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# Determination of employee turnover intention through job satisfaction: work family conflict and organizational commitment

Selvi Yona Sari<sup>\*)</sup>, Havidz Aima, Zefriyenni Zefriyenni  
Universitas Putra Indonesia YPTK Padang, Indonesia

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## ABSTRACT

Human resources are something that needs to be considered in facing the development of the banking industry. This research aims to test and prove empirically the direct and indirect influence of Work Family Conflict and Organizational Commitment on Turnover Intention with Job Satisfaction as an intervening variable. This study uses a quantitative approach. The population consists of permanent employees from PT Bank Nagari in West Sumatra Tbk. With a total sample of 319 employees. The method used is Partial Least Square (PLS) analysis with the SmartPLS application. The results of the research show that there are eight direct influences from this research, namely that work family conflict has no effect on job satisfaction and employee retention, there is an effect of organizational commitment on job satisfaction, work family conflict has an effect on turnover intention, organizational commitment, job satisfaction and employee retention has no effect. on turnover intention. Meanwhile, the four indirect influences are job satisfaction.



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## Corresponding Author:

Selvi Yona Sari,  
Universitas Putra Indonesia YPTK Padang  
Email: [selvi.yona@gmail.com](mailto:selvi.yona@gmail.com)

## Introduction

In the current era of increasingly tight business competition, including the banking sector, retaining the best employees in companies is a big challenge, especially with the war of talent phenomenon. Employees will be required to work optimally and contribute fully so that success can be achieved. In this regard, companies need reliable and quality human resources. Therefore. Companies must be able to manage and pay attention to human resources as well as possible. High employee turnover will have a negative impact on the company. According to (Enggar dkk, 2019) employee turnover or employee turnover from a company is an important phenomenon in organizational life. Every individual in the company comes from a different background, so it is very important for the company to see what the needs and expectations of its employees are. If the company can know this, it will be easier to place employees in the right positions so that employees will be more motivated to work (Rivai & Tricom, 2019)

PT Bank Nagari is the only bank owned by the regional government to improve the community's economy, especially in West Sumatra. PT Bank Nagari carries the theme "Preparing for a Precious Future" carrying out the national mandate to compare the turnover of state-owned and regional banks in West Sumatra from 2017 to 2020 which have never had a merger. It can be seen that when comparing the four banks, the one with the highest employee turnover is Bank Nagari, where from 2017 to 2019 the employee turnover rate continued to

increase. Even though in 2020 it decreased to 4.7%, when compared with other banks it still has the highest turnover rate. Fluctuating turnover in a company is a major problem faced by all companies which has an impact on company activities and productivity. The company will be confused if it finds out that its employees have the desire to leave the company. Moreover, these employees can be classified as employees who have high dedication to the company and have good work quality. The company will bear many losses if employees have the desire to leave the company.

Human resources or workforce owned by an organization or company are assets that are really needed by the company. Humans are one of the important elements in an organization. because humans are the driving force and determinant of the course of a company. This is because no matter how advanced the technology used or how much funding is prepared, it will not be meaningful without professional human resources (Yuniarsih dan Suwatno, 2018). This tendency occurs because an employee's working hours and workload are too dense, all attention and thoughts are too devoted to one role. The division of roles between family and work is a problem faced by employees, in fact many employees are not capable enough to overcome this problem even though they already have strategies to get around it. This condition will give rise to feelings of guilt when the employee works. This feeling of guilt coupled with demands from two sides, namely demands within the family and also demands at work, will trigger work family conflict, which will ultimately lead to stress (Jacinta dan Rini, 2018).

This phenomenon is one of the causes of employees leaving the company, namely resigning. Apart from that, the results of interviews conducted by researchers with HRD PT. Bank Nagari in West Sumatra has several reasons why employees leave because they have to choose one of the obligations between family or work, the HRD stated that the reasons why employees choose family include having to join their husband's service outside the area or where the employee is occupied, having to look after parents who need special care so that employees they have to stay in their parents' domicile, they have to take special treatment for their children so they have to move areas and some also have to continue their parents' business, and there are even some women who just want to be housewives. Apart from that, placement problems in certain areas where employees have to leave their families or certain facilities that are not yet available in the placement area are also reasons for employees to leave the company.

Apart from the phenomena that occur in the field, researchers also carry out analysis of previous research in selecting research variables where the results still contain differences between several researchers, among them seen in the following table:

**Table 1.** Research Gab Previous research

Variable Relationships	Research result	Researcher
Work Family Conflict and Job Satisfaction	1. Influential and significant 2. No effect	(Hsu, 2020), (Ariana & Riana, 2016), (Retnaningrum, A. K., & Al Musadieq, 2016) and (Udriyah et al., 2020)
Work Family Conflict and Employee Retention	1. Influential and significant	(Metta dkk, 2019), (Sari et al., 2020) (Ribeiro et al., 2023) and (Lin et al., 2022)
Work Family Conflict and Turnover Intention	1. Influential and significant 2. No effect	(Yucel et al., 2023), (Wang & Wang, 2023), (Finthariasari et al., 2020), (Ramadhoani, 2020) and (Trisnayani & Setiawan, 2020)
Organizational Commitment and Job Satisfaction	1. Influential and significant 2. No effect	(Yani et al., 2018) (Arishanti, 2019), (Darmawan, 2016) and (Lari Dashtbayaz et al., 2023)
Organizational Commitment and Employee Retention	1. Influential and significant	(Hutagalung & Ritonga, 2018) and (Yiing & Ahmad, 2019) (Komang et al., 2021), (Kundu & Lata, 2017) and (Arasanmi & Krishna, 2019)

Variable Relationships	Research result	Researcher
Organizational Commitment and Turnover Intention	1. Influential and significant	(Serhan et al., 2022), (Arasanmi & Krishna, 2019), (Kundu & Lata, 2017)
Job Satisfaction and Turnover Intention	1. Influential and significant	(Mihelic, 2018) dan (NingTyas et al., 2020)
Employee Retention and Turnover Intention	1. Influential and significant	(Setiyanto & Selvi, 2018) and (Tampubolon, 2020)
		(Meilita and Wulansari, 2020) and (Purnama & Mayliza, 2019)
	2. No effect	(Sumarni, 2016) dan (Ramadhoani, 2020)

When a company is unable to create or make employees remain in the company, that is when employees lose loyalty to the company and also reduce employee job satisfaction. Employees who are relatively satisfied with their jobs will stay with the company longer and can reduce employee turnover rates. Individuals who feel satisfied with their jobs tend to stay in the organization. Individuals who feel less satisfied with their work will choose to leave the organization. Perceived job satisfaction can influence a person's thoughts about leaving the organization.

### Turnover Intention

According to . (NingTyas et al., 2020) defines turnover intention as an individual's desire to leave the organization, an individual's desire and evaluation of a person's position based on dissatisfaction to influence someone when they leave and find another job outside the company.

### Work Family Conflict

According to Kalsum (Riyanto et al., 2017) the difficulty in carrying out obligations to fulfill role demands in different things simultaneously is what is called work family conflict and (Christine et al, 2017) states that work-family conflict occurs when participation between roles in work and The family doesn't get along with each other.

### Organizational Commitment

According to (Kaswan, 2017) organizational commitment is a measure of an employee's willingness to stay with a company in the future. Commitment often reflects employees' belief in the mission and goals of the organization. willingness to make efforts to complete the work and desire to continue working there. The definition according to (Sianipar, 2017) is that organizational commitment is an employee's decision to continue their membership in an organization by wholeheartedly accepting the goals of the organization and making the best contribution to the progress of the organization. Apart from that (Maulana, 2017) defines organizational commitment as a condition where an employee supports a particular organization and its goals, and intends to maintain membership in that organization.

### Job satisfaction

According to (Kaswan, 2017) job satisfaction is a driver of employee and organizational results because job satisfaction is the result of employees' perceptions of how well their work provides things that are considered important. (Yanchus et al., 2015) defines job satisfaction as a person's positive or negative attitude towards their work.

## Method

This research will be carried out at PT. Bank Nagari in West Sumatra. Based on the Slovin formula, the maximum sample size in this study was 319 respondents who were employees of PT. Bank Nagari in West Sumatra, and for distributing questionnaires the number will be determined based on the proportion of branches which consist of one head office and 31 branch offices in West Sumatra. The data collection methods that the author used in this research included observation and field surveys. In this research, Structural Equation Modeling (SEM) analysis tools were used using the Party Least Square (PLS) program. PLS is a component-based approach for testing structural equation models or commonly called SEM. PLS is based on the idea of having two interactive procedures that use least squares estimation for single and multi-component models. By applying this algorithm procedure, the aim is to minimize the variance of all dependent variables, therefore the causes and directions between all variables need to be clearly defined (lee, 2016). PLS is divided into two models, namely measurement model testing (outer model) and structural model testing ( inner model). The following conceptual framework for the research is shown in Figure 1.

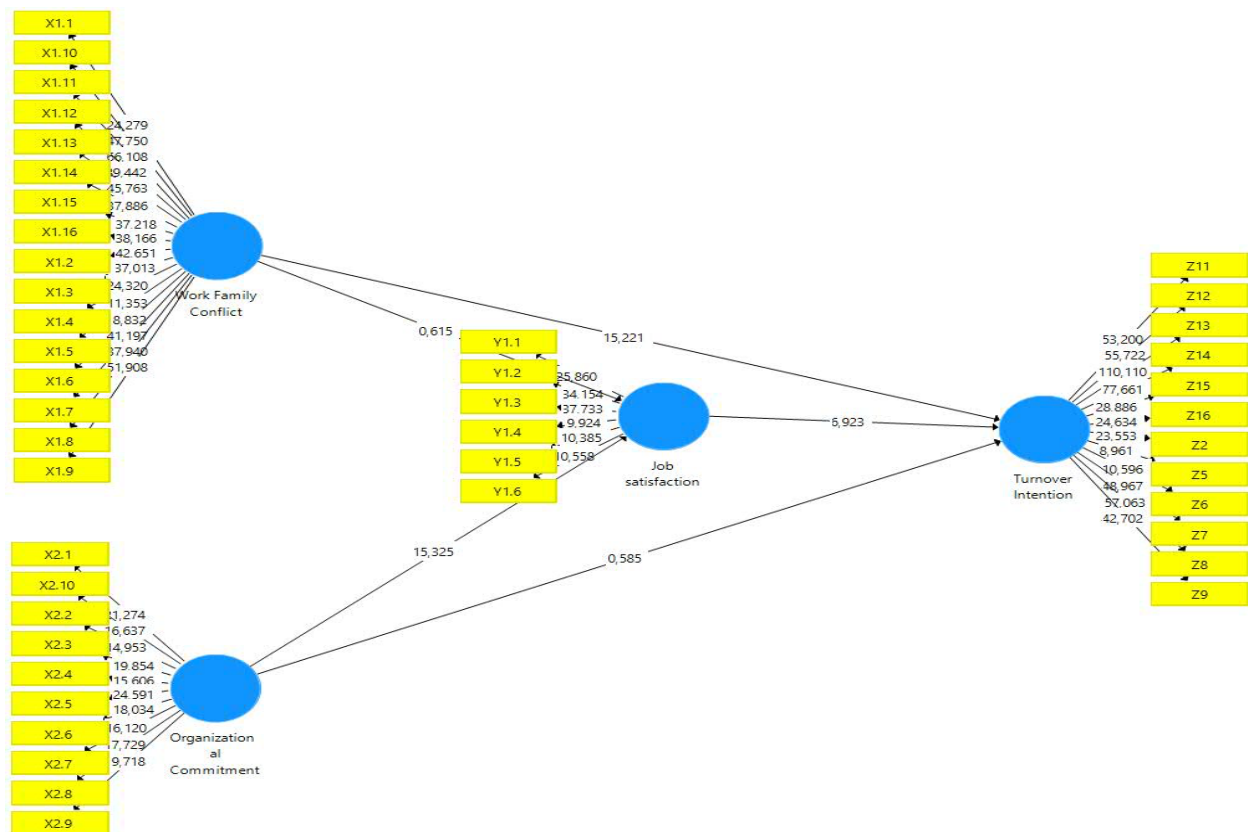


Figure 1. Model structure

## Results and Discussions

Validity criteria for constructs or variables can also be evaluated by the average variance extracted (AVE) value of each construct or variable. A construct is said to have high validity if its value is above 0.50. Below we will present the AVE values for all constructs (variables) in table 1:

Table 2. Values Average Variance Extraced (AVE)

Varibel	AVE
Turnover Intention (Z)	0.636
Work Family Conflict (X1)	0.665
Organizational Commitment (X2)	0.526
Job satisfaction (Y)	0.537

It can be concluded that all the constructs or variables above meet the criteria for good validity. This is indicated by an Average Variance Extraced (AVE) value above 0.50 as the recommended criteria.

Table 3. Reliability Values

Konstruk (Variabel )	Composite Reliability	Cronbachs alpha	Information
Turnover Intention (Z)	0.961	0.955	Reliabel
Work Family Conflict (X1)	0.969	0.966	Reliabel
Organizational Commitment (X2)	0.918	0.900	Reliabel
Job satisfaction (Y)	0.874	0.833	Reliabel

Source: Test Results *Outer Model*

The composite reliability value and Cronbach Alpha value for each configuration or variable have been found to be greater than 0.70, thus it can be concluded that the level of data reliability is good or reliable. *As previously explained, the inner model research will be evaluated using the R-Square value. to assess the influence of certain exogenous latent constructs on whether endogenous latent constructs have a substantive influence. The following is the R-Squared estimate in table 3:*

**Table 4.** Value evaluation *R- Squared*

variabel	R- Squared	R- Squared Adjusted
<i>Turnover Intention (Z)</i>	0,532	0,526
<i>Job satisfaction (Y)</i>	0,440	0,436

Source: Inner model test results, 2023

The R-Square value for the Turnover Intention (Z) variable is 0.532 or 53.2%, which shows the magnitude of influence received from the variables Work Family Conflict (X1), Organizational Commitment (X2) and the two intervening variables Job Satisfaction (Y). simultaneously the 3 variables on Turnover Intention (Z). Next, the R-Square value for the Job Satisfaction variable (Y) is 0.440 or 44.0%, indicating the magnitude of influence exerted by the Work Family Conflict (X1) and Organizational Commitment (X2) variables in explaining or influencing Job Satisfaction (Y). Following are the results of testing and discussion of each hypothesis.

first hypothesis Work family conflict on job satisfaction, It can be seen that the job satisfaction coefficient value is -0.037, which is the magnitude of the influence that the work family conflict construct has on the job satisfaction of PT employees. Bank Nagari in West Sumatra. Where the standard error value of 0.050 is the level of estimation error that cannot be explained by this construct and with a t-statistic or t-count value of 0.743. Where  $0.743 < 1.96$  and the P value  $0.458 > 0.05$ , it can be concluded that  $H_0$  is accepted and  $H_1$  is rejected, in other words work family conflict has no effect and is not significant on employee job satisfaction at PT Bank Nagari in West Sumatra. These findings are in line with research conducted by (Yasyifa & Raharso, 2019), (Trisnayani & Setiawan, 2020). Furthermore, research was conducted by (Ariana & Riana, 2016). And research by (Soomro. et al, 2019), (Chan et al., 2019).

Second hypothesis Organizational Commitment to Job Satisfaction, It can be seen that the job satisfaction coefficient value is 0.664, which is the magnitude of the influence that the organizational commitment construct has on job satisfaction at PT Bank Nagari in West Sumatra. Where the standard error value of 0.045 is the level of estimation error that cannot be explained by this construct and with a t-statistic or t-count value of 14.660. Where  $14.660 > 1.96$  with a P value of  $0.000 < 0.05$ , it can be concluded that  $H_0$  is rejected and  $H_3$  is accepted, in other words, organizational commitment has a significant and influential effect on job satisfaction at PT. Bank Nagari in West Sumatra. Where these results are in line with the results of previous research conducted by (Indri DianPurnamasari, 2017), (Sumarto, 2020), (Komang et al., 2021) also found that organizational commitment had an effect on job satisfaction.

Third hypothesis Work Family Conflict on Turnover Intention, It can be seen that the turnover intention coefficient value is 0.599, which is the magnitude of the influence that the work family conflict construct has on turnover intention at PT Bank Nagari in West Sumatra. Where the standard error value of 0.035 is the level of estimation error that cannot be explained by this construct and with a t-statistic or t-count value of 16.882. Where  $16.882 > 1.96$  with a P value of  $0.000 < 0.05$ , it can be concluded that  $H_0$  is rejected and  $H_5$  is accepted, in other words, work family conflict has a significant and influential effect on turnover intention at PT Bank Nagari in West Sumatra, meaning that the higher the conflict. The relationship between work and family will further increase employees' desire to leave or change their place of work. The results of this research are in line with research conducted by (Ramadhoani, 2020), (Isti Arvakni, 2020), (Trisnayani & Setiawan, 2020), (Novrandy dan Tanuwijaya, 2022) and (Mulyaningsih & Tanuwijaya, 2023).

Fourth hypothesis Organizational Commitment to Turnover Intention, It can be seen that the turnover intention coefficient value is 0.021, which is the magnitude of the influence that the organizational commitment construct has on turnover intention at PT Bank Nagari in West Sumatra. Where the standard error value of 0.064 is the level of estimation error that cannot be explained by this construct and with a t-statistic or t-count value of 0.324. Where  $0.324 < 1.96$  with a P value of  $0.746 > 0.05$ , it can be concluded that  $H_0$  is accepted and  $H_6$  is rejected, in other words, organizational commitment has no effect and is not significant on turnover intention at PT Bank Nagari in West Sumatra. The results of this research are not in line with research conducted by (Ratnaningsih, 2021), (Prasetyani et al., 2021) and (Renaldo et al., 2022). (Darmika & Sriathi, 2019), (Kalsum, 2022) and (Murdani & Fachrurrozie, 2022).

Fifth hypothesis Job Satisfaction on Turnover Intention, It can be seen that the turnover intention coefficient value is -0.322, which is the magnitude of the influence that the job satisfaction construct has on turnover intention at PT Bank Nagari in West Sumatra. Where the standard error value of 0.063 is the level of estimation error that cannot be explained by this construct and with a t-statistic or t-count value of 5.141. Where  $5.141 > 1.96$  with a P value of  $0.000 < 0.05$ , it can be concluded that  $H_0$  is rejected and  $H_7$  is accepted, in other words, job satisfaction has a significant and influential effect on turnover intention at PT. Bank Nagari in West Sumatra, in other words, the higher and better employee job satisfaction will reduce the number of employees who want

to leave the company. The results of this research are in line with several studies conducted by (Trisnayani & Setiawan, 2020), (Susanti & Halilah, 2019), (Tamrin, 2020), (Purnamasari et al., 2021) and (Meriandayani & Subudi, 2019).

Sixth hypothesis Work Family Conflict Mediated by Job Satisfaction on Turnover Intention, It can be seen that the turnover intention coefficient value is 0.012, which is the magnitude of the influence that the work family conflict construct mediated by job satisfaction has on turnover intention at PT. Nagari Bank in West Sumatra. Where the standard error value of 0.017 is the level of estimation error that cannot be explained by this construct and with a t-statistic or t-count value of 0.721. Where  $0.721 < 1.96$  with a P value of  $0.471 > 0.05$ , it can be concluded that  $H_0$  is accepted and  $H_9$  is rejected, in other words, job satisfaction is not capable and is not significant in mediating work family conflict on turnover intention at PT Bank Nagari in Sumatra West. However, this research contradicts research conducted by (Trisnayani & Setiawan, 2020), (Silvyana dan Wibawa, 2019) and (Chan et al., 2019).

Seventh hypothesis Organizational Commitment Mediated by Job Satisfaction on Turnover Intention, It can be seen that the turnover intention coefficient value is -0.214, which is the magnitude of the influence that the organizational commitment construct mediated by Job Satisfaction has on turnover intention at PT Bank Nagari in West Sumatra. Where the standard error value of 0.044 is the level of estimation error that cannot be explained by this construct and with a t-statistic or t-count value of 4.867. Where  $4.867 > 1.96$  with a P value of  $0.000 < 0.05$ , it can be concluded that  $H_0$  is rejected and  $H_{11}$  Job Satisfaction is capable and significant in mediating organizational commitment to turnover intention at PT. Bank Nagari in West Sumatra. This research is in line with research conducted by (Sumarto, 2020), (Jessica Lauren, 2019) and contradicts research conducted by (Biantoro, 2018).

## Conclusions

The findings from this research show that: (1) Work Family Conflict has no effect on employee job satisfaction at PT Bank Nagari in West Sumatra. Here it is proven that family problems or the presence of work family conflict problems will not make all employees feel lacking or lose their job satisfaction in the company. (2) Organizational commitment influences job satisfaction at PT Bank Nagari in West Sumatra. The existence of high commitment in an employee can easily do his work because within him there is a will and commitment to complete tasks and work well, so that the results of the work will be better which will lead to job satisfaction and with the job satisfaction obtained there is less chance of an employee leaves his job. (3) Work Family Conflict influences Turnover Intention at PT Bank Nagari in West Sumatra. High work family conflict can increase turnover intention, especially if employees find it difficult to meet their family's needs. (4) Organizational commitment has no effect on Turnover Intention at PT Bank Nagari in West Sumatra. Here it can be seen that even though an employee's commitment is high and good, it does not preclude someone from looking for other job information, because apart from high commitment, such as the turnover intention dimension, comfort of the work environment, relationship with superiors, organizational/company culture can also make someone want to leave the company. (5) Job satisfaction influences Turnover Intention at PT. Bank Nagari in West Sumatra. Job satisfaction plays an important role in attracting and retaining quality employees and maintained job satisfaction can increase employee loyalty and avoid turnover intention. Based on this explanation, it is important for companies to be able to control and reduce turnover intention, considering that this greatly influences the effectiveness and efficiency of the organization. One way is to increase employee job satisfaction. (6) Job satisfaction has no effect and is not significant in mediating work family conflict on turnover intention. Although job satisfaction is usually considered a factor that can reduce turnover intention, in this context, this statement implies that job satisfaction is not enough to overcome the negative impact of work-family conflict. There may be other factors to consider, such as organizational support in handling conflict between work and family, work-life balance policies, or certain personal factors that can strengthen the influence of work-family conflict on turnover intention. (7) Job satisfaction is influential and significant in mediating organizational commitment to Turnover Intention. Work and family balance can be an important element in married employees' job satisfaction. Organizations that support this balance can strengthen the relationship between organizational commitment and turnover intentions. In other words, an employee's job satisfaction has a big influence. High job satisfaction can make employees more committed and capable in the company.

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