



The Influence of Career Development and Compensation on Turnover Intention with Job Satisfaction as Intervening Variables at PT. MMI (PNM Affiliate) on Madura Island

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ABSTRACT

This paper investigates the factors that influence turnover intention at PT. MMI (PNM affiliate) on Madura Island. Methods of data collection using questionnaires and interviews. The sampling technique is incidental sampling. The population is 221 employees of PT. MMI on the Madura Island. We analyzed the data with SmartPLS software. The results of the study show that career development and compensation have a positive effect on job satisfaction. Career development has no significant effect on turnover intention. Compensation has a positive effect on turnover intention. Job satisfaction can mediate the effect of career development and compensation on turnover intention

INTRODUCTION

In a growing company, there will be many problems that can disrupt and hinder ongoing business processes. One human resource (HR) problem is increased employee turnover intention. Thus, the turnover intention of the company needs to be studied further.

It is crucial to investigate the causes and impacts of turnover intention. Employees tend to have turnover intention when they seek jobs that offer higher pay and more work flexibility. Meanwhile, the phenomenon of high employee turnover significantly impacts declining performance.

The phenomenon of employee turnover can adversely affect companies. Unfavorable work environments, reduced employee performance, workforce instability, and increasing human resource costs can result from it. Employee turnover intention is a serious issue that many companies are currently discussing. High employee turnover rates will inevitably follow high turnover intention in a company.

Furthermore, employee turnover can have severe consequences for a company. Because there will be a shortage of competent employees in the company, and if the company recruits new employees, it must incur high training costs. Many businesses face the common employee turnover problem, and banks are no exception. Fitriani and Desiana (2022) showed that the employee turnover rate in the Indonesian banking sector is relatively high, exceeding the ideal rate of 10%. PT Permodalan Nasional Madani (PNM) also encountered a similar situation.

PNM is a subsidiary of Bank Rakyat Indonesia (BRI) doing business in the field of microfinance (Wikipedia, 2021). PNM has several subsidiary companies, one of which is PT. Micro Madani Institute (PT MMI). It is an outsourcing service management company based on providing workforce, training, certification, recruitment, and assessment centers.

As time has passed, PT. MMI has faced severe problems related to HR, namely employee turnover. This company's Human Resource Information System (HRIS) provided the following data.

Table 1. Entry and Exit Employee for 2019 - 2021

Year	Management Employees of PT. MMI (Madura Island)		Note: Absent	% Exit vs. Total	Employee leave	
	Enter	Exit			0-6 months	7-12 months
2019	489	543	192	53%	346	14
2020	403	488	272	55%	241	12
2021	554	502	312	48%	292	12

Source: HRIS HC Region 13 - Surabaya (PNM, 2022)

Table 1 shows that from 2019 to 2021, approximately 45% of employees opt to leave PT. MMI, with the majority having a tenure of 0-6 months. Absenteeism was a significant factor (50.6%) in employee turnover. Tsani (2016) categorized an employee turnover rate exceeding 10% per year as unfavorable for a company. Antono (2022) revealed that the employee turnover intention rate at PT PNM increased in the last three years (2018-2020). The Head of Mekaar Mekaar PNM area in Madura stated that the employee turnover rate remained high before and after the pandemic (Suhartini, interview, 9 January 2023). The high employee turnover indicates a gap in business phenomena. The research problem is how to reduce the turnover intention of PT. MMI on Madura Island.

Previous studies have demonstrated that compensation, career development opportunities, and job satisfaction affect employee turnover intention (Hom et al., 2020; Putra et al., 2020). Prawitasari (2016) contends that job satisfaction is a crucial driver of turnover intention. On the other hand, other study shows that job satisfaction does not affect turnover intention (Zulfa and Azizah, 2020). Thus, there is a gap in previous studies.

High compensation can have a positive impact on reducing employee turnover intention (Basher Rubel and Hung Kee, 2015). Silaban and Syah (2018) confirm that turnover intention increases if the compensation received is unsatisfactory. Another study finds that turnover intention is not affected by compensation, meaning that the high compensation received does not impact the employee's intention to leave (Zulfa and Azizah, 2020). Thus, there is a gap in previous studies.

The next factor is career development, where high turnover intention occurs if the career development obtained is low, and vice versa (Putra et al., 2020). But a different study found that a person's career development cannot reduce employee turnover intention at the company (Saklit, 2017). Therefore, there is a gap in the previous research.

This study chooses Madura Island as a research location. Because people on Madura Island have a reasonably high poverty rate, three regencies on Madura Island, which is part of East Java Province, have the highest poverty rate. The poverty rate in Sampang Regency reached 23.76%, in Bangkalan Regency 21.57%, and in Sumenep Regency 20.51% (Kusnandar, 2022).

LITERATURE REVIEW

Turnover Intention

Turnover intention is an employee's desire to change jobs, but the employee is still active and has not left the company (Farahamelia, 2020). In addition, Anggraini and Fajrianti (2017) explain that turnover intention is the desire to leave a company that concrete steps have not followed. Furthermore, Waspodo et al. (2013) state that turnover intention is the desire of employees to quit and find a better job.

Home et al. (2020) and Putra et al. (2020) identified job satisfaction, compensation, and career development as factors influencing turnover intention. The indicators of turnover intention are (Waspodo et al., 2013):

- a. The desire of employees to leave the company.
- b. Looking for a better job.

Job Satisfaction

Job satisfaction refers to the fulfillment of employees' needs through work and work activities (Priyono, 2010). Job satisfaction is the attitude of employees towards the work environment, compensation, relations between employees, and social relations at work (Priyono, 2010). The indicators of job satisfaction are as follows (Priyono, 2010).

- a. Employees' attitudes towards the work environment.
- b. Employees' attitude towards compensation.
- c. Employees' attitudes towards employee relations.
- d. Social attitudes of employees in the workplace.

Home et al. (2020) explained that job dissatisfaction is related to turnover intention. Employees dissatisfied with poor working conditions may react and readily leave their current jobs. Waspodo et al. (2013), Syahronica et al. (2015), and Prawitasari (2016) showed that job satisfaction influences turnover intention. Turnover intention decreases if job satisfaction increases, and vice versa; turnover intention rises if job dissatisfaction with employees exists. On the other hand, another result is not in line with the previous finding (Sukmana, 2015), which means that the turnover rate remains high even though employees are satisfied working at the agency. However, most of the studies demonstrated that job satisfaction influences turnover intention; therefore, we propose the hypothesis:

H1: Job Satisfaction Negatively Affects Turnover Intention

Compensation

Compensation is the main cost item for employers, so management leaders, including HR leaders, should manage to arrange compensation that aligns with company goals. This compensation should increase employees' welfare and satisfaction (Mathis et al., 2017). The compensation indicators are (Sinambela, 2016; Situmorang, 2020):

- a. The amount of compensation given by the company to employees;
- b. Achievement of employee work results for the company.

Higher compensation could lead to lower turnover intention and vice versa. Although there were studies that compensation and turnover intention does not have a significant effect (Sukmana, 2015), most of the studies found that there is a negative and significant effect between compensation and turnover intention (Olivia et al., 2020); Silaban & Syah, 2018; Widayati & Yunia, 2016). Accordingly, we present the hypothesis.:

H2: Compensation Negatively Affects Turnover Intention

Employees expect to receive sufficient compensation for their work to cover their living costs. Although Idris et al. (2020) found that compensation does not impact job satisfaction, more studies (Olivia et al., 2020; Rasyid & Tanjung, 2020) demonstrated that compensation positively and significantly affects employee job satisfaction. For this reason, we suggest the hypothesis.

H3: Compensation Negatively Affects Job Satisfaction

Companies that manage compensation correctly and adequately keep employees loyal, reducing turnover intention (Sinambela, 2016). Salsabila (2022) revealed that job satisfaction cannot mediate the effect of compensation on turnover intention. Nevertheless, Sutikno (2020) and Zulfa and Azizah (2020) proved that compensation significantly affects turnover intention through job satisfaction as an intervening variable. Consequently, we posit the hypothesis:

H4: Compensation Negatively Affects Turnover Intention Through Job Satisfaction as an Intervening Variable

Career Development

Career development shapes individuals' progression within an organization, offering a sequence of experiences and learning activities to prepare them for increased responsibility and their potential. It will increase employees' position, authority, and responsibility; therefore, a transparent career advancement system will motivate employees to work harder, improving their work performance (Sarinah, 2016). Busro (2018) explains that employees experience career development as they progress positively through promotion or position, education, and new roles accompanied by salary adjustments. Regarding career development indicators, Sarinah (2016) and Bahri & Nisa (2017) identified the following:

- a. Efforts to increase competency.
- b. Achieving the planned career.
- c. There is support from superiors or leaders.

HR division should proactively develop employees' potential to facilitate their advancement to higher positions within the company. Because these efforts will effectively decrease turnover rates (Busro, 2018). While Saklit (2017) and Kumbara (2018) argue that employee turnover intention is not affected by career development, Olivia et al. (2020); Putra et al. (2020); Rukmini and Hendriani (2017) dispute this claim. They describe that career development has a negative and significant relationship to turnover intention. Properly managing career development can reduce the level of turnover intention in employees, while low career development can increase turnover intention. Accordingly, we present the hypothesis:

H5: Career Development Negatively Affects Turnover Intention

High employee career development can lead to job satisfaction, making career development critical. Nugroho and Kunartinah (2012); Rukmini and Hendriani (2017) present compelling evidence that refutes the findings of Manoppo's (2015) claim that career development does not influence job satisfaction. Their research demonstrates a positive and significant correlation between career development and job satisfaction. Improved career development can actively enhance job satisfaction among employees. Therefore, we can formulate the research hypothesis as follows:

H6: Career Development Positively Affects Job Satisfaction

Career development is an activity that involves career planning to increase personal capacity and achieve the desired career path, which can provide meaning to one's life (Olivia et al., 2020). Yumna (2022) found that job satisfaction

cannot mediate the effect of career development on turnover intention. However, Olivia et al. (2020) and Sugianto et al. (2022) demonstrated that career development significantly affects turnover intention with job satisfaction as an intervening variable. The evidence suggests that career development can increase job satisfaction and consequently decrease turnover intention. Hence, we posit the hypothesis:

H7: Career Development Negatively Affects Turnover Intention Through Job Satisfaction as an Intervening Variable

The research framework is an explanation of the research concept that explains the relationship between one idea and another based on the problem to be studied. Therefore, in this study, the framework can be described as follows:

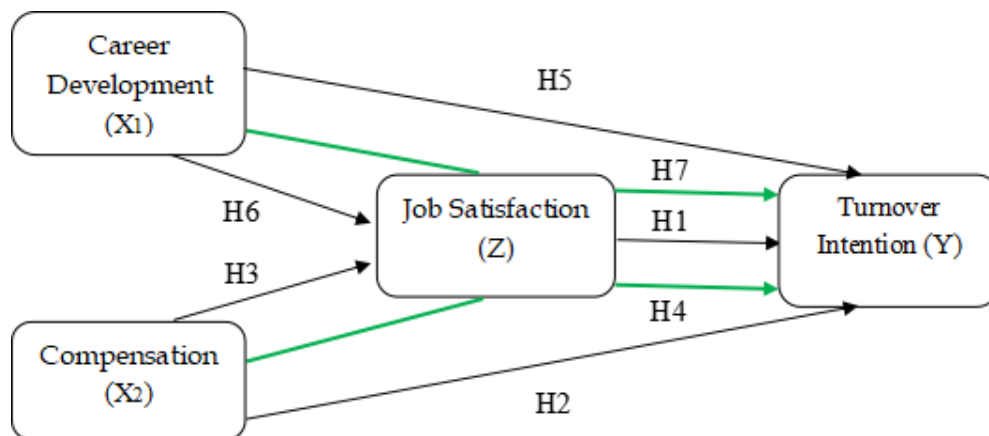


Figure 1. Conceptual Framework

METHODOLOGY

This study uses quantitative methods that aim to examine specific populations or samples in testing the existing hypotheses in the study (Sugiyono, 2013). The population is 597 PT MMI employees working on Madura Island. The sample used in this study is non-probability sampling, with the sampling technique using incidental sampling. The sample in this study is active employees of PT. MMI working in the area of Madura Island, totaling 221 people.

Data collection methods in this study are questionnaires and interviews. We created the questionnaire using Google Forms and processed it using the SmartPLS application. Additionally, interviews were conducted with competent officials, specifically the Head of the Mekaar PNM Area, to enrich the analysis results and increase research validity.

After collecting the data, the next stage is to analyze it. This study used Variance Based SEM or Partial Least Square (PLS) analysis method with smartPLS software. PLS (Partial Least Squares) is a variant-based SEM statistical method that is designed to address specific data problems encountered in multiple regression (Hamid & Anwar, 2019). It is a type of non-parametric statistics, so this PLS model does not require data with a normal distribution (Hamid & Anwar, 2019).

RESEARCH RESULT

Measurement Model Testing

The researchers conducted data processing to test the hypotheses. Hypothesis testing in this study involved examining the T-Statistics values and P-Values. The research hypothesis can be declared accepted if the P-Values < 0.05. The following are the results of hypothesis testing obtained in this study:

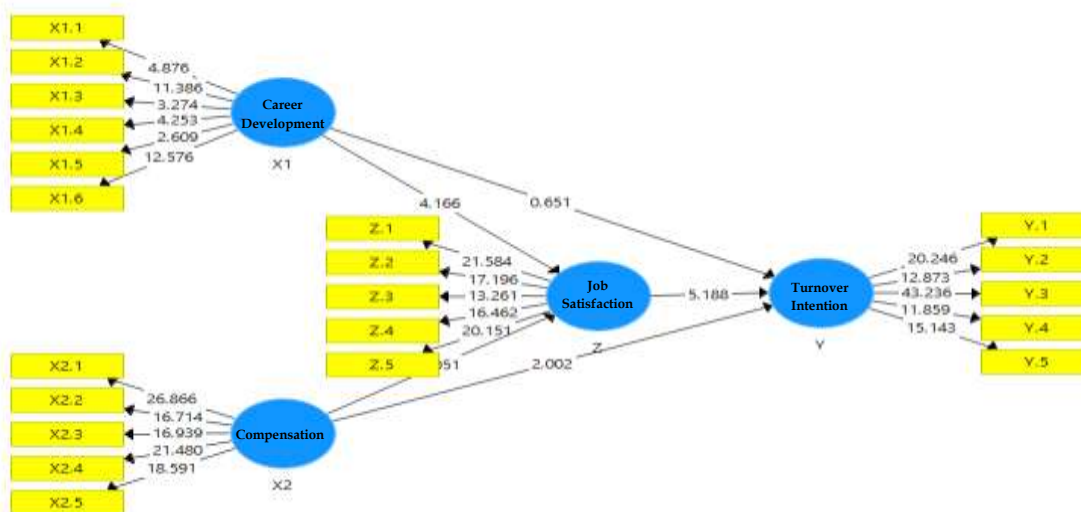


Figure 2. Partial Least Square SmartPLS 6.0 Testing Model

Validity and Reliability Test

An indicator meets discriminant validity when it exhibits the highest cross-loading value on the variable compared to other variables. A variable meets composite reliability if it has a composite reliability value of > 0.6. The following is the cross-loading value and the composite reliability value of each variable used in this study:

Table 2. Validity Test Results

Variable	Cross Loading Value	R _{table}	Information
Career Development(X ₁)	0.644	0.266	Valid
Compensation(X ₂)	0.661	0.266	Valid
Job Satisfaction(Z)	0.749	0.266	Valid
Turnover Intention (Y)	0.615	0.266	Valid

Table 3. Reliability Test Results

Variable	Composite Reliability	Information
Career Development(X ₁)	0.801	Reliable
Compensation(X ₂)	0.885	Reliable
Job Satisfaction(Z)	0.878	Reliable
Turnover Intention (Y)	0.876	Reliable

DISCUSSION

We tested the hypothesis and then analyzed the results. We used SmartPLS 6.0 to test the research hypothesis model and observe the direct and indirect effects of the relationship between the variables, as depicted in Figure 2. The following table shows the results of testing the direct effect of the relationship between variables using SmartPLS 6.0:

Table 4. Test Results Hypothesis

Variable	Path Coefficients	P-values	Results
Career Development (X_1) ->Turnover Intention (Y)	0.109	0.515	Not significant
Career Development (X_1) ->Job Satisfaction (Z)	0.403	0.000	Significant
Compensation (X_2) ->Turnover Intention (Y)	0.196	0.046	Significant
Compensation (X_2) ->Job Satisfaction (Z)	0.321	0.002	Significant
Job Satisfaction (Z) ->Turnover Intention (Y)	-0.463	0.000	Significant

Based on testing the indirect effect on the structural equation model (SEM) analysis, it shows that the path coefficients of Job Satisfaction (Z) are $\beta = -0.186$, which is negative. Based on the findings, it is evident that Career Development has demonstrated a negative effect on Turnover Intention through Job Satisfaction at PT. MMI (PNM affiliate) on Madura Island.

Meanwhile, the path coefficients of Job Satisfaction (Z) are $\beta = -0.149$, which is negative. The data analysis reveals that Job Satisfaction mediates the negative relationship between Compensation and Turnover Intention at PT. MMI (PNM affiliate) on Madura Island.

H1: Effect of Job Satisfaction on Turnover Intention

The hypothesis testing results show that job satisfaction affects turnover intention by looking at its significance level of 0.000. The effect demonstrated by the regression coefficient is negative (-0.463), meaning that the higher the job satisfaction, the turnover intention of PT. MMI (PNM affiliate) on Madura Island will decrease.

The result of this study is not in line with Sukmana's (2015) claim that job satisfaction has no significant effect on the variable of turnover intention. However, Waspodo et al. (2013), Syahronica et al. (2015), and Prawitasari (2016) provide support for the result of this study, indicating that job satisfaction exerts a negative and significant effect on employees' turnover intention. Additionally,

the Head of the Mekaar PNM Area in Madura strengthens this finding by stating that if employees are satisfied, it is impossible to leave and remain in the company.

H2: Effect of Compensation on Turnover Intention

The hypothesis test shows that compensation significantly affects turnover intention by looking at the significance level, which equals 0.046 (<0.05). The higher the compensation, the employee turnover intention PT. MMI (PNM affiliate) on Madura Island will increase.

The finding of this study contradicts Kumbara's (2018) research that shows compensation has no significant effect on employee turnover intention. However, Asih's (2021) and Efitriana and Liana's (2022) research not only suggest but also strengthen this finding by demonstrating that compensation has a positive and significant effect on employee turnover intention. The Head of the Mekaar PNM Area in Madura further corroborates this finding by stating that employees who intend to leave and are no longer interested in their work will still resign, even if there are incentives, bonuses, salary increases, and other benefits.

H3: Effect of Compensation on Job Satisfaction

The hypothesis test results show that compensation significantly affects job satisfaction by looking at the significance level equal to 0.002 (<0.05). The regression coefficient is positive, meaning that the higher the compensation, the job satisfaction of the employees of PT. MMI (PNM affiliate) on Madura Island will increase.

This study contradicts Idris et al.'s (2020) research that shows compensation has no significant relationship with job satisfaction. However, Olivia et al.'s (2020) and Rasyid & Tanjung's (2020) research supports this study's finding that compensation positively and significantly affects employee job satisfaction. The Head of the Mekaar PNM Area in Madura further enriches this finding by stating that salary increases satisfy employees at work. Specifically, compensation in the form of salary adjustments for the Account Officer (AO) position has increased, making employees feel satisfied.

H4: Effect of Compensation on Turnover Intention Through Job Satisfaction

The path coefficients (Path coefficients) of job satisfaction (Z) is $\beta = -0.149$, which is negative. This means the higher the compensation, the lower the turnover intention through job satisfaction at PT. MMI (PNM affiliate) on Madura Island.

The finding of this study is not in line with Salsabila's (2022) finding, which states that job satisfaction cannot mediate compensation on turnover intention. However, various studies (Sutikno, 2020; Zulfa and Azizah, 2020) support the result of this study, stating that job satisfaction can mediate the effect of compensation on turnover intention. The Head of the Mekaar PNM Area in Madura reinforced the result of this study by stating that if employees perceive their salary and other compensation facilities as satisfactory, their intention to leave the organization diminishes.

H5: The Effect of Career Development on Turnover Intention

The hypothesis test shows that career development does not affect turnover intention by looking at the significance level, which equals 0.515. The value of the path coefficients of career development on turnover intention is 0.109, which is positive. It means that the better the career development of employees, the level of turnover intention at PT. MMI (PNM affiliate) on Madura Island remains high and will not experience changes.

The results of this study contradict the research conducted by Putra et al. (2020), which found a negative and significant relationship between career development and turnover intention among employees at PT. Benua Penta Global in Medan. On the contrary, Kumbara (2018) supports this study by observing that career development does not significantly impact employee turnover intention at Bank Syariah Mandiri Padang Branch. Accordingly, there is a need for further explanation concerning the finding.

Upon perceiving career development opportunities, employees at the company could not reduce their turnover intention, possibly due to their belonging to Generation Z and falling within the age range of 17 to 24 (Putri, 2022). This generation is known for frequently changing jobs within short periods. Additionally, individuals in this age range tend to choose careers that align with their self-concept (Dewi, 2021). Consequently, if a job does not match their self-concept, they are more likely to seek alternative employment. Direct interviews with the Head of the Mekaar Area of PNM Madura enriched the results of this study, revealing that the training provided to employees was inadequate and was one of the causes contributing to high turnover intention. Drawing upon this information, we infer that employees aged 17-24, who perceive the career development program at PT MMI as unappealing and incongruent with their self-concept, will cultivate a desire to seek employment at another company.

H6: The Effect of Career Development on Job Satisfaction

The hypothesis test shows that career development positively affects job satisfaction by looking at the coefficient value of 0.403, which is positive, and the significance level is 0.000 (< 0.05) shows a significant result.

Nugroho and Kunartinah (2012) and Rukmini and Hendriani (2017) corroborate the present study's findings, demonstrating that career development positively and significantly influences employee job satisfaction. Furthermore, the Head of the Mekaar PNM Area in Madura enriches these findings by explaining that employees who understand their career path clearly and feel that their work assignments align with their skills and interests will likely experience job satisfaction. This understanding arises from employees' awareness that these factors, namely the clarity of their career paths and the alignment of their work placements with their skills and interests, contribute to a better future.

H7: The Effect of Career Development on Turnover Intention Through Job Satisfaction

The value of the path coefficients of job satisfaction (Z) is $\beta = -0.186$, which is negative. The results show that better career development reduces turnover intention through job satisfaction at PT. MMI (PNM affiliate) on Madura Island. Yumna (2022) claims job satisfaction does not mediate the relationship between career development and turnover intention. However, Olivia et al. (2020) and Sugianto et al. (2022) challenge this claim and support this study's finding that career development significantly affects turnover intention with job satisfaction as an intervening variable. The Head of the Mekaar PNM Area in Madura reinforces this finding by explaining that employees who enjoy, feel comfortable, and are satisfied with their career development will not leave the company.

CONCLUSIONS AND RECOMMENDATIONS

Based on the analysis and discussion presented by the researcher, we conclude the following:

- a. Job satisfaction negatively affects turnover intention at PT. MMI (PNM affiliate) on Madura Island.
- b. Compensation positively affects turnover intention at PT. MMI (PNM affiliate) on Madura Island.
- c. Compensation positively affects job satisfaction at PT. MMI (PNM affiliate) on Madura Island.
- d. Compensation negatively affects turnover intention through job satisfaction at PT. MMI (PNM affiliate) on Madura Island.
- e. Career development does not significantly impact turnover intention at PT. MMI (PNM affiliate) on Madura Island.
- f. Career development positively affects job satisfaction at PT. MMI (PNM affiliate) on Madura Island.
- g. Career development negatively affects turnover intention through job satisfaction at PT. MMI (PNM affiliate) on Madura Island.

This research presents more detailed suggestions in the real-world context:

- a. First, career development cannot reduce turnover intention among employees of PT. MMI in the area of Madura Island. Hence, PT. MMI (PNM affiliate) has the opportunity to evaluate and enhance employee career development programs by augmentation training initiatives, focusing on Account Officers (AO). Furthermore, it is advisable to appraise the allocation of work units for newly recruited or promoted employees, ensuring their placement in unit offices close to their residences.
- b. Second, while all employees express satisfaction with their received compensation, it remains crucial for PT. MMI to adhere to government regulations concerning the regional minimum wage. Additionally, it is advisable for the management to implement a program for salary increments and regularly offer bonuses or incentives to lower employee turnover intention.

This research also has a methodological contribution because it differs from previous research, which only relied on multiple-choice questionnaires. This study combines questionnaires and interviews with competent officials to increase the study's validity because the informants are experts in their field. This approach contributes to the study by adding depth and richness to the analysis, enabling the researchers to offer more realistic and appropriate recommendations.

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