

THE INFLUENCE OF JOB SATISFACTION, ORGANIZATIONAL COMMITMENT AND CAREER DEVELOPMENT ON TURNOVER INTENTION AT PT BANK MESTIKA DHARMA, TBK PEKANBARU**Cindy Clara¹, Nyoto Nyoto^{2*}, Yusnita Octafilia³, Nathasya Avrellia Wijaya⁴, Rebecca La Volla Nyoto⁵**
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ABSTRACT

This study aims to determine the effect of job satisfaction, organizational commitment and career development on employee Turnover Intention of PT Bank Mestika Dharma, Tbk Pekanbaru. This study uses Multiple Linear Regression with descriptive and linear analysis methods using the SPSS Version 21 application. The sample in this study were all permanent employees who worked at PT Bank Mestika Dharma, Tbk Pekanbaru totaling 40 people. The sampling technique in this study used the saturated sampling method or census because the population studied was less than 100 people. The data collection method used a questionnaire distributed to respondents. The results of the study explain that job satisfaction and organizational commitment have a positive effect on Turnover Intention at PT. Bank Mestika Dharma, Tbk Pekanbaru, while career development has a negative effect on Turnover Intention at PT. Bank Mestika Dharma, Tbk Pekanbaru. It is recommended to the company to be able to further improve Human Resources and also need to carry out company activities outside of working hours that can increase Organizational Loyalty to foster feelings of attachment, and devotion to the company.

Keywords : Job Satisfaction, Organizational Commitment, Career Development, Turnover Intention

INTRODUCTION

The importance of having quality human resources in banking companies is first, the higher the level of community needs in the banking world, the community will choose one of the banks with the best service where serving sincerely and reliably. Second, the increasing competition between banks. If the company provides the best service to customers, it will get additional points for the company, namely customer trust, a good image of the company, increasing the company's existence and obtaining the expected profit. To realize this, quality human resources are needed in order to achieve the company's desired goals.

Turnover Intention is a form of withdrawal behavior in the world of work, but at the same time it is also the right of every individual to determine their choice whether to continue working or leave the company, such behavior is not bad because an employee wants to leave the place where he works to get a much better opportunity by working elsewhere or it can also be because he wants to leave the place where he works because he can no longer stand the situation at his current workplace (Yulianto, in(Sidharta & Margaretha, 2011).

PT Bank Mestika Dharma, Tbk. is a bank headquartered in Medan, North Sumatra, located at Jl. Zainul Arifin No. 118. Established in 1955, it is a private foreign exchange bank and the only regional bank that has gone public and is listed on the Indonesia Stock Exchange (IDX) with the code BBMD, listed since July 8, 2013. PT Bank Mestika Dharma, Tbk in running its business remains focused on retail banking business by prioritizing prudential banking principles and good risk management and supported by professional service by improving service quality. PT Bank Mestika Dharma, Tbk has 12 Branch Offices, 41 Sub-Branch Offices and 13 Cash Offices and 74 ATM units located in cities spread across North Sumatra, Pekanbaru, Batam, Jambi, Padang, Jakarta, Surabaya and Palembang.

PT Bank Mestika Dharma, Tbk which has been established for quite a long time in the banking sector certainly hopes to continue to develop and advance every year, therefore PT Bank Mestika Dharma in improving quality human resources will pay attention to the performance of each existing employee and pay attention to employee Turnover Intention. Where an assessment (KPI) will be carried out on all employees to determine employee performance in helping the company achieve its goals and improve employee rights. This assessment can show a decrease or increase in the performance of each Bank Mestika Dharma employee to avoid Turnover Intention.

Employees who get an E grade 2-3 times in a row will be dismissed from the company because they are considered unable to work or are not serious about working. Likewise, employees who get an AB grade 5x/3x in a row without any cases will be given an award in the form of a promotion. KPI assessments are carried out twice a year and the results of the KPI are per year. If employees want to be promoted or promoted, they must be able to maintain good KPI values and make sure there are no cases for 3-5 years.

Judging from the average value of employee KPI is quite good, it indicates that employee performance at Bank Mestika Dharma, Tbk from year to year has increased. The number of employees is also stable ranging between 40-50 people, employees who come in are seen to be more than employees who leave, indicating that employee rights are also fulfilled so that many want to join the company. However, if employee rights are fulfilled, why is the number of employees who leave also considered high? In accordance with the research results of Cheng and Waldenberger (2013) contained in (Tanuwijaya & Harjanti, 2016) There are several factors that cause the desire to change jobs (Turnover Intention), including job satisfaction, organizational commitment and career development.

Job satisfaction is a factor that is believed to be able to motivate employee work enthusiasm so that employees can provide the best results for the company so that company performance can be improved. Job satisfaction is a pleasant emotional state with how workers view their work. This study refers to research conducted by (Paat et al., 2017). The results of previous research show that Organizational Commitment and Job Satisfaction partially have a negative and significant effect on Turnover Intention. Stear (1995) in (Andini, 2006) defines Organizational Commitment as a sense of identification (belief in organizational values), involvement and loyalty, expressed by an employee towards his/her organization. Stear (1995) argues that Organizational Commitment is a condition where employees like the organization and are willing to exert a high level of effort for the benefit of the organization and the achievement of its organizational goals.

Career development can be seen from two perspectives, namely individual and institutional. Individual-centered career planning is planning that is more focused on the individual's career, while institutional-centered planning is focused on work and identifying career paths that provide logical advancement for people between jobs in the organization. In a study conducted by (El-Dairi & House, 2019), research results based on path analysis show that compensation and career development have a positive and significant effect on job satisfaction.

The purpose of this study is to examine and analyze the influence of Job Satisfaction, Organizational Commitment and Career Development on Employee Turnover Intention at PT Bank Mestika Dharma, Tbk Pekanbaru.

LITERATURE REVIEW

Theoretical basis

Turnover Intention

In (Lestari & Mujiati, 2018) Turnover Intention is a form of withdrawal behavior in the world of work, but at the same time it is also the right of every individual to determine their choice whether to continue working or leave the company, such behavior is not bad because an employee wants to leave the place where he works to get a much better opportunity by working elsewhere or it can also be because he wants to leave the place he works because he can no longer stand the situation at his current workplace (Yulianto, in (Sidharta & Margaretha, 2011). Mobley (2011:150) stated that there are three indicators used to measure Turnover Intention, namely: (1) Thoughts of quitting, (2) Desire to leave (Intention to quit) and (3) Desire to look for another job (Intention to search for another job).

Relationship between Job Satisfaction and Employee Turnover Intention

Job satisfaction is a pleasant emotional state with how workers view their jobs. This study refers to research conducted by (Paat et al., 2017). Individuals tend to be more satisfied if their performance is appreciated and valued by their company. In addition to increasing motivation, appreciation will also make employees feel that their performance is needed. Conversely, if the company does not appreciate it, it will cause employees to be less satisfied and choose to leave the company. (Susilo & Satrya, 2019). According to (Nabawi, 2019) states that the indicators of job satisfaction are: (1) Enjoying one's job, (2) Loving one's job, (3) Work morale, (4) Discipline and (5) Work performance.

Job satisfaction concerns the extent to which employees feel a match between the amount of rewards they receive and their work and their expectations about how much they should receive. Job satisfaction concerns how satisfied a person is with aspects of their job. Job satisfaction is defined as a feeling of pleasure or positive emotion derived from work experiences, which relates to the individual, not the group, and relates to the past, not the future.

Workers who are dissatisfied with their jobs tend to do things that can disrupt organizational performance: high turnover, high absenteeism, slowness in work, complaints or even strikes. Mathis and Jackson (2001) in (Andini, 2010) identified that workforce turnover is related to job dissatisfaction. The higher the level of job satisfaction of a person, the lower the intensity of leaving the job, this is proven in the research of Lum et.al. (1998); Jonhson (1987); Yuyetta (2002) and Tett & Meyer (1993) in (Andini, 2006).

Handoko (1998); Lum et.al. (1998) in (Andini, 2010), states that job satisfaction has an effect on employee turnover. Low job satisfaction usually results in high employee turnover. Those with low job satisfaction are more likely to leave the company and seek opportunities in other companies.

H1: Job satisfaction has a negative effect on Turnover Intention

Relationship between Organizational Commitment and Employee Turnover Intention

Job satisfaction is a pleasant emotional state with how workers view their jobs. This study refers to research conducted by (Paat et al., 2017). Individuals tend to be more satisfied if their performance is appreciated and valued by their company. In addition to increasing motivation, appreciation will also make employees feel that their performance is needed. Conversely, if the company does not appreciate it, it will cause employees to be less satisfied and choose to leave the company. (Susilo & Satrya, 2019). According to (Nabawi, 2019) states that the indicators of job satisfaction are: (1) Enjoying one's job, (2) Loving one's job, (3) Work morale, (4) Discipline and (5) Work performance.

When a person in an organization has a strong commitment to his organization, it makes the members of the organization responsible for their work so that they will provide good work results that will lead to job satisfaction. So that with the job satisfaction obtained in the organization, it will minimize the level of Turnover Intention in the organization. The effect of organizational commitment on employee Turnover Intention has been widely studied before.

In (Rarasanti & Suana, 2016) Saba et al.'s (2014) research found a relationship between high commitment and low intention to leave the organization and in Rismawan's (2014) research, in his research, organizational commitment also found a negative effect on employee Turnover Intention, which means that the higher the sense of concern for the sustainability of the company, the less employee desire to leave.

On (Rarasanti & Suana, 2016) Employees who are committed to their organization, believe that they will not find another better job and choose to stay in the organization (Aydogdu, 2011).

H2: Organizational Commitment has a negative effect on Turnover Intention

Relationship between Career Development and Employee Turnover Intention

Career development can be seen from two perspectives, namely individual and institutional. Individual-centered career planning is planning that is more focused on the individual's career, while institutional-centered planning

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is focused on work and identifying career paths that provide logical advancement for people between jobs in the organization. In a study conducted by (El-Dairi & House, 2019). According to (Hamid et al., 2021) It is explained that there are 4 indicators in measuring career development, namely: (1) Assessment and evaluation, (2) Work performance, (3) Educational background and (4) Training that has been attended.

(Cho et al., 2009) states that an organization that wants to strengthen relationships and retain employees must carry out employee development by means of the organization needing to run training and development programs for employees.

According to research conducted by (Kwenin et al., 2013) found that career development significantly affects employee retention at Vodafone Ghana Limited. In (Pratiwi & Sriathi, 2017) Sutherland (2004) stated that organizations that provide career development to employees, indirectly related to their work, then employees tend to maintain their jobs in order to gain broader knowledge. (Ongori & Agolla, 2009) stated that career development plays an important role in the organization will lead to an increase in employee intentions to leave the organization.

In (Pratiwi & Sriathi, 2017) Prince (2005), suggests that organizations should support employees to make long-term commitments to employees through increased training and career development programs.

H3: Career development has a positive effect on Turnover Intention

Framework

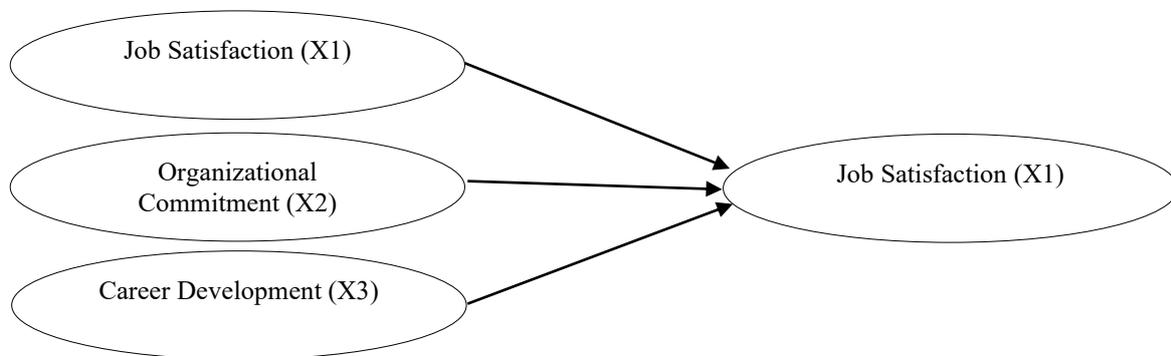


Figure 1. Framework of Thought

RESEARCH METHODS

Population and Sample

The population in this study were all permanent employees working at PT Bank Mestika Dharma, Tbk Pekanbaru, totaling 40 employees. The sample in this study was the entire population, namely all permanent employees working at PT Bank Mestika Dharma, Tbk Pekanbaru, totaling 40 employees. The technique for determining the sample to be used is the saturated or census sampling method because the population to be studied is less than 100 people, so the sample taken comes from the entire population in the company, which is 40 employees.

Data Types and Sources

There are two types of data in general, namely primary data and secondary data. Primary data is data obtained directly through questionnaires given to respondents/employees of PT Bank Mestika Dharma, Tbk Pekanbaru. Secondary data is data collected from the company PT Bank Mestika Dharma, Tbk Pekanbaru in the form of the number of employees, employee performance assessment data, company history and also other data obtained to support this research.

Data Analysis Techniques

In this study, the analysis of the data collected to reach a conclusion will use the help of Statistical Package For Social Science (SPSS) software version 21 to facilitate data processing. This study uses descriptive analysis, preliminary tests, classical assumption tests, multiple linear regression analysis, model tests (F tests), determination coefficient tests, and hypothesis tests (t tests).

RESULT AND DISCUSSION

Descriptive Respondent Data

Respondents in this study were all permanent employees working at PT Bank Mestika Dharma, Tbk Pekanbaru, totaling 40 employees. The 40 questionnaires given to respondents have been filled out completely and correctly

so that they are worthy of further analysis for the purposes of this study. Respondent characteristics are grouped according to gender, age, last level of education and length of service.

Based on gender, the results obtained show that respondents in the study were dominated by females as many as 30 respondents and the rest were male as many as 10 respondents. So it can be concluded that 75% of the 40 total respondents were female and 25% were male. Employees in the company are more female because they work in the banking administration sector which requires more female operations.

Based on age, the results obtained that respondents in the study were dominated by workers aged 25-35 years as many as 24 respondents, then age >35 as many as 11 respondents and the rest were respondents aged <25 years as many as 5 respondents. So it can be concluded that 60% of the 40 total respondents are workers with an age range of 25-35 years, and 27.5% are aged >35 years and 12.5% <25 years. Workers with an age range of 25-35 years are more because employees in the company have worked for an average of 6-10 years.

Based on the level of education of the respondents, the results showed that the respondents in the study were dominated by workers with a bachelor's degree as many as 30 respondents, then a high school/equivalent education level of 7 respondents and the rest were respondents with a diploma level of 3 respondents. So it can be concluded that 75% of the total 40 respondents are workers with a bachelor's degree, and 17.5% are high school/equivalent and the remaining 7.5% have a diploma level of education. Workers with a bachelor's degree (S1) are more because the requirements for employees (staff) are now S1 and for the high school-diploma education level are employees who have worked in the company for a long time so that the company still considers the hard work of employees.

Based on the length of service in the company, the results obtained that respondents in the study were dominated by workers with a length of service of 6-10 years as many as 21 respondents, then a length of service with a range of 1-5 years as many as 11 respondents and the rest were respondents with a length of service > 10 years as many as 8 respondents. So it can be concluded that 52.5% of the total 40 respondents are workers with a length of service of 6-10 years, then 27.5% of respondents with a length of service of 1-5 years and the remaining 20% of respondents with a length of service > 10 years. Workers with a length of service of 6-10 years are more because employees feel they have job satisfaction, good organizational commitment and clear career development in the company.

Validity Test

All statement items for the Turnover Intention (Y) variable have a correlation value greater than 0.3. Thus, it means that the Statement items on the Turnover Intention (Y), Job Satisfaction (X1), Organizational Commitment (X2) and Career Development (X3) variables are valid for further testing.

Reliability Test

The data in table 2 shows that each independent and dependent variable in each indicator has a Cronbach Alpha > 0.60, so it can be concluded that the variables in this study are reliable for further research.

Classical Assumption Test

Data Normality Test

Table 3. Data Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		40
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.09603955
	Most Extreme Differences	
	Absolute	.118
	Positive	.118
	Negative	-.098
Test Statistics		.118
Asymp. Sig. (2-tailed)		.168c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: SPSS Processed Data, 2022.

Based on the results in table 3, it can be seen that the test results on Komomogorov-Smirnov obtained significant results with a value of 0.168, or greater than the error tolerance value (0.05) so that it can be stated that the assumption of normality in the study has been met.

Heteroscedasticity Test

Table 4. Glejser Test Results

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.956	4.172		.229	.823
	X1	-.004	.089	-.014	-.046	.964
	X2	.068	.131	.188	.518	.615
	X3	-.037	.091	-.149	-.400	.697

a. Dependent Variable: Res2

Source: SPSS Processed Data, 2022.

Based on the test results above, it is known that the significance value for the independent variable is greater than 0.05 and in accordance with the basis for decision making in the Glejser test, it can be concluded that there are no symptoms of heteroscedasticity in the regression model.

Multicollinearity Test

Table 6. Multicollinearity Test Results

Model		Coefficients ^a		
		Collinearity Statistics		
		Tolerance	VIF	
1	X1	.639		1,566
	X2	.827		1,209
	X3	.582		1,718

a. Dependent Variable: Y

Source: SPSS Processed Data, 2022.

Based on the results in the table above, the VIF value for each research variable is smaller than the requirement (VIF < 10), so it can be concluded that there are no symptoms of multicollinearity in the proposed research instrument, or the variables are not perfectly correlated with other independent variables.

Model Test

F Test

Table 7. F Test Results

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	70.151	3	23,384	8,695	.003b
	Residual	29,582	36	2,689		
	Total	99,733	39			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Processed Data, 2022.

Based on the test results presented in the table above, the calculated F value is 8.695 while the F table value is 3.259, this means that the calculated $F > F$ table and the significance is 0.003 or less than the error tolerance level (α) in this study, which is 5%, it can be concluded that this research model is appropriate or can be used for further analysis. These results can also be interpreted that the independent variable of the study, namely quality, has a simultaneous effect on the dependent variable.

Coefficient of Determination Test (R²)**Table 8. Results of the Determination Coefficient Test (R²)**

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.839a	.703	.622	1,640
a. Predictors: (Constant), X3, X1, X2				
b. Dependent Variable: Y				

Source: Processed data, 2022.

From the table above, it can be seen that the value of the determination test coefficient obtained is 0.622. This means that 62.20% of the dependent variable decision can be explained by the independent variable while 37.8% is explained by other variables outside the model.

Multiple Linear Regression**Table 9. Multiple Linear Regression Test Results**

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-6.625	7,876		-.841	.418
	X1	.727	.168	.733	4,340	.001
	X2	.589	.247	.478	2.384	.036
	X3	-.607	.173	-.722	-3,517	.005
a. Dependent Variable: Y						

Source: Processed Data, 2022.

Based on table 9, it can be seen that the multiple linear regression equation is as follows:

$$Y = -6.625 + 0.727 X1 + 0.589 X2 - 0.607 X3 + e \quad (1)$$

The constant value with the regression coefficient in the table can be explained as follows: (1) The constant value of -6.625 indicates a condition where the dependent variable interferes with the independent variable ($X1, X2, X3 = 0$), then the respondent will have a perception of the right decision for each individual to determine their choice whether to continue working or leave the company of -6.625. (2) The regression coefficient for job satisfaction is 0.727. This means that if the job satisfaction value increases by 1 unit, it will be able to increase Turnover Intention by 0.727 assuming that other variables remain or apply constantly (do not change) and vice versa if there is a change in job satisfaction of 1 unit, the Turnover Intention that occurs will decrease by 0.727. (3) The regression coefficient for organizational commitment is 0.589. This means that if the value of organizational commitment increases by 1 unit, it will be able to increase purchasing decisions by 0.589 assuming that other variables remain or apply constantly (unchanged) and vice versa if there is a change in the decrease in the value of organizational commitment by 1 unit, the Turnover Intention that occurs will decrease by 0.589. (4) The regression coefficient for Career Development is 0.607. This means that if the value of career development increases by 1 unit, it will decrease Turnover Intention by 0.607 assuming that other variables remain or apply constantly (unchanged) and vice versa if there is a change in the increase in career development by 1 unit, the Turnover Intention that occurs will increase by 0.607.

t-test**Table 10. Results t-test**

Variables	T count	T table	Sig.	Decision
Job satisfaction	4,340	2.022	0.001	Significantly influential
Organizational Commitment	2.384	2.022	0.036	Significantly influential
Career Development	-3,517	2.022	0.005	No significant effect

Source: Processed Data, 2022.

Thus, the results of the t-test can be explained, namely (1) From the table above, it is known that the job satisfaction variable has a t count of 4,340 while the t table is 2,022 so that the t count > t table with a significance

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value for the job satisfaction variable of 0.001 which is smaller than the significance level of 0.05. So H0 is rejected, H1 is accepted so that it can be concluded that partially the job satisfaction variable has an effect and is significant on the Turnover Intention variable, (2) From the table above, it is known that the organizational commitment variable has a t count of 2,384 while the t table is 2,022 so that the t count > t table with a significance value for the job satisfaction variable of 0.036 which is smaller than the significance level of 0.05. So H0 is rejected, H1 is accepted so it can be concluded that partially the organizational commitment variable has a significant effect on the Turnover Intention variable, (3) From the table above it is known that the career development variable has a calculated t of -3.517 while the t table is 2.022 so that the calculated t < t table with a significance value for the career development variable of 0.005 which is smaller than the significance level of 0.05. So H0 is accepted, H1 is rejected so it can be concluded that partially the career development variable does not have a significant effect on the Turnover Intention variable.

Discussion

The Influence of Job Satisfaction on Turnover Intention

From the results of descriptive analysis, it shows that job satisfaction is considered good by respondents, which means it can affect Turnover Intention, which is one form of withdrawal behavior in the world of work, as well as the right of every individual to determine their choice whether to continue working or leave PT. Bank Mestika Dharma, Tbk Pekanbaru, based on the t-test using the SPSS program, the job satisfaction variable has a positive effect on Turnover Intention which is contrary to the hypothesis stating that the job satisfaction variable has a negative effect on Turnover Intention at PT Bank Mestika Dharma, Tbk Pekanbaru because the hypothesis is taken based on previous research references and at PT Bank Mestika Dharma, Tbk Pekanbaru has a very good level of work discipline so that job satisfaction at PT Bank Mestika Dharma, Tbk Pekanbaru gets good results from respondents. So thus partially it can be stated that the job satisfaction variable has a positive effect on Turnover Intention at PT Bank Mestika Dharma, Tbk Pekanbaru.

Good job satisfaction indicates that the job can motivate employee work enthusiasm so that employees can provide the best results for the company PT. Bank Mestika Dharma, Tbk Pekanbaru so that company performance can be improved. The highest value from the results of the descriptive analysis for the job satisfaction variable is in the statement "The level of work discipline in this company is very good" with a figure of 4.35 (Very Good), with an average value of 3.96. While the lowest value from the results of the descriptive analysis for the job satisfaction variable is in the statement "I love my job because I feel satisfied with the results obtained" and the statement "Giving me rewards to improve work performance" with the same figure of 3.78 (Good), with an average value of 3.96. So this shows that between employees and the company PT. Bank Mestika Dharma, Tbk Pekanbaru has a good relationship, especially the application of culture and values of discipline to employees because discipline can create values of obedience, compliance, loyalty, order and order in the company PT. Bank Mestika Dharma, Tbk Pekanbaru. On the other hand, PT. Bank Mestika Dharma, Tbk Pekanbaru needs to increase the provision of rewards to employees who excel so that they can motivate employees to further improve the work performance of each employee. This research is in line with research conducted by (Waspodo et al., 2013) which states that job satisfaction has a significant effect on Turnover Intention. However, according to research conducted by (Andini, 2010), (Prayogi et al., 2019) and (Nasution, 2017) shows that job satisfaction has an effect on Turnover Intention. This shows that there is a difference between previous research and the current research.

The Influence of Organizational Commitment on Turnover Intention

From the results of descriptive analysis, it shows that organizational commitment is considered good by respondents, which means it can affect Turnover Intention of PT. Bank Mestika Dharma, Tbk Pekanbaru, and based on the t-test using the SPSS program, the organizational commitment variable has a positive influence on Turnover which is contrary to the hypothesis which states that the organizational commitment variable has a negative effect on Turnover Intention at PT Bank Mestika Dharma, Tbk Pekanbaru because the hypothesis is taken based on previous research references and at PT Bank Mestika Dharma, Tbk Pekanbaru gives employees responsibility in participating and job involvement fairly according to employee performance so that at PT Bank Mestika Dharma, Tbk Pekanbaru gets good results from respondents. So thus partially it can be stated that the organizational commitment variable has a positive effect on Turnover Intention of PT. Bank Mestika Dharma, Tbk Pekanbaru.

Organizational commitment that shows the level of employee engagement to PT. Bank Mestika Dharma, Tbk Pekanbaru can also be reflected by the characteristics where there is a strong belief and acceptance of the values and goals of PT. Bank Mestika Dharma, Tbk Pekanbaru and a definite desire to maintain participation in the company PT. Bank Mestika Dharma, Tbk Pekanbaru. The highest value from the results of the descriptive analysis for the organizational commitment variable is in the statement stating "Job Involvement is given to employees who can be relied on in various matters" with a figure of 4.13 (Good) with an average value of 3.82. While the lowest value from the results of the descriptive analysis for the

organizational commitment variable is in the statement "Employees have a sense of ownership of the organization" with a value of 3.23 (quite good) with an average value of 3.82, this means that employees have a high level of work involvement strongly siding with the type of work done and really care about the type of work at PT. Bank Mestika Dharma.Tbk Pekanbaru. For low statements, PT. Bank Mestika Dharma, Tbk Pekanbaru should also carry out company activities outside working hours that can increase Organizational Loyalty to foster feelings of attachment and devotion to the company PT. Bank Mestika Dharma, Tbk Pekanbaru. This research is in line with research conducted by(Sudita, 2015)which states that organizational commitment has a significant effect on Turnover Intention. However, according to research conducted by(Rarasanti & Suana, 2016),(Sartono et al., 2018)And(Budiyono, 2016)shows that organizational commitment has a significant negative effect on Turnover Intention. This shows that there is a difference between previous research and the current research.

The influence of career development on turnover intention

From the results of descriptive analysis, it shows that career development is considered good by respondents, which means it can affect Turnover Intention of PT. Bank Mestika Dharma, Tbk Pekanbaru, and based on the t-test using the SPSS program, the career development variable has a negative effect on Turnover Intention which is contrary to the hypothesis which states that the career development variable has a positive effect on Turnover Intention at PT Bank Mestika Dharma, Tbk Pekanbaru because the hypothesis is taken based on previous research references and at PT Bank Mestika Dharma, Tbk Pekanbaru has a greater number of female employees with an average age of employees aged 25-35 years who do not really prioritize career development so that career development at PT Bank Mestika Dharma, Tbk Pekanbaru gets good results from respondents. So thus partially it can be stated that the career development variable has a negative effect on Turnover Intention of PT. Bank Mestika Dharma, Tbk Pekanbaru.

Individual-centered career development is planning that is more focused on individual careers, while institution-centered is focused on jobs and identifying career paths that provide logical advancement for people between jobs within the company. The highest value from the descriptive analysis results for the career development variable is in the statement "New prospective employees will be given training first by the organization" with a value of 4.18 with an average value of 3.93. While the lowest value from the descriptive analysis results for the career development variable is in the statement "The organization will prioritize new prospective employees who have a high educational background" with an average value of 3.45 with an average value of 3.93. This means that the higher the opportunity given by PT. Bank Mestika Dharma, Tbk Pekanbaru to employees to improve their abilities, either through training, courses, or continuing to the next level of education. Especially for new prospective employees who are given training first before going directly into the field. Meanwhile, the low statement shows that PT. Bank Mestika Dharma, Tbk Pekanbaru not only prioritizes employees who have a high educational background but also pays attention to all employees as a whole. This is in accordance with research conducted by (Sudnanti & Wijayant, 2018) which states that career development has a negative effect on Turnover Intention. However, according to research conducted by (Pratiwi & Sriathi, 2017), (Indian, 2021), And (Palupi, 2018)shows that career development has a positive influence on Turnover Intention. This shows that there is a difference between previous research and the current research.

CLOSING

Based on the data analysis that has been carried out and the discussion that has been described, the results of this study can be concluded that job satisfaction has a significant effect on the Turnover Intention variable at Bank Mestika Dharma, Tbk Pekanbaru, organizational commitment has a significant effect on the Turnover Intention variable at Bank Mestika Dharma, Tbk Pekanbaru and career development does not have a significant effect on the Turnover Intention variable at Bank Mestika Dharma, Tbk Pekanbaru.

By considering the conclusions above, there are several suggestions, namely PT Bank Mestika Dharma, Tbk Pekanbaru must make changes, namely increasing the provision of rewards to employees who excel so that they can motivate employees to further improve their work performance and employees also do not hesitate to be more productive and this will also have a positive effect on the company PT Bank Mestika Dharma, Tbk Pekanbaru. In addition, PT Bank Mestika Dharma, Tbk Pekanbaru needs to carry out company activities outside of working hours that can increase Organizational Loyalty to foster feelings of attachment and devotion to the company so that employees feel they have ownership and are more responsible, this also has a positive impact on the company PT Bank Mestika Dharma, Tbk Pekanbaru and it is hoped that the company will not only prioritize employees who have a high educational background but also pay attention to all employees as a whole so that all employees can continue to improve their skills and knowledge. This also has a positive impact on the company PT Bank Mestika Dharma, Tbk Pekanbaru.

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