THE INFLUENCES OF CAREER DEVELOPMENT, JOB SATISFACTION, AND ORGANIZATIONAL COMMITMENT ON EMPLOYEE TURNOVER INTENTION

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Abstract - This study aims to examine and analyze the influences of career development, job satisfaction, and organizational commitment on employee turnover intention on the assistant level employees of PT Bank Negara Indonesia (Persero) Tbk. Regional Office X. This study is quantitative research with a total sample of 86 employees and processed by using SPSS for Windows version 22.0. The probability sampling technique is proportionate random sampling, while the data analysis technique is Multiple Linear Regression. The results show that: career development has a significant influence on turnover intention, job satisfaction does not have significant influence on turnover intention, organizational commitment has a significant influence on turnover intention, and the F test shows that career development, job satisfaction, and organizational commitment simultaneously have significant influence on employee turnover intention at the assistant level employees of PT Bank Negara Indonesia (Persero) Tbk. Regional Office X.

Keywords: career development; job satisfaction; organizational commitment; turnover intention

INTRODUCTION

The development of human resource management has led to the concept of human capital, where human resources are no longer considered as supporting functions but rather the key to a company’s success. As one of the keys to the company's success, human resources have a big role in one of the most serious problems currently faced by the company, namely the high level of employee turnover which has a direct impact on the company's operations and sustainability. The high employee turnover rate is enough to create instability in the company's workforce conditions and can increase human resources costs in the form of severance pay, utilized facilities, recruitment costs for replacements, the cost of training new employees, etc. The high turnover rate also disrupts operational activities because the company loses productivity until new employees reach the same level of productivity as employees who have resigned.

PT Bank Negara Indonesia (Persero) Tbk Regional Office X or better known as BNI Regional Office X also experiences problems with high employee turnover for the past 3 years as described in the following figure:

![Figure 1. Data on Employees Resigning in 2016 – 2018](image)

As described in Figure 1 above, it can be seen that the percentage of assistant level employees at BNI Regional Office X who have resigned increased from 3.08% in 2016 to 13.54% in 2017. The
number also increased in 2018 to 15.96%. This continuous increase for three consecutive years indicates a problem of turnover intention in BNI Regional Office X.

Based on the turnover data, THE researcher conducted a pre-survey on 20 respondents who are assistant level employees from various Branch Offices to determine the factors causing the increase in turnover intention with the results described in Table 1 below.

| No | Statement                                                                 | Result |
|----|---------------------------------------------------------------------------|--------|
| 1  | I am satisfied with working in this company                               |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 25%    | 75%      |
| 2  | I am satisfied with my salary                                             |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 35%    | 65%      |
| 3  | My current job is very important for my life                              |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 85%    | 15%      |
| 4  | I am satisfied with my work engagement                                    |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 50%    | 50%      |
| 5  | The company used job performance as a reference in employees career development |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 20%    | 80%      |
| 6  | Organizational policy is a determinant of whether there is career development |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 40%    | 60%      |
| 7  | I am satisfied with the working environment in the company                |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 60%    | 40%      |
| 8  | I feel comfortable with my coworkers and superiors                        |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 35%    | 65%      |
| 9  | Something creative that I do is valued by company leaders                 |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 50%    | 50%      |
| 10 | I like my current job and have no desire to move to another company        |        |
|    |                                                                           | Agree  | Disagree |
|    |                                                                           | 20%    | 80%      |

From the above results it can be seen that in the statement related to job satisfaction (no. 1), there are 75% of assistant level employees who are not satisfied working at the company. From statement no. 5 and 6, it can be seen that as many as 80% and 60% are not satisfied with the implementation of the career development process in the company. Meanwhile, from statement no. 10 which is related to employee commitment, there was 80% dissatisfaction response. Based on the results of the survey, it is assumed that the variables that affect the turnover intention of assistant level employees at BNI Regional Office X include career development, job satisfaction, and employee commitment to the organization.

LITERATURE REVIEW

Turnover Intention

Mobley et al. in Halimah (2016) argue that turnover intentions are the tendency or intention of employees to stop working from work voluntarily or move from one workplace to another based on their own choice. The desire to move can be an early symptom of turnover in a company. Robbins in Ridlo (2012) states that employees who are not satisfied with work or other factors related to their work may lower their commitment to the organization or company. Their dissatisfaction is generally always associated with a decline in performance which includes slowness at work, high employee turnover rates, and high absenteeism.

According to Tett and Meyer in Mensah (2016), the turnover intention is conscious willfulness to seek for other alternatives in other organization. Based on several of opinions on the definition of turnover intention, it can be concluded that turnover intention is the desire of employees to leave the company because they want to get a better job. This desire has not yet been realized in the form of...
behavior because the employee will first go through the process of elaborating before finally making a decision that leads to a turnover behavior.

Career Development
Rivai and Sagala in Hafiz (2016) argue that career development is the process of increasing individual work skills to achieve the desired career. Hamali (2016) states that career development also contains the following understandings: 1) A series of positions or titles occupied by a person during a certain lifetime, 2) changes in values, attitudes, and motivations in someone, because as the person ages, the person will be more mature, and 3) business that is carried out formally and sustainably with a focus on improving and increasing one's abilities. Meanwhile, Gomez-Mejia et al. (2012) argue that career development is an ongoing and formalized effort that focuses on developing enriched and more capable workers. Based on these descriptions of the definitions, it can be concluded that career development is a continuous process experienced by an individual through personal efforts to achieve the career planning goals that are tailored to organizational conditions.

Job Satisfaction
According to Schermerhorn in Nafiudin (2015), job satisfaction is an individual's positive or negative feelings about their work, general attitude or emotional response to their work. This definition means that job satisfaction can be felt differently by many people even though the object is the same. The difference in perceptions and feelings will produce a different sense of satisfaction. Robbins and Judge (2013) define job satisfaction is a positive feeling about a job resulting from an evaluation of its characteristics. A person's high job satisfaction will affect his/her positive behavior towards his/her job. Conversely, when someone is dissatisfied with his/her work it will lead to negative behavior. Keith Davis in Mangkunegara (2009) argues job satisfaction is the favorableness or unfavorableness with employees who views their work. Wexley and YuEk in Mangkunegara (2009) define job satisfaction is the way an employee feels about his or her job.

Based on the above opinions, it can be concluded that job satisfaction is a feeling that supports or does not support the employee which is related to his/her work or condition, where feelings related to work include aspects such as rewards or wages received, career development opportunities, relations between employees, organizational structure, work placement and type of work performed. Meanwhile, feelings related to the employee itself include age, health, abilities, and education.

According to Rapsanjani (2019) which refers to Robbins dan Judge, indicators used in this study for job satisfaction variable which conclude job satisfaction in 5 (five) indicators; satisfaction with salary, satisfaction with promotion, satisfaction with colleagues, satisfaction with supervisor, satisfaction with the job itself.

Organizational Commitment
According to Allen and Mayer in Pristayati (2017), organizational commitment is a psychological state characterized by the relationship between employees and organizations that affect employee’s loyalty to the organization. Commitment has absolutely nothing to do with a person's talents, or intelligence, but rather a psychological attachment such as a sense of belonging, pride, and service as well as how a person conducts him/herself if the organization where he/she works for is facing a problem. Porter et al. in Armstrong (2009) defines commitment as the relative strength of the individual's identification with and involvement in a particular organization. Robbins and Judge (2013) argue that organizational commitment is the extent to which an employee sided with a particular organization and its goals and desires to maintain membership in the organization. From the first opinions, it can be concluded that high employee commitment to the organization means alignments to the organization.

From several definitions of organizational commitment as mentioned above, some similarities can be concluded which include loyalty and trust that a person has towards the organization. Therefore, organizational commitment describes the relationship between individuals and organizations, where individuals who have high organizational commitment would have loyalty and trust in the organization.

Organization commitment has three separate dimensions as suggested by Robbins in Nurfadillah (2018), such as (a) affective commitment, is an emotional feeling for an organization and belief in the
values; (b) continuance commitment, is the economic value based on staying in the organization as a comparison with leaving the organization; (c) normative commitment, is the responsibility to survive or stay in the organization for moral or ethical reasons.

The research model can be described as follows:

**Figure 2. Research Model**

- **Career Development (X1)**
  1) Career Management
  2) Career Planning
  Rivai in Katidjan *et al.* (2017)

- **Job Satisfaction (X2)**
  1) Work itself
  2) Supervisor
  3) Colleague
  4) Promotion
  5) Salaries/Wages
  Schermerhorn, *et al.* in Nurhidayat (2016)

- **Organizational Commitment (X3)**
  1) Affective Commitment
  2) Continuance Commitment
  3) Normative Commitment
  Meyer and Allen in Andrew (2017)

- **Turnover Intention (Y)**
  1) Behavior that reflects dissatisfaction at work
  2) Think and plan to get out
  3) Trying to be active in finding other jobs
  Mobley *et al.* in Nurhidayat (2016)

**Research hypothesis:**
- Hypothesis 1 (H1): Career Development has a significant influence on Turnover Intention
- Hypothesis 2 (H2): Job Satisfaction has a significant influence on Turnover Intention
- Hypothesis 3 (H3): Organizational Commitment has no significant influence on Turnover Intention
- Hypothesis 4 (H4): Career Development, Job Satisfaction, and Organizational Commitment simultaneously have a significant influence on Turnover Intention

**METHODS**

This research is a form of causal relationship (causal) research which aims to determine the relationship between two or more variables, where the independent variable (X) affects the dependent variable (Y). The design or type of research used in this study is a quantitative one.

According to Gravetter & Forzano (2012), quantitative research is a research-based on measuring variables for each individual to get a value (generally numerical value) which is then used in statistical analysis to obtain conclusions and interpretations.

The population in this study are Assistant level employees at BNI Regional Office X (614 people) with a sample size of 86 employees, calculated using the Slovin formula. The sampling technique used is proportionate random sampling where the sample is focused on the assistant level employees which are distributed in several units so that the sample size in each unit is taken proportionally and has the same opportunity to be used as a sample. The method of data acquisition uses a survey sample through a questionnaire instrument that is filled out by respondents guided by the Likert Scale where each choice of answer to the questionnaire questions has a score that weighs between 1 and 5.
RESULTS and DISCUSSIONS

From the results of the questionnaires, the characteristics of respondents can be described as follows: based on sex: 38.37% men and 61.63% women, based on age: predominantly > 25-35 years with 63.95%, based on the latest education: predominantly S1 (undergraduate) with 76.74%, and based on tenure: dominated by employees with tenure > 5-10 years with 44.19%.

Validity Test

Based on the validity test conducted on 39 statement questionnaires (N = 86 and df = N-2 is 0.2120), Pearson Correlation \( r_{\text{calculation}} > r_{\text{table}} \) is obtained, which led to the conclusion that the questionnaire is a valid measuring instrument for Career Development variable, Job Satisfaction, Organizational Commitment, and Turnover Intention variables. In other words, the questionnaire is capable to measure aspects that need to be measured in this study.

Reliability Test

A questionnaire is declared reliable if a person's answers to questions or statements are consistent from time to time. Reliability is measured by the Cronbach Alpha statistical test method as presented in Table 2 below:

| Variable                      | Cronbach Alpha | Benchmark | Conclusion |
|-------------------------------|----------------|-----------|------------|
| Career Development (X1)       | 0.766          | > 0.7     | Reliable   |
| Job Satisfaction (X2)         | 0.878          | > 0.7     | Reliable   |
| Organizational Commitment (X3)| 0.839          | > 0.7     | Reliable   |
| Turnover Intention (Y)        | 0.867          | > 0.7     | Reliable   |

Source: Data processed by researcher (2019)

Based on the above results, the lowest \( \alpha \) statistical test value is 0.766 and the highest \( \alpha \) value is 0.878, which means the statistical value of the \( \alpha \) test for variables X1, X2, X3, and Y are all greater than 0.7. Based on the results of these tests, the research instrument used can be regarded as reliable and suitable for this study.

Normality Test

Based on the results of the normality test using the Kolmogorov-Smirnov statistical test, it appears that the X and Y variables used in this study have Asymp values. Sig. (2-tailed) < 0.05. Therefore, further testing of the normality of the Z value of each variable is needed.

According to Siregar (2017) data with a normal distribution have some important properties including that around 95% of all data is within the range of \( \mu \pm 2 \) Standard Deviation (SD). Based on the calculation of the value of Z for each sample, it is calculated that the percentage of the number of samples for each variable that lies within the \( \mu \pm 2 \)SD range is > 95%. This means that the data are normally distributed.

Linearity Test

The final result expected from this test is a significant linear relationship between the independent variables and the dependent variable. Based on the results of the linearity test, it is observed that each independent variable has a significance value of Deviation from Linearity > 0.05 and a value of \( F_{\text{calculation}} < F_{\text{table}} \). Thus it can be concluded that each independent variable used in this study have a linear relationship to the dependent variable so that a good and ideal regression model can be conducted.

Multicollinearity Test

Zagoto, Kartika Hinayasati (2020). The Influences of Career Development, Job Satisfaction, and Organizational Commitment on Employee Turnover Intention
To determine the presence or absence of multicollinearity symptoms, the test was conducted by looking at the value of tolerance and VIF (Variance Inflation Factor). The basis for the decision is if tolerance value > 0.10 and VIF value < 10, then there is no multicollinearity. Based on the multicollinearity test, all independent variables have tolerance values > 0.10 and VIF values < 10. Thus it can be concluded that the data in this study do not have multicollinearity problems/symptoms.

**Heteroscedasticity Test**

From conducting the test using the Scatterplot chart, it appears that the points are spread randomly both above and below the Y axis and do not form any particular patterns, whereas by using the Glejser test method it is known that the significance value of the three independent variables is > 0.05. Based on the results of the two tests, it is concluded that the data used in this study do not indicate heteroscedasticity symptoms.

**Partial Regression Test (t-test)**

**Hypothesis 1: Career Development has a significant influence on Turnover Intention**

\[ H_0: \text{Career Development has no significant influence on Turnover Intention of assistant level employees at BNI Regional Office X} \]

\[ H_1: \text{Career Development has a significant influence on Turnover Intention of assistant level employees at BNI Regional Office X} \]

T-test for Career Development variable results in a \( t_{\text{calculation}} \) value of -3.713 which is greater than \( t_{\text{table}} \) (-1.990), whereas the significance value is 0.000 (smaller than 0.05). From these two values, it can be concluded that the Career Development variable has a significant influence on the Turnover Intention variable or in other words \( H_0 \) is rejected and \( H_1 \) is accepted.

**Hypothesis 2: Job Satisfaction has significant influence on Turnover Intention**

\[ H_0: \text{Job Satisfaction has no significant influence on Turnover Intention of assistant level employees at BNI Regional Office X} \]

\[ H_2: \text{Job Satisfaction has a significant influence on Turnover Intention of assistant level employees at BNI Regional Office X} \]

T-test for the Job Satisfaction test variable results in a \( t_{\text{calculation}} \) value of 1.528 which is smaller than \( t_{\text{table}} \) (1.990), whereas the significance value is 0.131 (greater than 0.05). From these two values it can be concluded that the Job Satisfaction variable has no significant influence on the Turnover Intention variable or in other words \( H_0 \) is accepted and \( H_2 \) is rejected.

**Hypothesis 3: Organizational Commitment has a significant influence on Turnover Intention**

\[ H_0: \text{Organizational Commitment has no significant influence on Turnover Intention of assistant level employees at BNI Regional Office X} \]

\[ H_3: \text{Organizational Commitment has a significant influence on Turnover Intention of assistant level employees at BNI Regional Office X} \]

T-test for Organizational Commitment variable results in \( t_{\text{calculation}} \) value of -5.140 which is smaller than \( t_{\text{table}} \) (-1.990), whereas the significance value is 0.000 (smaller than 0.05). From these two values, it can be concluded that the Organizational Commitment variable has significant influence on the Turnover Intention variable or in other words \( H_0 \) is rejected and \( H_3 \) is accepted.

**Simultaneous Regression Test (F test)**

**Hypothesis 4: Career Development, Job Satisfaction and Organizational Commitment simultaneously have significant influence on Turnover Intention of the assistant level employees at BNI Regional Office X**

\[ H_0: \text{Career Development, Job Satisfaction, and Organizational Commitment simultaneously have no significant influence on Turnover Intention of the assistant level employees at BNI Regional Office X} \]

\[ H_4: \text{Career Development, Job Satisfaction and Organizational Commitment simultaneously have a significant influence on Turnover Intention of the assistant level employees at BNI Regional Office X} \]
It is observed that the value of F<sub>table</sub> (α 0.05) is 2.71 (df1 = K-1 = 4-1 = 3 and df2 = N-4 = 86-4 = 82). From the test results, it is observed that the value of F<sub>calculation</sub> (30.144) > F<sub>table</sub> (2.71). From these values, it can be concluded that the Career Development, Job Satisfaction, and Organizational Commitment variables together (simultaneously) have a significant influence on the Turnover Intention variable or in other words H<sub>0</sub> is rejected and H<sub>1</sub> is accepted.

**Determinant Coefficient (R<sup>2</sup>)**

Based on the test results, it is known that the R square or determinant coefficient value is 0.524 or 52.40%. This shows that Turnover Intention is influenced by the three independent variables used in this study (Career Development, Job Satisfaction, and Organizational Commitment) by as much as 52.40%, while the remaining 47.60% is influenced by other factors not examined in this study.

**Multiple Linear Regression Analysis**

Based on multiple regression analysis that refers to the results of the t-test, the following coefficients are obtained for the independent variables; X<sub>1</sub> = -0.421, X<sub>2</sub> = 0.176, X<sub>3</sub> = -0.478 together with a constant of 4.795 which forms the regression equation model as follows:

\[ Y = 4,795 - 0,421X_1 + 0,176X_2 - 0,478X_3 \]

1) The constant value (a<sub>0</sub>) of 4,795 indicates that if the value of Career Development, Job Satisfaction, and Organizational Commitment is considered as zero (none), then the Turnover Intention value would be 4,795 units.

2) The value of b<sub>1</sub> (regression coefficient) for variable X<sub>1</sub> is -0.421 and is negative. This indicates that if the Career Development variable decreases, Turnover Intention will increase. This coefficient has sig. level of 0.000 or less than α = 5%. This means that there is a significant influence.

3) The value of b<sub>2</sub> (regression coefficient) for variable X<sub>2</sub> is 0.176 and is positive. This indicates that if the Job Satisfaction variable rises, Turnover Intention will also increase. This coefficient has sig. level of 0.130 or greater than α = 5%. This means that there is no significant effect.

4) The value of b<sub>3</sub> (regression coefficient) for the X<sub>3</sub> variable is -0.478 and is negative. This indicates that if the Organizational Commitment decreases, Turnover Intention will increase. This coefficient has sig. level of 0.000 or less than α = 5%. This means that there is a significant influence.

**Discussion**

1) The test results for the first hypothesis of this study show that Career Development has a significant, strong, and opposite direction influence on turnover intention. This is evident from the t-test which results in values where t<sub>calculation</sub> < t<sub>table</sub> (-3.713 < -1.990) which means H<sub>1</sub> is accepted and H<sub>0</sub> is rejected. Thus it can be interpreted that Career Development has a significant effect on Turnover Intention. Also, the results of correlation analysis between variables show a the Pearson Correlation value of -0.606. This shows that the low level of employee career development can cause a high turnover intention for employees of BNI Regional Office X and vice versa.

2) The test results for the second hypothesis of this study indicate that there is no significant influence of Job Satisfaction variable on employee turnover intention at BNI Regional Office X. These findings indicate that the turnover intention of assistant level employees at BNI Regional Office X is not influenced by employee job satisfaction, which means that the level of job satisfaction felt by employees does not affect the desire of employees to quit or leave the company. This is evident from the t-test which results in values where t<sub>calculation</sub> < t<sub>table</sub> (1.524 < 1.990) which means H<sub>1</sub> is accepted and H<sub>0</sub> is rejected.

3) Correlation test results show that Organizational Commitment has a significant, strong, and opposite direction to Turnover Intention. This is evident from the t-test which results in values where of t<sub>calculation</sub> < t<sub>table</sub> (-5.140 < -1.990) which means H<sub>1</sub> is accepted and H<sub>0</sub> is rejected. Thus it can be interpreted that Organizational Commitment has a significant influence on Turnover Intention. Moreover, the results of correlation analysis between variables indicate Pearson Correlation value of -0.667. In other words, the low Organizational Commitment level can lead to an increase in the Turnover Intention of employees at the assistant level at BNI Regional Office X.
4) The results of the fourth hypothesis of this study show that Career Development, Job Satisfaction, and Organizational Commitment together have a significant influence on Turnover Intention. The simultaneous regression test (F test) results in values where $F_{calculation} = 30.144 > F_{table} = 2.71$, which means $H_0$ is rejected and $H_4$ is accepted.

CONCLUSION

Career development has a significant influence on turnover intention. The results of this study indicate that the low level of career development implementation in the company is one of the factors that influence the turnover intention of the employees at the assistant level at BNI Regional Office X.

Job satisfaction does not significantly influence turnover intention. Based on the results of the analysis in this study, it is concluded that the high or low level of employee turnover intention level in BNI Region X is not influenced by employee satisfaction with work or the company. In other words, job satisfaction does not influence employees' decision to leave the company.

Organizational commitment has a significant influence on turnover intention. This shows that the low level of organizational commitment can lead to an increase in turnover intention in employees at the assistant level at BNI Regional Office X. When employees have a high attachment to the company, then the desire to leave the company will be low or reduced.

Career development, job satisfaction, and organizational commitment together (simultaneously) significantly influence turnover intention. This means that if the three variables simultaneously increase, the turnover intention of employees at the assistant level at BNI Regional Office X will decrease.

Recommendation

BNI Regional Office X leaders are advised to implement programs or activities that involve direct and indirect employee participation, which could encourage employees to contribute to achieving company goals. This can create an emotional attachment in employees because they feel as part of the company and promote pride in employees because they have contributed to business processes and the achievement of company goals. The emotional attachment of the employee can help to suppress the desire of the employees of the assistant level at BNI Regional Office X to think and plan to leave the company which in turn could reduce the level of employee turnover.

Also, the Head of BNI Regional Office X is also advised to implement incentive programs or other attractive forms of benefits, so that employees would think that leaving the company is a loss for them. Thus, employee turnover can be suppressed because employees are not interested in leaving the company or actively seeking other jobs.

To increase and enrich knowledge in the field of human resource management, especially on the factors causing turnover intention, further studies need to be done with different variables.

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