

Predicting Turnover Intention Through Employee Satisfaction and Organizational Commitment in Local Banks in East Java

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ABSTRACT

An organisation is required to apply Job Satisfaction to maintain productivity in improved operations. The purpose of this study is to learn how Organizational Commitment mediates the effect of Job Satisfaction on Turnover Intentions, and then to find out whether Job Satisfaction influences Turnover Intention and Organizational Commitment influences Turnover Intention. This type of research is quantitative, with a population of all employees of PT. Bank Pembangunan Daerah Jawa Timur, Malang City branch, using a stratified random sampling method with a sample of 113 respondents. Data analysis using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS software. The results of the study showed that Job satisfaction has a significant effect on Organizational Commitment. Job satisfaction has a significant effect on Turnover Intention. Organizational commitment has a significant effect on Turnover Intention. Organisational commitment partially demonstrates a significant influence in mediating job satisfaction on the Turnover Intention of employees of PT. Bank Pembangunan Daerah Jawa Timur, Malang Branch.

Keywords: *Job Satisfaction, Turnover Intention, Organizational Commitment*

ABSTRAK

Suatu organisasi harus selalu menerapkan kepuasan kerja demi mempertahankan produktifitas dalam operasional yang lebih baik. Tujuan dari penelitian ini untuk mengetahui bagaimana *Organizational Commitment* menjadi mediasi dalam pengaruh Kepuasan Kerja terhadap *Turnover Intention*, lalu untuk mengetahui apakah Kepuasan Kerja mempunyai pengaruh terhadap *Turnover Intention*, Komitmen Organisasi mempunyai pengaruh terhadap *Turnover Intention*. Jenis penelitian adalah penelitian kuantitatif dengan populasi seluruh karyawan PT. Bank Pembangunan Daerah Jawa Timur cabang Kota Malang dan dilakukan dengan metode *stratified random sampling* dengan sampel 113 responden. Data dianalisis dengan metode *Partial Least Square-Structural Equation Modelling* (PLS-SEM) dengan bantuan software SmartPLS. Hasil penelitian menunjukkan Kepuasan Kerja memiliki pengaruh yang signifikan terhadap *Organizational Commitment*. Kepuasan Kerja memiliki pengaruh yang signifikan terhadap *Turnover Intention*. *Organizational Commitment* memiliki pengaruh signifikan terhadap *Turnover Intention*. *Organizational Commitment* juga secara parsial memiliki pengaruh yang signifikan dalam menjembatani Kepuasan Kerja terhadap *Turnover Intention* pada karyawan PT. Bank Pembangunan Daerah Jawa Timur Cabang Kota Malang.

Kata Kunci: *Kepuasan Kerja, Organizational Commitment, Turnover Intention*

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1. INTRODUCTION

The banking industry is currently experiencing a very high level of competition. Therefore, banks must be managed professionally to provide quality and high-value services. In addition, banks are one of the institutions needed to support "Advancing business and economy in the digitalisation era." To anticipate the conditions of intense competition, banks must recruit qualified employees. However, hiring qualified employees is not the only solution. The bank must also be able to retain qualified employees. Organizational policies that do not match the expectations and needs of employees will give rise to the employee's desire to have a turnover intention.

According to Mathis and Jackson (2008), Turnover Intention is the desire by which an employee leaves the organization, and someone else must replace the position. Research (Saeed et al., 2014) revealed that Job Satisfaction, leader turnover, emotional intelligence, and organizational Commitment are some factors that influence Turnover Intention. Harnoto (2002) explained the signs that employees will have Turnover Intention, such as increased absenteeism, employees who start to be lazy to work, Increased violations of company rules, Increased protests to superiors, and behavior that is different from usual.

The results of a study conducted by Azeez et al. (2016) and Yukongndi (2020) on the corporate object show that Job Satisfaction influences Turnover Intention. According to Noe (2011), the Progression of withdrawal theory is that individuals dissatisfied with their work will carry out a series of behaviors to avoid work situations. Based on this theory, it can be emphasized that Job Satisfaction is an important aspect affecting the Turnover Intention rate.

Organizational commitment is closely related to the Turnover Intention rate. Employees with a high commitment to their company have high loyalty and will not have the intention to leave the organization. The study (Susilo J, 2019) explained a negative relationship between organizational Commitment and Turnover Intention. Companies with high Turnover rates usually have employees with low organizational commitments.

According to Michael R. Tampi (2010), employee movement or Turnover from the banking world can reach 15% - 20% because of the high-stress level of banks with significant responsibilities and codes of ethics. To reduce employee turnover, banks need to know what causes the high turnover intention of employees in banking companies. A problem of high turnover rate also occurs in PT. East Java Regional Development Bank or commonly known as Bank Jatim. Bank Jatim itself has turnover data that increased from 2017 to 2020. From 2017 it was 1.90% to 2.28%, and as of 2019, it increased to 3.00% (Bank Jatim Annual Report 2020).

Previous research has shown several factors that can affect turnover intention, such as Job Satisfaction with Turnover Intention in the Education Industry (Azeez et al., 2016), Job Satisfaction with Turnover intention in the hospitality industry (Jimmy Susilo, 2019; Siregar Fiancy, 2021), Organizational Commitment and Job Satisfaction to Turnover in the factory industry (Rismayanti, 2018).

The difference in the results of previous researchers encouraged researchers to raise these variables in this study, thus forming a research model and also the first research in the banking industry in Malang City and never before. This proposed model and research object are characteristic of this study and make it different from previous studies.

From some of the previous research titles above, because there is no research from the BUMD banking industry and also the phenomenon of increasing the turnover rate of Bank Jatim for three consecutive years, the author raised the title of this study with the title "Predicting Turnover Intentions Through Employee Satisfaction and Organizational Commitment in Local Banks in East Java"

2. LITERATURE REVIEW

a. Job Satisfaction

Job Satisfaction is one of the essential aspects that companies must maintain. Good employee performance in company operations is always inseparable from employees' high level of low job satisfaction while working. Rivai (2006) explains that Job Satisfaction is an assessment of an employee of how well his work satisfies his needs. It is further said that Job Satisfaction describes the feelings of an

employee or worker towards his work and everything faced while in their work environment. According to Wexley and Yuki (2003), in the book Bangun (2012) explained that there are three theories of Job Satisfaction, namely the theory of justice (equity theory), two-factor theory (two-factor theory), and the theory of discrepancy (discrepancy theory).

According to Luthans (2006), there are five indicators in measuring Job Satisfaction, namely:

1. Satisfaction with the work itself
It happens because the job provides a unique opportunity for him to learn according to his interests and talents and provides an opportunity to take responsibility. Job characteristics combine Job Satisfaction with personality. If the needs of employees are met, they will tend to be satisfied.
2. Satisfaction with salary
People are more satisfied if they receive a salary matching their workload. Money not only helps a person obtain a need for hands but also a tool to provide high satisfaction needs. Employees see salaries as an illustration of how companies view their contributions.
3. Satisfaction with promotions
Promotion is a proud thing for employees, the opportunity to advance in an organization. It can affect a person's Job Satisfaction. The opportunity to develop intellectual and basic skills is significant for employees.
4. Satisfaction with superiors
There are two dimensions of the supervisory style that can affect Job Satisfaction. The first is to be employee-centered, measured by personnel interest and employee care, such as giving advice and assistance to other employees. The second is the climate of participation in decision-making that can affect employees' work. In general, these two dimensions can affect employee job satisfaction.
5. Satisfaction with colleagues
How much do colleagues provide social help and encouragement? Colleagues who can encourage each other to move forward are the most straightforward source of Job Satisfaction for individual employees. Working groups, powerful and cohesive teams, can provide support, comfort, and assistance to individual members.

b. Turnover Intention

Turnover Intention can be interpreted as a form of a tendency for an employee to intend to quit his job voluntarily based on his own will. Turnover indicates a variable with a reasonably broad scope about employees making withdrawals. According to Noe (2011), the Progression of withdrawal theory is that individuals dissatisfied with their work will carry out a series of behaviors to avoid work situations.

In this variable, the researcher chose an indicator according to Harnoto (2002) that explains the signs that employees will make Turnover, as follows:

1. Attendance that begins to increase
In this phase, employees will begin to show very high absenteeism. An employee's responsibility will decrease compared to before wanting to do a turnover.
2. Start being lazy to work
Employees begin to be lazy to perform responsibilities at work, and employee starts to feel that working elsewhere is better.
3. Increased violations of corporate rules
Employees who start wanting to do Turnover usually make an increase in terms of violations such as being late and others.
4. Increased protests to superiors
Employees will start protesting against superiors, ranging from the policies made to the repayment of services provided by leaders that are not what employees expect.
5. Positive Behaviors that are very different from usual
Employees who want to do a Turnover begin to perform higher responsibilities than usual because they are aware that this does as a sign that they will do a Turnover.

c. Organizational Commitment

Organizational commitment is an attitude of an employee that reflects loyalty to an organization and a process for continuous members of the organization to express their attention to the organization and its continued success and progress. Mathis and Jackson (2008) add that Organizational Commitment is the level at which employees are confident in organizational goals and want to be sustainable to stay with the organization.

Allen & Meyer (1990) Describes three dimensions in the development of organizational commitment, the three dimensions being:

1. Affective Commitment

Affective commitment is an employee's emotional interest, identification, and organizational engagement. Affective commitment sees three essential aspects: the regulation of emotions in the organization, the desire to survive, and formation in the organization. A person with a high affective commitment will always be involved in his organization's membership.

2. Continuance Commitment

Continuance commitment is a commitment that describes the perception of employees to continue working in the organization. This commitment underlies the losses associated with the employee's exit from the organization. Employees who have a high level of commitment to continuation usually feel at home and want to always stay in the organization. The employee will always consider the profit and loss of his stay and leaving the organization.

3. Normative Commitment

Normative commitment is a mandatory feeling to always be in the organization because it is the employee's obligation. Employees will feel the self-development of the organization, so they feel obliged to persevere in working for the organization. Normative commitment is usually indicated by a feeling of obligation to always persist in the organization. Employees with a high normative commitment usually behave with increased responsibility and fulfil duties that are already obligations of employees.

d. Research Hypothesis

Based on the concept model described above, the hypothetical model of this research can be described as follows:

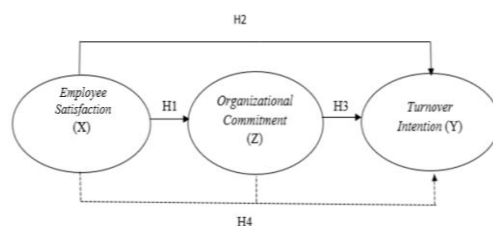


Figure 1: Hypothesis Model

Hypothesis 1: There is a significant influence between Job Satisfaction (X) and Organizational Commitment (Z)

Hypothesis 2: There is a significant effect between Job Satisfaction (X) and Turnover Intention (Y)

Hypothesis 3: There is a significant influence between Organizational Commitment (Z) and Turnover Intention (Y)

Hypothesis 4: There is a significant effect of Job Satisfaction (X) on Turnover Intention (Y), with Organizational Commitment (Z) as an intervening variable

3. RESEARCH METHOD

The purpose of this study itself is to explain the effect of Job Satisfaction on Turnover Intentions with Organizational Commitment as an intervening variable in this study. This research was conducted on permanent employees of PT. East Java Regional Development Bank or commonly known as Bank Jatim. So the research used is explanatory research with a quantitative approach. The quantitative approach was chosen in this study because the purpose was to test hypotheses regarding the influence of the specified variables, namely Job Satisfaction, Turnover Intention, and Organizational Commitment.

The sampling technique used by researchers in this study was stratified random sampling. The number of samples used in this study based on the Slovin formula is 113 permanent employees at PT. Bank Inferential statistical analysis is carried out using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method using the SmartPLS application to directly analyze patterns of direct and indirect relationships between variables and measurements. Because the researcher wanted to measure the indirect influence of the intervening variable, the researcher decided to use SmartPLS compared to other research tools.

4. RESULT

Before analyzing the data with path analysis, outer model testing was carried out, which included factor loading, AVE Test, Discriminant Validity, Composite Reliability, and Cross Loading. After all the Outer Model tests are met, an internal model path analysis is

performed for hypothesis testing. To answer the hypothesis, the analysis technique with mediation variables uses the indirect effect method in SmartPLS.

Table 1 Path Coefficient (Mean, STDEV, T-Values)

Model	T-Statistic (O/STDEV)	P Values
Job Satisfaction -> Organizational Commitment	18,179	0.000
Job Satisfaction -> Turnover Intention	2,944	0.003
Organizational commitment -> Turnover Intention	2,185	0.029

Source: Data processing with PLS, 2022.

Based on table 4.12 above, hypothesis testing can be carried out by looking at the significance value through P Values as follows:

1. If the value of P Values ≤ 0.05 , then H0 is accepted, H1 is rejected
2. If the value of P Values > 0.05 , then H0 is rejected, H1 is accepted

a. Live Hypothesis Testing Results

The results of the first hypothesis test showed that the relationship between the variables Job Satisfaction (X) and Organizational Commitment (Z) had a P Values value of 0.000 (≤ 0.05) with T-Statistics of 18.179 (> 1.96). It can be said that Job Satisfaction (X) positively and significantly influences Organizational Commitment (Z). These results can be said that H₁ is accepted because the variable Job Satisfaction (X) affects the Organizational Commitment (Z) of Bank Jatim employees.

The second hypothesis (H₂) in this study is Job Satisfaction (X) to Turnover Intention (Y) in PT. East Java Regional Development Bank. The results of the second hypothesis test showed that the relationship between the variables Job Satisfaction (X) and Turnover Intention (Y) had a P Values value of 0.003 (≤ 0.05) with T-Statistics of 2.944 (> 1.96). It can be concluded that work loss (X) significantly influences Turnover Intention (Y). The results also stated that H₂ was accepted because the variable Job Satisfaction (X) affected the Turnover Intention (Y) of Bank Jatim employees.

The results of the third hypothesis test showed that the relationship between the Organizational Commitment (Z) variable and Turnover Intention (Y) had a P Values value of 0.029 (≤ 0.05) with T-Statistics of 2.185 (> 1.96). It can be said that Organizational Commitment (Z) has a significant influence on Turnover Intention (Y).

Results of Indirect Hypothesis Testing

Table 2 Indirect Effect

Model	T Statistics (O/STDEV)	P Values
Job Satisfaction -> Organizational Commitment -> Turnover Intention	2,212	0,027

Source: Data Processed with PLS, 2022

The results of the fourth hypothesis test showed the relationship between the variables Job Satisfaction (X) and Turnover Intention (Y) through Organizational Commitment (Z), which had a P Values value of 0.027 (≤ 0.05) with T-Statistics of 2.212 (> 1.96). It can be said that Organizational Commitment (X) has a significant influence in mediating Job Satisfaction (X) against Turnover Intention (Y).

b. Structural Model Evaluation

Testing on structural models is carried out by looking at the value of R Square, which is also a goodness of fit model test. Table 4.14 provides the data processing results in the form of R Square values in this study.

Table 3 R-Square Values

Variable	R Square
Organizational Commitment	0,734
Turnover Intention	0,528

Source: Data Processed with PLS, 2022

Based on table 4.14 shows the R Square value for the Organizational Commitment (Z) variable influenced by Job Satisfaction (X) of 73.4% (0.734). The remaining 26.6% (0.266) is controlled by other variables not studied in this study. Table 4.14 also shows the R Square value for the Turnover Intention (Y) variable influenced by Job Satisfaction (X) of 52.8% (0.528). The remaining 47.2% (0.472) is

controlled by other variables not studied in this study.

The assessment of Goodness of Fit in PLS can be seen from the value of Q^2 (predictive relevance) with conditions the higher Q^2 ; the research model can be the fitter with the data. Based on table 4.14 can be calculated the value of Q^2 can be as follows:

$$\begin{aligned}\text{Value } Q^2 &= 1 - (1 - R^2) (1 - R^2) \\ &= 1 - (1 - 0,734) (1 - 0,528) \\ &= 1 - (0,266) (0,472) \\ &= 1 - (0,037) \\ &= 0,874\end{aligned}$$

Based on the calculation results above, it is known that the value of Q^2 is 0.874 or 87.4%. It shows that the magnitude of diversity in the research data that the structural model can explain is 87.4%, while other factors outside the research model explain the remaining 12.6%. The results also stated that the structural model in this study had an excellent goodness of fit.

5. DISCUSSION

a. Analysis of the Effect of Job Satisfaction on Organizational Commitment

The study results show that Job Satisfaction significantly positively affects the Organizational Commitment of employees at Bank Jatim. From the test results, it can be seen that the most dominant indicator is satisfaction with colleagues. Thus, the higher the Job Satisfaction, the higher the organizational commitment level of an employee. Apart from that, the research also found that job satisfaction and organizational commitment significantly influence Turnover Intention. Then, for the indirect effect, the study results show that Organizational Commitment has a significant influence in mediating Job Satisfaction and Turnover Intention for employees of PT. Bank Pemangungan Jawa Timur Cabang Malang. This shows that the existence of Job Satisfaction and high organizational Commitment from the superiors or management of PT influences the level of Turnover Intention. East Java Regional Development Bank Malang City Branch.

The results of this study are also in line with the statement from Vimolwan Yukongndi et al. (2020), where Job Satisfaction also has a significant effect on organizational commitment, especially affective commitment. The research

stated that by increasing Job Satisfaction from mental or emotional factors, employees could increase organizational commitment, especially affective commitment

b. Analysis of the Effect of Job Satisfaction on Turnover Intention

The results showed that Job Satisfaction significantly affects Turnover Intention at PT. Bank Pemangungan Jawa Timur Cabang Malang. It can be said that if employee job satisfaction is low, the employee turnover intention will be even greater. The questionnaire results stated that employees from Bank Jatim have fulfilled their job satisfaction from job satisfaction, salary satisfaction, promotion satisfaction, co-worker satisfaction and satisfaction with superiors. In this case, the Turnover Intention of Bank Jatim employees can be resolved. The highest job satisfaction among Bank Jatim employees is satisfaction with colleagues, with satisfying items that have the support of colleagues at Bank Jatim. This is in accordance with what was stated by Robbins (2001) that job satisfaction is negatively related to employees' desire to leave the company. The effect of job satisfaction on turnover intention is in line with the results of research from Rismayanti, R (2018) where Job Satisfaction has a significant negative impact on Turnover Intention. It can be concluded that Job Satisfaction influences the size of the company's Turnover rate and the Turnover Intention of an employee who works in a company

c. Analysis of the Effect of Organizational Commitment on Turnover Intention

The results of the study show that Organizational Commitment has a significant influence on Turnover Intention at PT. Bank Pemangungan Jawa Timur Cabang Malang. From these results, it can be seen that the greater the employee's Organizational Commitment, the Turnover Intention will also decrease. Statements from Allen and Meyer (1991) also state that employees with high affective commitment have a sense of attachment and belonging to the company, which can result in a feeling of being at home in the company's performance.

The results obtained from this study are in line with research conducted by Luz, R (2018), which explains the same results, namely, organizational commitment has a significant

negative effect on Turnover Intention. It can be concluded that the higher the organizational commitment, the lower the turnover intention of a company's employees. Organizational commitment affects Turnover Intention; this is also in line with research conducted by Luz, R (2018), which explains the same results, namely organizational commitment has a significant negative effect on Turnover Intention. It can be concluded that the higher the organizational commitment, the lower the Turnover Intention of employees of a company

d. Analysis of the Effect of Job Satisfaction on Turnover Intention Through Organizational Commitment

The results of the study show that Organizational Commitment has a significant influence in mediating Job Satisfaction and Turnover Intention on employees of PT. Bank Pemangungan Jawa Timur Cabang Malang. This shows that the existence of Job Satisfaction and high organizational Commitment from the superiors or management of PT influences the level of Turnover Intention. East Java Regional Development Bank Malang City Branch. This is in line with the results of research from Susilo J (2019) that organizational commitment has an indirect effect and a mediating role from Job Satisfaction on Turnover Intentions. This can be explained if high Job Satisfaction leads to high organizational commitment. Thus Turnover Intention will also be low for an employee in a company

6. CONCLUSION AND RECOMMENDATION

Conclusion

1. Job satisfaction positively and significantly influences Organizational Commitment for Bank Jatim Malang City Branch employees. This can be shown by the t-statistic value $(18.179) > 1.96$ with a significance level of 0.000. So the better the Job Satisfaction implemented at Bank Jatim, the higher the effect on Organizational Commitment
2. Job Satisfaction has a significant positive impact on Turnover Intention for employees of Bank Jatim Malang City Branch. This can be shown by the t-statistic value $(2.944) > 1.96$ with a significance level of 0.003. It can be said that better Job Satisfaction will affect

the Turnover Intention level of Bank Jatim employees

3. Organizational Commitment has a significant positive effect on Turnover Intention for employees of Bank Jatim Malang City Branch. This is indicated by the t-statistic number $(2.185) > 1.96$ and a significance level of 0.029. It can be said that the greater the organizational Commitment of Bank Jatim employees, the lower the Turnover Intention level
4. Organizational Commitment has a significant favourable influence in mediating Job Satisfaction on Turnover Intentions at Bank Jatim Malang City Branch. This is shown by the t-statistic value $(2.213) > 1.96$ with a significance level of 0.027. These results prove that Organizational Commitment has a significant influence in mediating Job Satisfaction on Turnover Intention

Recommendation

1. From the findings of the research that has been carried out, the researcher wants to advise the company to maintain and increase the job satisfaction of PT. East Java Regional Development Bank Malang City Branch by stabilizing promotion fairness and employee expectations in the work system in the office. Because if the promotion system in the company follows employee expectations and is fair, then employees will be satisfied and feel that the implementation of promotions in the office does not discriminate against them. Companies also need to add facilities and maintain the office situation to be more harmonious, which can increase employee commitment to the company. So Bank Jatim employees will have reasonable job satisfaction and commitment, which will later result in low employee turnover intention. In addition, PT. The Regional Development Bank must also provide socialization related to its goals and vision. The mission of Bank Jatim is to be in line with employees because, based on data obtained by Bank Jatim employees, there may still be many employees who want to leave Bank Jatim. It can be concluded that the continuance commitment from Bank Jatim employees is shallow
2. For future research, it is hoped that it will be able to expand the research model of this

research and add several other variables that can affect the Turnover Intention of PT employees. East Java Regional Development Bank Malang City Branch. Future research can also be expected to expand the number of samples and other branch areas or conduct research in companies engaged in other fields besides banking.

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