured list of questions related to research is presented in the form of a bitly google form, so that informants can fill out or answer questions without having to meet face-to-face and are assessed as efficient and practical in the current pandemic.

3.11. The data collected through the various techniques above, can then be clarified in several forms as follows, consisting of a voice recorder, video recording, USB / External Hard Drive, Photography / Scanner (Asropi, 2016).

3.12. Data Analysis Techniques

According to Miles and Huberman (Sugiyono, 2017) stated that the research data will be analyzed continuously from the beginning to the end of the research, both in the field and outside by using the following methods:

Data collection

Data presentation

Data reduction

Drawing conclusions or verification

4. Results and Discussion

Results of interviews with key informants Head of Digital Operational Division, Deputy Leader in charge of employees in the Digital Operational Division, Support Group Leader who is responsible for employee availability, Support Manager who directly supervises outsourcing, Employment Provider Companies, Outsourced workers who are still working and Outsourced personnel who have left and the results of observations in the field are presented in the form of narrative per aspect to make it easier to read and understand the data that has been obtained. The research to be studied is entitled: "Analysis of Outsourcing Turnover in the Digital Operational Division of PT. Bank Negara Indonesia".

4.1. Intrinsic factors causing the increase in employee turnover of outsourcing workers at PT Bank Negara Indonesia. obtained the following results:

From the analysis of each of the sub-aspects above regarding the intrinsic factors that influence the turnover of outsourcing staff, it can be concluded as follows:

1. Decreased motivation of outsourced workers due to the severity of the challenges of the work itself which requires accuracy and skills but is not accompanied by appropriate compensation in the form of career advancement or overtime pay.
2. Decreased motivation of outsourced workers due to lack of opportunities to advance in work and career advancement and changes in employment status.
3. Decreased motivation for outsourced staff due to the assignment of responsibilities that exceed the job description. Implementation of work that exceeds the specified working hours to meet company targets.
4. Decreased motivation because there is no form of recognition or appreciation for their work.
5. Decreased motivation of outsourced staff because it is not supported by giving appreciation from the leadership for achieving work performance according to the target time and amount of work without any delays.
6. High work productivity and exceeding working hours for outsourced workers without any compensation in the form of overtime wages for outsourced workers.

7. Decreased motivation for outsourced workers due to the age limit for outsourced workers to become permanent employees.

4.2. Extrinsic factors cause the increase in employee turnover of outsourcing workers at PT Bank Negara Indonesia.

From the analysis of each of the sub-aspects above regarding the extrinsic factors that affect turnover in outsourcing, it can be concluded as follows:

1. Decreased motivation of outsourced personnel due to the lack of compensation in the form of additional incentives due to the leadership's policy on behalf of the Company. Meanwhile, when compared to outsourced workers outside the Digital Operational Division, they get additional incentives.
2. Decreased motivation and job satisfaction of outsourced workers due to unfair compensation. This can be seen from the high volume of work without being accompanied by additional incentives. The provision of compensation in the form of salaries in accordance with Government Regulations given every month is felt to be insufficient to meet the living needs of outsourced workers.
3. Weak bargaining position of outsourcing workers in providing compensation. This is because the amount of supply (outsourcing) is greater than the number of requests (vacancies) for outsourcing. So that the outsourcing power only accepts what is given by the outsourcing power provider.
4. Lack of a sense of belonging or attachment to the organization or company. This is due to the lack of clarity in careers, the absence of opportunities to take permanent employee tests, and the absence of appreciation at work.

From the analysis of each of the sub-aspects above regarding extrinsic factors that do not affect the incidence of turnover in outsourcing, it can be concluded as follows:

1. Supervision or supervision that has been carried out so far for outsourced personnel by the leadership has been going well. This can be seen from the results of the annual assessment. Outsourced workers believe that the results of the assessment are in accordance with their performance.
2. Relationships between leaders and subordinates, including outsourcing, are going well. A comfortable and mutually supportive work situation to achieve the company's target brings satisfaction at work.

3. Working conditions at PT Bank Negara Indonesia are professional, comfortable, and conducive to making all employees, including outsourcing staff motivated to work. So that it gives satisfaction to the outsourced power.
4. The outsourcing staff has been given information by the provider about the work culture that applies to PT Bank Negara Indonesia with a professional attitude, prioritizing service and according to the target has been given. So that the outsourcing power is ready mentally and in rhythm in its work.

4.3. Strategic steps that need to be taken to reduce the Turnover Rate at PT Bank Negara Indonesia Digital Operations Division.

In Indonesia, good governance analysis does not only use SWOT analysis but can also use ASOCA analysis. This is because it includes elements of culture and intelligence which are very important for organizational authorities, leaders, or decision-makers to find problem-solving strategies and can be developed by following the needs, changes, and developments of the times (Suradinata, 2013).

In this study, the analysis that researchers use is the ASOCA analysis consisting of Ability (ability), Strengths (strength), Opportunities (opportunities), Culture (culture), and Agility (intelligence) (Suradinata, 2013), to get the right strategy to reduce the turnover rate at PT Bank Negara Indonesia. The internal analysis includes factors of Ability (ability), Strengths (strength), and Agility (intelligence). These three factors include:

1. Job challenges
2. Work progress in promotion or rank
3. Responsibilities assigned to a job
4. Recognition of work
5. Achievement of work performance
6. Employee productivity
7. Education and work experience
8. Age of workers

Meanwhile, what is included in the external analysis includes Opportunities and Culture factors. These two factors include:

1. Administration and company policies and government regulations
2. Supervision
3. Salary
4. Interpersonal relations

5. Working conditions
6. Supply and demand for the number of workers with the availability of labor
7. Attachment to the organization
8. Corporate culture

5. Conclusions

Based on the results of the research conducted, the results of observations and a review of existing documents to answer the focus of the problem on the factors causing the turnover of outsourced employees at PT. Bank Negara Indonesia is a combination of several intrinsic and extrinsic factors which include:

1. The emergence of boredom with the same type of work done every day, the level of accuracy and high risk, the lack of desire to learn about the current job, causing frustration and stress which causes a decrease in motivation and satisfaction of the outsourced workers who decide to leave from the company. They feel dissatisfied with the current type of work and are not challenged by the job and their motivation decreases at work.
2. There is no opportunity to advance or get a promotion and is constrained by the maximum age limit for a career. From the above conditions, the researcher concludes that the absence of opportunities to advance in careers and get promotions or ranks will reduce the motivation of outsourced workers to do work and innovate at work.
3. The job responsibilities delegated by the leadership to the outsourcing staff pass the job description and are carried out past working hours.
4. Recognition of the results of the work of outsourced workers is given by the Leader or superior in the form of a contract extension which is given annually. Meanwhile, the outsourced employees expect that the recognition of their work can be done by the leadership at any time so that they can motivate them to work.
5. The absence of appreciation for the work performance of outsourced workers by the leader will have an impact on decreasing the motivation of outsourced workers in improvising in their work and making more contributions to the company.
6. The productivity of the outsourced staff is considered satisfactory by the leadership, but the compensation given is in the form of an extension of the work contract based on the assessment and recommendation from the leadership.

7. The last education of the outsourcing staff is Bachelor and has work experience in previous jobs so that they do not experience difficulties in working, especially in processing numerical data. The absence of differences in compensation obtained when viewed from the level of education and work experience, the absence of performance allowances, health benefits, company bonuses, and the provision of overtime wages are thought to trigger turnover.
8. There is a maximum age limit for permanent employees is 35 years. Conditions in the field state that the age limit has passed, so they do not have the opportunity to become permanent employees. This can trigger turnover.
9. The obligation of the manpower provider company to outsourced workers in the form of salaries has been carried out every month according to Government Regulations as well as the existence of Hari Raya Allowances (THR) as well as the existence of BPJS facilities for workers. However, the rights of outsourced employees in the form of additional incentives or overtime work wages are not paid, so that the level of satisfaction of the outsourced employees with the compensation provided is low. This can trigger turnover.
10. Uncertain economic conditions, the impact of the COVID-19 pandemic, the ever-increasing necessities of life have caused the salaries given by providers to outsourced workers to be deemed insufficient or insufficient even though they are in accordance with government standards.
11. There are many outsourced candidates applying for outsourcing, while the number of vacancies at PT Bank Negara Indonesia is only 3-10 people per month. This will affect the bargaining power of compensation given to outsourced workers who only get the UMP salary without any additional allowances, annual bonuses, or health facilities and other facilities. This can result in a turnover.
12. The level of attachment of the outsourced staff to PT Bank Negara Indonesia is non-existent because the staffing status is only as an outsourced employee. This is the implication of the compensation provided only in the form of UMP salaries without enjoying other facilities. The low level of engagement has an impact on the low level of satisfaction of outsourcing staff which can trigger turnover.

From the conclusions above, the researchers provide suggestions as strategic steps that can be taken by PT Bank Negara Indonesia, including:

1. Changes in the pattern of recruitment, selection, acceptance, and placement of outsourced personnel.

That is by conducting an open selection process accompanied by test results in accordance with the competencies possessed and the implementation of psychological tests to see the level of resilience and stress levels at work and honesty. In the selection process, bargaining positions are opened for those who have a higher level of education than required and have work experience in accordance with the field to be worked on, in terms of the compensation to be received. The selection process, acceptance and placement of clean outsourced workers will get outsourced candidates who are in accordance with expectations and are able to work to contribute to PT. Bank Negara Indonesia.

2. Changes in coaching, as well as employee career development.

That is by providing the widest opportunity and opportunity for outsourced workers to become permanent employees by taking open tests without any limitations including age, especially for those who have taken Post-Graduate Education who will receive special attention. This opportunity must be accompanied by an increase in thinking power and skills through training and courses to prepare outsourced workers to compete as permanent employees.

3. Changes in working conditions.

Work that is done every day with a heavy workload requires high accuracy, the fear of entering the wrong data which can cause boredom and stress. This can be prevented by using infrastructure in the form of technology applications. This application makes it easier to work to prevent fatal errors due to the application of systems that are still conventional. Automation of work is a demand in the current era of industry 4.0. This will reduce the stress level of outsourcing and create comfortable working conditions.

4. Provide work motivation in the context of job satisfaction for outsourced workers by giving recognition and appreciation for the work and productivity of outsourced workers by providing attractive compensation packages. This attractive compensation package can be in the form of giving medical check-up vouchers, giving overtime pay, giving awards or bonuses if you can find a solution to solve a case, or providing a quick way to complete company targets. This is very important so that the outsourcing staff feels valued and creates an engagement for the outsourcing staff and can contribute more to PT. Bank Negara Indonesia.

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