



The Effect of Motivation and Organizational Commitment on Turnover Intention with Job Satisfaction as an Intervening Medium (Case Study on Employees of PT Permodalan Nasional Madani Jakarta Branch)

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ABSTRACT

The aim of this research is to analyze the influence of Motivation on Turnover Intention, to analyze the influence of Organizational Commitment on Turnover Intention, to analyze the influence of Motivation on Job, to analyze the influence of Organizational Commitment on Job Satisfaction, to analyze the influence of Job Satisfaction on Turnover Intention, to analyze the influence of Motivation on Turnover, to analyze the influence of Organizational Commitment on Turnover Intention. Using quantitative, and descriptive research. The respondents are 246 employees of PT PNM. Questionnaires using a Likert scale with the assistance of SmartPLS. The results of this study indicate that motivation has a significant negative effect on turnover intention, organizational commitment has a significant negative effect on turnover intention, motivation has a significant positive effect on job satisfaction, organizational commitment has a significant positive effect on job satisfaction, job satisfaction has a significant negative effect on turnover intention, motivation has a significant negative effect on turnover intention through job satisfaction, and organizational commitment has a significant negative effect on turnover intention through job satisfaction

INTRODUCTION

An organization or company cannot be separated from the important role of Human Resources which is the most important element in driving the business motor and all activities carried out by the company. Many ways are done by companies to be able to prosper and keep employees who have high quality to survive and perform well, for example by minimizing the level of employee turnover by paying attention to the factors that cause employees to move or resign. Turnover intention is a permanent decision to leave a job, whether it is taken by the employee himself (voluntarily) or triggered by a decision from the company (Robbins, 2015). In analyzing the intention to quit, it is important to understand the causes and consequences. Some of the factors that cause high turnover intention are work motivation, job satisfaction as well as commitment to the organization. A situation where there is a high level of employee turnover has a significant impact on reducing company performance. This phenomenon can cause a major negative impact on the company (Suprianto et al. 2023). A high employee turnover rate can be a big problem for the company because it can lead to a shortage of skilled staff. If the company has to recruit new employees, it also means facing huge training costs (Igbaria & Greenhaus, 1992). Some costs to consider include the costs of recruiting, selecting, and training new employees (Chang et al., 2022).

Riyanto et al. (2021) found that motivation and organizational commitment significantly impact job satisfaction, which in turn reduces turnover intention. The authors concluded that job satisfaction fully mediates these relationships, emphasizing its role in retention strategies. Another recent study (Nguyen & Tran, 2023) in the service sector demonstrated that intrinsic motivation and affective commitment had the strongest negative correlation with turnover intention when job satisfaction was high. This highlights that emotional engagement and fulfilling work are crucial retention factors. Koo et al. (2022) investigated continuance commitment and found that its effect on turnover intention was weaker compared to affective commitment, especially when job satisfaction was low. This suggests that employees might stay out of necessity rather than satisfaction, increasing turnover risks over time. To reduce turnover intention, organizations can enhance motivational strategies by offering personalized rewards, meaningful work, and career development, strengthen organizational commitment by fostering a culture of trust and alignment with employees' values, improve job satisfaction through feedback systems, supportive management, and recognition programs. Addressing these areas holistically ensures that employees not only feel motivated and committed but also derive satisfaction from their roles, which collectively minimizes turnover intention

PT Permodalan Nasional Madani (PNM) is one of the subsidiaries of PT Bank Rakyat Indonesia and is included in the Ultra Micro Holding entity with a business type engaged in non-banking financial management services. In 2021, the Indonesian government officially handed over the majority of PNM shares to BRI. PNM was established at the initiative of the government which aims to improve the economic conditions of the community by providing capital funds

and programs aimed at improving the skills and capabilities of Micro, Small and Medium Enterprises (MSMEs). PNM currently manages 69,342 employees (source data dashboard pnm March 2024). Managing such a large number of employees certainly cannot be separated from the turnover that has often occurred in the last 1 year, the condition of turnover in recent years has been experienced by PNM. The phenomenon of increasing employee turnover is quite high based on turnover data from January 23 to March 2024 with the following details:

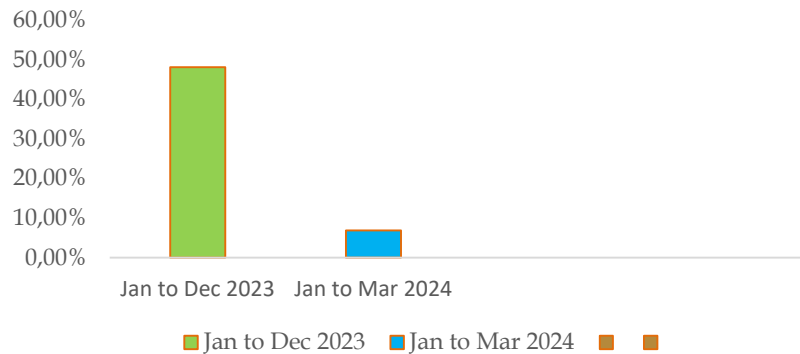


Figure 1. Turnover Rate of Account Officer PT. PNM SELINDO Period Jan 2023 to March 2024

Source: PNM HRIS internal data March 2024

The table above shows that from January to December 2023, the turnover rate of account officers at PNM SELINDO reached 48.16%. However, from January to March 2024, the turnover rate dropped to 6.92%. Tsani (2016) states that if the turnover rate exceeds 10% annually, it is considered an unfavorable situation for the company. The turnover phenomenon experienced by PNM requires efforts to prevent turnover for the company by paying attention to factors such as motivation, organizational commitment, job satisfaction

Table 1. Turnover AO Jabodetabek Branch Period Jan 2023 to March 2024

Office Location	Employees	Turnover	Employees	Turnover
	Dec, 2023	Jan-Dec 2023	Mar 2024	Jan-Mar 2024
Bekasi	1220	43,2%	1183	7,7%
Bogor	927	31,4%	936	2,7%
Depok	398	29,3%	402	6,3%
Jakarta	646	54,6%	639	4,5%
Tangerang	1041	50,5%	1052	5,4%

Source: PNM HRIS Internal Data March 2024

The turnover rate of Account Officers in the Jabodetabek area during the period January 23 - March 2024. In the period January to December 2023, it can be seen from the percentage of branch turnover with the most employees starting from the Bekasi branch at 43.2%, Tangerang branch at 50.5%, Bogor branch at 31.4%, Jakarta branch at 54.6%, and Depok Branch at 29.3%. In the period January

to March 2024, it can be seen from the percentage of branch turnover whose employees are the most starting from the Bekasi Branch by 7.7%, Tangerang Branch by 5.4%, Bogor Branch by 2.7%, Jakarta Branch by 4.5% and Depok Branch by 6.3%. This research is also based on (research gap) contained in previous research. Based on research by Kusumaeni, Mitariani, Imbayani (2022) shows that job satisfaction has a negative and significant effect on turnover intention, organizational motivation has a negative and significant effect on turnover, organizational commitment has a negative and significant effect on turnover. In another study Gayatri & Muttaqiyathun (2020) Job satisfaction has no significant impact on turnover intention, while organizational commitment has a significant positive impact on turnover intention. Mahrofi, Sunaryo, Wahono (2019) show that motivation has an important effect on employee turnover. Based on this, the author aims to prove how motivation and commitment to the organization have an impact on employee turnover, with job satisfaction as an intermediate factor that plays an important role in the relationship in thesis research with the research title *The Effect of Motivation and Organizational Commitment on Turnover Intention with Job Satisfaction as an Intervening Medium (Case Study on Employees of PT Permodalan Nasional Madani Jakarta Branch)*. The purpose of this research is:

1. To analyze the effect of Motivation on Turnover Intention of Account Officer employees at PT Permodalan Nasional Madani, Jakarta Branch.
2. To analyze the effect of Organizational Commitment on Turnover Intention of Account Officer employees at PT Permodalan Nasional Madani, Jakarta Branch.
3. To analyze the effect of Motivation on Job Satisfaction at PT Permodalan Nasional Madani Jakarta Branch
4. To analyze the effect of Organizational Commitment on employee Job Satisfaction at PT Permodalan Nasional Madani, Jakarta Branch.
5. To analyze the effect of Job Satisfaction on Turnover Intention of Account Officer employees at PT Permodalan Nasional Madani, Jakarta Branch.
6. To analyze the effect of Motivation on Turnover Intention of Account Officer employees through Job Satisfaction at PT Permodalan Nasional Madani, Jakarta Branch.
7. To analyze the effect of Organizational Commitment on Turnover Intention of Account Officer employees through Job Satisfaction at PT Permodalan Nasional Madani, Jakarta Branch

LITERATURE REVIEW

Turnover Intention

In the context of an organization, it cannot be denied that one of the most valuable assets is human resources. Human resources play a key role in maintaining the continuity of organizational functions. The quality of human resources, which is determined by their competence, determines the good and bad performance of an organization. Recruiting suitably qualified individuals is no easy task, and that is why the selection process often involves the use of various psychological testing tools. Since human resources are the main asset in a company, organizations must be able to maintain and develop employee

competencies to match the company's business vision and mission. In this context, every organization is also faced with the phenomenon of employee turnover. The desire of employees to leave the company has an impact on the performance of human resources themselves, as well as the impact that can be felt by the organization. The intention to move or "intention" appears in each individual with various negative signs, such as lack of motivation to come to the office or lack of enthusiasm in carrying out daily work activities, and so on. Turnover itself refers to the voluntary departure of an employee from a company to seek employment opportunities elsewhere.

Employee Turnover activity in a company that is caused by the determinants of the employee's movement either voluntarily or involuntarily. According to Zeffane (2016), turnover intention is the inclination or purpose of an employee to leave his job. According to Kim et al. (2020) indicators of turnover intention including :

- a. Dissatisfaction with work
- b. Work stress
- c. Lack of emotional attachment
- d. Lack of management support
- e. Lack of career development opportunities

Factors causing turnover include:

- a. Individual factors, such as level of job satisfaction, heavy workload, desire to seek new challenges, and employee mentality.
- b. Organizational factors, such as repressive work systems, non-transparency in salary systems, lack of employee engagement programs, non-adaptation of work systems to future changes, and lack of transparency.
- c. Geographical factors, which are related to the distance of the employee from the office or workplace, which can also be a factor affecting turnover rates.

According to Harnoto (in Maarif and Kartika, 2014), the intention to change jobs can be recognized through various behaviors observed in employees, including:

- a. Increased Absenteeism.

Increased attendance rates are poor, indicating that employees may be losing responsibility for their presence at work due to lack of morale.

- b. Lack of Work Motivation.

Employees who have the intention to leave the company tend to be less motivated to work well. They may become lazy in carrying out work tasks because they are more focused on plans to leave the company.

- c. Rules Violations.

Increased violations of company rules are another indicator of turnover intentions. Employees who want to leave may violate company rules more often, such as arriving late or even sleeping at work.

- d. Protest Against Superiors.

Employees who have the intention to leave tend to express their dissatisfaction with their superiors more often, especially in relation to policies and orders given by the company.

e. Changes in Positive Behavior.

Changes in positive behavior is another thing to consider. Previously highly productive and committed employees may experience a drop in performance due to their intention to leave the company.

All of these signs reflect the impact of employee turnover intentions, which can have negative consequences on individual performance and the organization as a whole.

Motivation

According to Robbins and Judge (2015) Motivation is defined as a process that describes the intensity, direction, and perseverance of individual efforts to accomplish a goal. as an approach that explains the extent, direction, and perseverance of people's attempts to attain a goal. Definition of motivation according to (Djamarah (2019), motivation is a change in energy within a person characterized by the emergence of emotional impulses and triggered by a goal. When someone has a certain goal, this encourages him strongly to achieve it with all the effort he can do. According to Chukwuma and Obiefuna (2014), motivation aims to trigger, direct, and maintain progress in certain behaviors, thus encouraging individuals to act. According to the American Encyclopedia in Hasibuan (2016), motivation is a tendency within a person that generates drive and directs his behavior. Motivation involves biological and emotional need factors that can only be inferred from observations of human behavior.

According to Fahmi (2016), motivation appears in 2 basic forms, namely:

a. Extrinsic Motivation (from Outside)

Extrinsic motivation is motivation that arises from outside the individual that encourages the individual to do a job. Extrinsic motivation usually comes from leaders, coworkers, and other people who are able to encourage an individual.

b. Intrinsic Motivation (from within)

Intrinsic motivation is motivation that arises from within the individual which then encourages the individual to do a job.

Indicators of motivation according to Robbins & Judge (2015) are as follows:

- a. The need for achievement is the drive to excel in the relationship of achieving achievement according to the standards needed.
- b. The need for power is the need to make others behave according to their wishes and will not do otherwise.
- c. The need for affiliation is the desire for friendly interpersonal relations and close relationships.

Workplace motivation plays an active role in improving work performance and productivity, and fosters commitment to the organization

Organizational Commitment

According to Kusumaputri (2015), organizational commitment is a psychological condition that marks the relationship between employees (members) and the organization, which is characterized by member acceptance of organizational goals that reflect individual strengths and member involvement that shows alignment with organizational goals and values. Edison, et al. (2017: 220), explains that employee commitment is a form in which

employees are fully involved, accept the conditions of the work environment, and try their best to achieve achievements and provide high dedication. According to Edison and his colleagues (2017: 221), commitment can be interpreted as a positive emotional drive within a person. When an employee or employee is committed to improving their career and achieving achievements, or when employees feel important in providing services and are committed to improving their competence, this is an expression of their trust and concern for the organization where they work. Without commitment from employees, they will not give maximum effort in improving their competence and their motivation in achieving company or organization goals will be low. In the work environment, a person's level of commitment to an organization or company is often a very crucial issue. Some organizations have even included commitment as one of the main requirements for occupying certain positions or positions offered. Unfortunately, although this has become commonplace, it is not uncommon for employers and employees to still not fully understand the meaning of commitment. However, an in-depth understanding of this is essential in order to create a conducive work environment, which will ultimately result in efficiency and effectiveness in the company's operations.

The definition of the dimensions of organizational commitment according to Yusuf (2018) is as follows:

- a. Affective commitment is a sense of love for the company that leads to a desire to stay and create social interactions, and to understand the value of connections with the organization since they have become a part of the organization.
- b. Continuance commitment is a heavy emotion to quit the organization because of the necessity to survive, taking into account the expenses of quitting the organization and the incentives connected with membership in the organization.
- c. Normative commitment is an emotion that requires to remain in the organization owing to commitments and duties to the organization determined by considerations of employee standards, principles, and beliefs.

Indicators of Organizational Commitment in Busro (2018: 86) state that as follows:

- a. Indicators of Affective Commitment include:
 - Strong commitment to and embrace of the organization's principles and aims
 - Committed to the organization
 - Commitment to put forth effort for the greater good of the organization
- b. Indicators of Continuous Commitment include:
 - Assessing the advantages of remaining with the organization
 - Assessing the loss from quitting the company
- c. Indicators of Normative Commitment include:
 - Motivation to work
 - Responsible for growing the organization

Job Satisfaction

The definition of Job Satisfaction according to Robbins & Judge (2015) is the satisfaction of positive feelings about work about work, which results from an evaluation of its characteristics. Someone who has a high level of job satisfaction tends to have positive feelings, while someone with a low level of job satisfaction tends to have negative feelings.

According to Situmorang (2020), individual satisfaction levels vary depending on the values of each employee. The more aspects of a job that fulfill an employee's desires, the more satisfied they are with their job. An employee's assessment of the level of satisfaction or dissatisfaction with their job is the result of a complex sum of various job elements that are separate or different from one another. Job satisfaction is influenced by several factors, such as the level of mental challenge in the job, favorable working conditions, support from coworkers, and personality fit with the job. Individual perceptions may not always fully reflect the concrete reality of the job, and in the same situation, each individual may have a different point of view. Individuals who experience satisfaction in their jobs have a tendency to stay in the organization. Conversely, individuals who are dissatisfied with their jobs tend to choose to leave the organization. Perceived job satisfaction can be a significant factor in shaping the decision to leave. The process of evaluating various job alternatives can ultimately result in turnover, because individuals who choose to leave the organization expect more satisfying conditions elsewhere.

According to Robbins & Judge (2015) the indicators of job satisfaction are as follows:

- a. Nature of Work
- b. Promotions and opportunities
- c. Salary
- d. Surveillance
- e. Coworkers

Job satisfaction is influenced by several factors, among others:

1. Individuals

Job satisfaction is influenced by factors such as age, gender, and work experience.

2. Jobs

Factors that influence job satisfaction here involve job autonomy, the level of creativity required, diverse task identity, task significance, and the meaning of work in the context of the organization.

3. Organization

Job satisfaction is influenced by organizational factors such as business scale, organizational complexity, level of formalization, degree of centralization, number of group members, length of operation, age of the work group, and leadership style.

High job satisfaction can create an atmosphere where employees feel happy and comfortable working in an organizational environment. This situation can increase employees' motivation to work more effectively and reduce their desire to leave the organization.

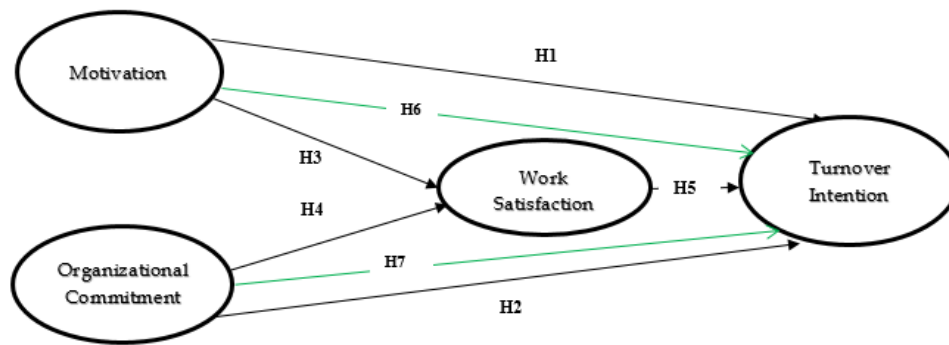


Figure 2. Conceptual Framework

Hypothesis

1. H1 : Motivation negatively affects Turnover Intention
2. H2 : Organizational Commitment negatively affects Turnover Intention.
3. H3 : Motivation has a positive effect on Job Satisfaction
4. H4 : Organizational Commitment has a positive effect on Job Satisfaction
5. H5 : Job Satisfaction negatively affects Turnover Intention
6. H6 : Motivation negatively affects Turnover Intention through Job Satisfaction.
7. H7 : Organizational Commitment negatively affects Turnover Intention through Job Satisfaction.

METHODOLOGY

In this research, the approach used is quantitative. This research focuses on the use of numerical data which will then be analyzed using appropriate statistical methods. This research also has a strict structure, planning, and systematization from the beginning to the end, and does not have a direct influence on the situation in the field. In this context, researchers adopted a quantitative research method approach with a descriptive research type. The quantitative approach, in accordance with Sugiyono's view (2012, 11), is a research method rooted in the philosophy of positivism. This method is used to investigate a population or sample with the aim of testing hypotheses that have been formulated through a data collection process using research instruments, with quantitative or statistical data analysis. Respondents used are PT PNM Level Account Officer employees who are in the Jakarta PNM branch office which currently totals 62 branches and 642 UlaMM unit offices and 2683 Mekaar Unit Offices, a total of 246 samples were selected to be the research sample, representing 39% of the total population of Account Officers in the Jakarta Branch. This study involves three types of variables, such as independent variables, intervening variables, and dependent variables. The independent variables in this study include Work Motivation and Organizational Commitment. Meanwhile, the intervening variable is Job Satisfaction, while the dependent variable is Turnover Intention. data collection method is done through the utilization of primary data, which refers to data obtained directly by researchers. This approach involves sending questionnaires to respondents by applying a Likert scale.

To find out whether a questionnaire is valid or valid, it is necessary to test its validity. A questionnaire is said to be valid if the questions on the questionnaire are able to measure what the questionnaire should measure. The method that can be used to test the validity is to correlate the scores of the question items with the total score of the construct or variable. Reliability test is a tool to measure the consistency of the measurement results of a questionnaire. The questionnaire is deemed to be reliable if the respondent answer to the same statement at different times remains consistent (Triton 2006: 56). After the measurement instrument is declared valid, the next assumption test is carried out.

In general, the majority of respondents were from the Jakarta 1 region, had a vocational education background (SMK), and varied work experience, with most having worked for 1-3 years at PNM. This composition reflects the dominance of respondents from the city center area with secondary education levels and relatively short work experience, which provides an important demographic picture for this study.

Table 2. Research Object

Characteristics	Category	Total	%
Regional	Jakarta 1	80	32,52%
	Jakarta 2	41	16,67%
	Jakarta 3	48	19,51%
	Jakarta 4	19	7,72%
	Jakarta 5	30	12,20%
	Jakarta 6	28	11,38%
		246	100,00%
Education Level	SMU	52	21,14%
	SMK	190	77,24%
	Diploma	1	0,41%
	S1	3	1,22%
		246	100,00%
Previous Work Experience	0 times	70	28,46%
	1 - 2 times	152	61,79%
	3 - 5 times	19	7,72%
	> 5 times	5	2,03%
		246	100,00%
Length of Previous Employment	0 years	70	28,46%
	< 1 year	84	34,15%
	1 - 2 years	68	27,64%
	> 2 years	24	9,76%
		246	100,00%
Length of Service at PNM	< 1 year	51	20,73%
	1 - 3 years	155	63,01%
	> 3 years	40	16,26%
		246	100,00%

RESEARCH RESULT
Convergent Validity

Table 3. Loading Factor

	Job Satisfaction	Organizational Commitment	Motivation	Turnover Intention
X1.1			0,811	
X1.2			0,810	
X1.3			0,800	
X1.4			0,763	
X1.5			0,843	
X1.6			0,776	
X2.1		0,886		
X2.2		0,794		
X2.3		0,870		
X2.4		0,913		
X2.5		0,926		
X2.6		0,691		
Y1				0,706
Y10				0,838
Y2				0,713
Y3				0,901
Y4				0,850
Y5				0,870
Y6				0,877
Y7				0,860
Y8				0,776
Y9				0,890
Z1	0,584			
Z10	0,888			
Z2	0,814			
Z3	0,837			
Z4	0,925			
Z5	0,884			
Z6	0,924			
Z7	0,867			
Z8	0,883			
Z9	0,864			

Hair et al. (2021) explains that the loading factor value ≥ 0.7 indicates good convergent validity, but the X2.6 and Z1 indicators still have a value below 0.7 so they need to be removed so that all values get a good value

Discriminat Validity

Discriminant validity ensures that latent constructs are truly distinct from other constructs. Discriminant validity ensures that each construct is truly unique and does not overlap with other constructs, this is important to maintain the accuracy of the analysis results. This validity is measured using the Fornell-Larcker Criterion or cross-loading.

Table 4. Fornell-Larcker Criterion

	Job Satisfaction	Organizational Commitment	Motivation	Turnover Intention
Job Satisfaction	0,879			
Organizational Commitment	0,910	0,886		
Motivation	0,827	0,846	0,801	
Turnover Intention	-0,014	-0,067	-0,044	0,833

Each indicator is valid because it has the highest cross loading value on the target construct compared to other constructs. For example, indicator Z9 of the job satisfaction variable is 0.865 greater than the organizational commitment variable (0.796), motivation (0.734) and turnover intention (-0.046).

Table 5. Cross Loading

	Job Satisfaction	Organizational Commitment	Motivation	Turnover Intention
X1.1	0,680	0,684	0,812	0,037
X1.2	0,692	0,719	0,810	-0,037
X1.3	0,704	0,689	0,799	-0,010
X1.4	0,590	0,563	0,762	-0,099
X1.5	0,692	0,746	0,844	-0,046
X1.6	0,600	0,647	0,776	-0,069
X2.1	0,775	0,896	0,795	-0,109
X2.2	0,677	0,799	0,688	-0,050
X2.3	0,815	0,884	0,707	-0,079
X2.4	0,863	0,917	0,786	-0,043
X2.5	0,882	0,928	0,770	-0,019
Y1	0,032	-0,003	0,024	0,719
Y10	0,012	-0,032	-0,036	0,832
Y2	0,054	0,017	0,034	0,724
Y3	-0,026	-0,092	-0,069	0,896
Y4	0,050	0,016	0,039	0,841
Y5	-0,032	-0,061	-0,048	0,866
Y6	-0,043	-0,080	-0,053	0,874
Y7	-0,038	-0,081	-0,056	0,865
Y8	0,048	0,017	0,043	0,798

Y9	-0,063	-0,116	-0,100	0,889
Z10	0,894	0,821	0,726	-0,008
Z2	0,811	0,689	0,639	-0,003
Z3	0,839	0,789	0,716	-0,033
Z4	0,925	0,881	0,768	-0,053
Z5	0,885	0,836	0,723	-0,024
Z6	0,927	0,849	0,770	-0,006
Z7	0,871	0,740	0,704	0,016
Z8	0,885	0,775	0,737	0,052
Z9	0,865	0,796	0,743	-0,046

Each indicator is valid because it has the highest cross loading value on the target construct compared to other constructs. For example, indicator Z9 of the job satisfaction variable is 0.865 greater than the organizational commitment variable (0.796), motivation (0.734) and turnover intention (-0.046).

Construct Reliability and Validity

Construct reliability measures the internal consistency of indicators, while construct validity evaluates the extent to which the construct reflects the theoretical concept being measured. Hair et al. (2021): Provides updated guidelines for using Cronbach's Alpha, Composite Reliability, and AVE as the primary measures in reliability and validity evaluation.

Table 6. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Job Satisfaction	0,963	0,965	0,968	0,772
Organizational Commitment	0,931	0,938	0,948	0,785
Motivation	0,888	0,891	0,915	0,641
Turnover Intention	0,951	0,993	0,957	0,693

R-Square

Table 7. R Square

	R Square	R Square Adjusted
Job Satisfaction	0,840	0,838
Turnover Intention	0,517	0,505

Job satisfaction has an R Square of 0.840, indicating that 84% of the variation in job satisfaction is explained by organizational commitment and motivation, while the remaining 16% is explained by other factors outside the model which makes this model strong. Turnover intention has an R Square of 0.517, indicating that 51.7% of the variation in turnover intention is explained by organizational commitment and motivation, while the remaining 48.3% is explained by other factors outside the model which makes this model moderate.

F-Square

Table 8. F Square

	Job Satisfaction	Organizational Commitment	Motivation	Turnover Intention
Job Satisfaction				0,184
Organizational Commitment	0,977			0,177
Motivation	0,071			0,310
Turnover Intention				

Based on the table, job satisfaction and organizational commitment show moderate effects on turnover intention while motivation has a large effect on turnover intention. Organizational commitment has a large effect while motivation has a small effect on job satisfaction.

Q-Square

Table 9. Q Square

	SSO	SSE	Q ² (=1-SSE/SSO)
Job Satisfaction	2214,000	643,377	0,709
Organizational Commitment	1230,000	405,729	0,670
Motivation	1476,000	750,697	0,491
Turnover Intention	2460,000	940,273	0,618

The job satisfaction construct scored 0.709, organizational commitment scored 0.670, motivation scored 0.491 and turnover intention scored 0.618. All constructs have Q² above 0.35 which indicates high predictive ability.

Hypothesis Test

Table 10. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Job Satisfaction -> Turnover Intention	-0,275	0,299	0,194	2,419	0,012
Organizational Commitment -> Job Satisfaction	0,742	0,735	0,073	10,092	0,000
Organizational Commitment -> Turnover Intention	-0,305	0,330	0,222	3,378	0,002
Motivation -> Job Satisfaction	0,199	0,208	0,081	2,474	0,014
Motivation -> Turnover Intention	-0,013	0,004	0,133	1,998	0,000

Organizational Commitment -> Job Satisfaction -> Turnover Intention	-0,204	0,219	0,144	3,417	0,000
Motivation -> Job Satisfaction -> Turnover Intention	-0,055	0,063	0,050	1,988	0,000

To get the t table value, the degree of freedom (DOF) formula can be used with the formula $DOF = \text{number of samples} - \text{number of variables}$, $DOF = 246 - 4 = 242$. Based on the t table, DF 242 with a significance level of 5% obtained a value of 1.648.

DISCUSSION

Motivation to Turnover Intention

The original sample value of -0.013 indicates a negative relationship. Higher motivation tends to reduce turnover intention. The effect of motivation on turnover intention has a strong influence because the t statistic value (1.998) > t table (1.648) and significant because the p value is below 5% (0.000 < 0.05). Motivation has a significant negative effect on turnover intention (H1 accepted)

Organizational Commitment to Turnover Intention

The value of the original sample of -0.305 indicates a negative relationship. Better organizational commitment tends to reduce turnover intention. The effect of organizational commitment on turnover intention has a strong influence because the t statistic value (3.378) > t table (1.648) and significant because the p value is below 5% (0.002 < 0.05). Organizational commitment has a significant negative effect on turnover intention (H2 accepted)

Motivation to Job Satisfaction

The value of the original sample of 0.199 indicates a positive relationship. Higher motivation tends to increase job satisfaction. The effect of motivation on job satisfaction has a strong influence because the t statistic value (2.474) > t table (1.648) and is significant because the p value is below 5% (0.014 < 0.05). Motivation has a significant positive effect on job satisfaction (H3 accepted)

Organizational Commitment to Job Satisfaction

The value of the original sample of 0.742 indicates a high positive relationship. High commitment tends to increase job satisfaction. The effect of organizational commitment on job satisfaction has a strong influence because the t statistic value (10.092) > t table (1.648) and is significant because the p value is below 5% (0.000 < 0.05). Organizational commitment has a significant positive effect on job satisfaction (H4 accepted)

Job Satisfaction on Turnover Intention

The original sample value of -0.275 indicates a negative relationship. Higher job satisfaction tends to reduce turnover intention. The effect of job satisfaction on turnover intention has a strong influence because the t statistic value (2.419) > t table (1.648) and significant because the p value is below 5% (0.012 < 0.05). Job satisfaction has a significant negative effect on turnover intention (H5 accepted)

Motivation to Turnover Intention through Job Satisfaction

The original sample value of -0.055 indicates a negative relationship. Higher motivation through job satisfaction tends to reduce turnover intention. The effect of motivation on turnover intention through job satisfaction has a strong influence because the t statistic value (1.988) > t table (1.648) and is significant because the p value is below 5% (0.000 < 0.05). Motivation has a significant negative effect on turnover intention through job satisfaction (H6 accepted)

Organizational Commitment to Turnover Intention through Job Satisfaction

The original sample value of -0.204 indicates a negative relationship. Higher organizational commitment through job satisfaction tends to reduce turnover intention. The effect of organizational commitment on turnover intention through job satisfaction has a strong influence because the t statistic value (3.417) > t table (1.648) and is significant because the p value is below 5% (0.000 < 0.05). Organizational commitment has a significant negative effect on turnover intention through job satisfaction (H7 accepted).

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

1. Higher motivation tends to reduce turnover intention. Motivation has a significant negative effect on turnover intention (H1 accepted).
2. Better organizational commitment tends to reduce turnover intention. Organizational commitment has a significant negative effect on turnover intention (H2 accepted)
3. Higher motivation tends to increase job satisfaction. Motivation has a significant positive effect on job satisfaction (H3 accepted)
4. High commitment tends to increase job satisfaction. Organizational commitment has a significant positive effect on job satisfaction (H4 accepted)
5. Higher job satisfaction tends to reduce turnover intention. Job satisfaction has a significant negative effect on turnover intention (H5 accepted)
6. Higher motivation through job satisfaction tends to reduce turnover intention. Motivation has a significant negative effect on turnover intention through job satisfaction (H6 accepted).
7. Higher organizational commitment through job satisfaction tends to reduce turnover intention. Organizational commitment has a significant negative effect on turnover intention through job satisfaction (H7 accepted).

Recommendation

In the motivation variable, the lowest indicator is found in X1.4 with the statement "I feel satisfied if I can influence the decisions taken". To anticipate this, what the company can do is increase transparency in decision making, implement participatory leadership and provide forums to contribute so that employees feel valued because they understand the logic and their contribution in the context of the decision.

In the organizational commitment variable, the lowest indicator is X2.6 with the statement "This organization has provided many benefits, so I feel I have to keep working here". The company may be able to review and improve employee benefits, strengthen employees' emotional commitment, and increase

the sense of organizational justice. When the benefits provided are considered fair and adequate, employees will feel more valued and motivated to remain loyal.

In the job satisfaction variable, the lowest indicator is Z1 with the statement "My job provides opportunities to use my skills and knowledge". What can be done to overcome this is to analyze tasks and responsibilities, use new technology or tools, increase flexibility in work. With all of this, it is hoped that it can increase the sense of autonomy and ownership of tasks.

In the turnover intention variable, the lowest indicator is Y9 with the statement "I feel stagnant in my current position without opportunities for advancement". Personal steps that can be taken are evaluating career goals and expanding skills while what companies can do is implement employee development programs, carry out rotations or job enrichment and offer leadership opportunities.

FURTHER STUDY

1. Limitations of Research Location and Subject

This research was only conducted on Mekaar employees of PT Permodalan Nasional Madani, Jakarta branch, so the results may not be generalizable to other branches or companies in different sectors. Organizational characteristics and work culture that are specific to the Jakarta branch may affect the results of the study, so they cannot describe national conditions.

2. Limitations of the Variables Studied

The research focus on the variables of motivation, organizational commitment, and job satisfaction may overlook other factors that influence turnover intention, such as work environment, leadership style, or external economic conditions. Interactions between other potentially relevant variables, such as workload or organizational justice, are not explained in this study.

3. Limitations of Respondent Data

Data collected from respondents may be affected by social desirability bias, where employees provide answers that are perceived as desirable, rather than answers that reflect actual conditions. The sample size may not be large or representative enough to provide generalizable results, especially if the number of employees in the branch is limited.

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