



The Effect of Career Development on Turnover Intention Mediated by Job Satisfaction (A Study on Employees of PT. BPR Bali Dananiaga)

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ABSTRACT

This study uses job satisfaction as a mediating variable to examine how career growth affects turnover intention. The study, which was carried out at PT. BPR Bali Dananiaga, involved 53 employees who were chosen by the census technique. Surveys and interviews were used to gather data, and path analysis was used for analysis. According to the study's findings, career growth significantly and negatively affects the intention to leave a company, whereas it significantly and favorably affects job satisfaction. The association between career advancement and turnover intention is partially mediated by job satisfaction, which also has a negative and considerable impact on turnover intention. In addition to providing insights for businesses in resolving turnover and forming future policies, this research validates the Traditional Turnover Theory.

INTRODUCTION

The effectiveness human resource management (HRM) can support companies survive and face the competitive industrial challenges. Investing in human resources is a key factor in ensuring the company's sustainability, because human resources is a vital assets that cannot be replaced by other resources (Sukanto & Gilang, 2018). Companies that do not invest in their employees wisely will suffer losses, because employees may feel unmotivated and neglected by the organization, which can trigger a desire to leave (Anastia et al., 2021). When employees act on their intention to leave, it can have a negative impact on the company's performance.

PT. BPR Bali Dananiaga is a financial institution that provides banking services to all segments of society, particularly micro, small, and medium enterprises (MSMEs). Based on a preliminary study with the HR department of PT. BPR Bali Dananiaga, revealed issues that concerning employee's turnover intention. Turnover intention refers to an employee's voluntary desire to leave their job based on their own decision. This intention can be caused by various reasons, one of which is the desire to obtain a better job opportunity (Yadewani & Wijaya, 2021). When employees follow through on their intention to leave, it affects the company's employee turnover rate.

Turnover refers to the rate at which employees are replaced within a company. High turnover can have detrimental effects on the organization, as it may lead to decreased employee productivity and, in the long run, result in financial losses due to additional costs for recruitment and rehiring processes (Januartha & Adnyani, 2019). The employee turnover data for PT. BPR Bali Dananiaga is presented in Table 1.

Table 1. Employee Turnover Rate of PT. BPR Bali Dananiaga 2021-2024					
Years	Beginning of Year Employees (1)	Turnover		End of Year Employees (4)	Percentage (%) (3) (5) = $\frac{(3)}{((1)+(4)):2} \times 100$
		In (2)	Out (3)		
2021	65	3	8	60	12,80
2022	60	19	21	58	35,59
2023	58	31	37	52	67,27
2024	52	30	29	53	55,24

Source: HR, Operation Departement, PT. BPR Bali Dananiaga (2025)

Based on Table 1, employee turnover at PT. BPR Bali Dananiaga has shown an increasing trend. According to Pratama et al. (2022), a normal turnover rate ranges between 5-10 percent, while a high turnover rate exceeds 10 percent. The turnover rate at PT. BPR Bali Dananiaga is considered very high, particularly in 2023 when it reached 67,27 percent. The majority of this percentage consists of employees who voluntarily chose to work elsewhere, while only 1,82 percent was due to termination of employment.



Figure 1. Employee Turnover Diagram of PT. BPR Bali Dananiaga

Source: HR, Operation Departement, PT. BPR Bali Dananiaga (2025)

Figure 1 presents the breakdown of employee resignations by department during the 2021–2024 period. Based on the figure, the Business Department consistently recorded the highest turnover each year, particularly in 2023 with 21 employees leaving. This was followed by the Operations Department, which experienced a significant increase in resignations, from only 1 employee in 2021 to 14 employees in 2024. The Business Support Department also showed an upward trend, with employee resignations increasing from 1 in 2021 to 7 in 2024. Meanwhile, the Compliance and Internal Audit Departments remained relatively stable, with a low number of resignations throughout the period.

Based on the preliminary study, the high turnover rate at PT. BPR Bali Dananiaga is suspected to be related to employees' uneven understanding of the career paths available within the company. This has led employees to feel that they lack of clear career prospects. Employees who are dissatisfied with the available career development opportunities tend to choose to leave the company.

In order to prepare workers for higher-level roles, career development aims to improve their technical, theoretical, conceptual, and moral competencies in line with workplace needs through education and training (Hidayah & Litfiana, 2024). A company's objective to prevent turnover can be mitigated by offering career development programs. Research by Purba & Ruslan (2020) and Budiyanto (2022) supports this, showing that professional development significantly and negatively affects turnover intention. This indicates that employees' inclination to leave the organization tends to decrease as professional development chances increase.

Sitanggang & Sari (2024) reported a different finding. Career development had a good and significant impact on turnover intention, according to their study conducted at the Belmera Medan branch of PT. Jasa Marga Toll Road Operator. This suggests that employees are more likely to want to quit a business if it offers more prospects for professional growth.

In addition to career development, job satisfaction can also influence turnover intention. Job satisfaction is a positive attitude demonstrated by employees toward their work, which arises from their evaluation of the work

environment (Fahrizi et al., 2021). According to the Traditional Turnover Theory, job satisfaction increases when there is a clear career development system in place for employees. Employee retention is encouraged by this rise in job satisfaction. Research by Prayudi & Komariyah (2023) and Seno et al. (2023) supports this, finding that career growth has a favorable and significant impact on job satisfaction. Additionally, research by Pratama et al. (2022) and Deswarta et al. (2021) revealed that job satisfaction significantly and negatively affects the intention to leave. These results suggest that the association between career progress and turnover intention may be mediated by work satisfaction.

In an effort to improve company performance, PT. BPR Bali Dananiaga must reduce turnover intention. According to Widyawati & Himawan (2022), a high turnover rate has a significant impact on both organizational performance and productivity. This occurs because the workload is shifted to the remaining employees, making their burden heavier. Another consequence is the potential disruption of financial stability, as the company must incur additional costs for employee salaries, recruitment processes, and training of new hires.

The problem of turnover intention at PT. BPR Bali Dananiaga can be classified as a major issue that requires prompt attention based on the aforementioned remarks. Additionally, the availability of conflicting research results suggests that the relationship between professional advancement and turnover intention has to be further examined. Thus, the purpose of this study is to examine how career advancement affects employees of PT. BPR Bali Dananiaga's intention to leave, as mediated by job satisfaction.

LITERATURE REVIEW

Traditional Turnover Theory

This study adopts the Traditional Turnover Theory as its theoretical approach. The Traditional Turnover Theory explains how job satisfaction influences employees' intention to leave an organization (Margaretta & Riana, 2020). According to Anjani & Rahyuda (2020), this theory illustrates that employee dissatisfaction can trigger internal conflicts within the company. In this theory, job satisfaction plays a crucial role. When employees are satisfied with their salary, career development opportunities, and relationships with colleagues and supervisors, they are more likely to remain with the organization.

Turnover Intention

Anastia et al. (2021) define employee turnover intention as a voluntary tendency or desire of employees to leave their job. This desire reflects the employee's thoughts of seeking new employment elsewhere and the intention to leave the company. Turnover intention is an individual's inclination to leave the organization, although it has not yet reached the stage of actual resignation (Bawono & Lo, 2020). According to Yadewani & Wijaya (2021), turnover intention refers to an internal drive within an individual to leave their job at a company, which may arise for various reasons, including the desire to obtain a better job opportunity. The indicators of turnover intention according to

Budiyanto (2022) are: thoughts of quitting, searching for alternative jobs, and the intention to resign.

Career Development

Through education and training, career development aims to improve workers' technical, theoretical, conceptual, and moral skills in line with workplace requirements (Hidayah & Litfiana, 2024). Career development refers to the opportunities employees have to improve their competencies in order to attain higher-level positions than their current ones (Olivia et al., 2020). Career development provided by the company can motivate employees to build stronger ties with the organization, thereby reducing their intention to leave (Elia et al., 2020). The indicators of career development according to Sinaga et al. (2022) are career support, self-development, and improvement in work quality.

Job Satisfaction

A favorable attitude that workers exhibit about their employment is known as job satisfaction (Fahrizi et al., 2021). Due to the fact that they must adjust to new situations and engage with coworkers, managers, and current regulations, each employee's level of job satisfaction varies (Deswarta et al., 2021). An individual will feel more satisfied with their work if their perceived goals and their actual accomplishments are more in line (Parashakti & Apriani, 2020). According to Luthans et al. (2021:118), the work itself, pay, prospects for advancement, supervision, and coworkers are the markers of job satisfaction.

Conceptual Framework

Job satisfaction serves as a mediating variable in this study's description of the relationship between career progress and turnover intention. Career development is the exogenous variable (X), work satisfaction is the mediating variable (Z), and turnover intention is the endogenous variable (Y) in this study. Figure 2 depicts the conceptual structure of this study, which is based on the theoretical framework and earlier research.

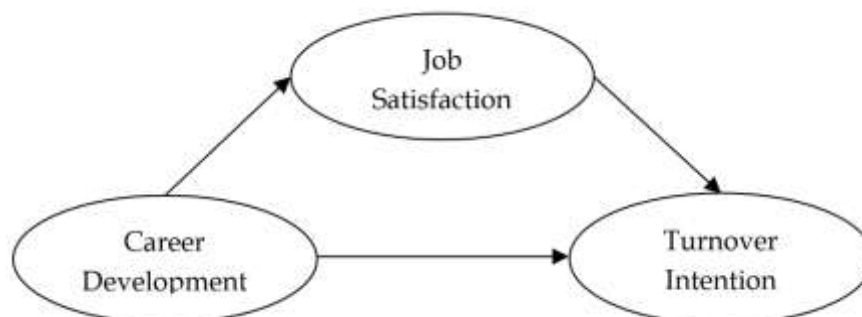


Figure 2. Conceptual Framework

Research Hypothesis

The Effect of Career Development on Turnover Intention

Studies conducted by Purba & Ruslan (2020), Purwatiningsih & Sawitri (2021), and Rahayu & Irawan (2023) state that career development has a negative and significant effect on turnover intention. This indicates that companies that pay attention to employee career development are more likely to retain high-quality employees, thereby reducing turnover rates. Similar findings were also reported by Budiyanto (2022) and Bawono & Lo (2020). Based on these research findings, the following hypothesis is proposed in this study:

H₁: Career development has a negative and significant effect on turnover intention.

The Effect of Career Development on Job Satisfaction

Career advancement and employee work satisfaction at PT. Sumber Alfaria Tbk. in Bandar Lampung are positively correlated, according to a study by Fahrizi et al. (2021). This suggests that people are more satisfied with their jobs when the organization offers them more prospects for professional advancement, and vice versa. Research by Prayudi & Komariyah (2023), Seno et al. (2023), Jayasri & Annisa (2023), Hidayah & Litfiana (2024), and Rahayu et al. (2019) supports these findings. The following theory is put out in light of these studies:

H₂: Career development has a positive and significant effect on job satisfaction.

The Effect of Job Satisfaction on Turnover Intention

According to a study by Deswarta et al. (2021), nurses' desire to leave Prima Hospital in Pekanbaru is significantly impacted negatively by job satisfaction. The job satisfaction variable's test results revealed a t-value of -3.479 with a significance level (sig.) of 0.001, meaning that nurses at Prima Hospital are less likely to intend to leave their jobs if they are more satisfied with their jobs and vice versa. Results from Elian et al. (2020), Pratama et al. (2022), Anastia et al. (2021), and Soeprapto (2024) corroborate this study. The following theory is put out in light of these findings:

H₃: Job satisfaction has a negative and significant effect on turnover intention.

The Effect of Career Development on Turnover Intention Through Job Satisfaction

Nurliawan et al.'s study from 2022 demonstrated that the association between career development and turnover intention can be mediated by job satisfaction. The findings showed that job satisfaction acted as a mediating factor between career advancement and turnover intention, which had a negative and substantial impact. This implies that one of the mediating variables may be job satisfaction. Studies by Olivia et al. (2020), Pratiwi & Lo (2020), Dewi & Nurhayati (2021), and Sinaga et al. (2022) corroborate these findings. The following theory is put out in light of these studies:

H₄: Job satisfaction mediates the effect of career development on turnover intention.

RESEARCH METHODS

This study employs a quantitative approach with a causal associative design. Job satisfaction (Z) is the mediating variable, career development (X) is the exogenous variable, and turnover intention (Y) is the endogenous variable. At PT. BPR Bali Dananiaga, 332 Gatot Subroto Timur St., East Denpasar District, Denpasar City, Bali Province, Indonesia 80237, the study was carried out. 53 PT. BPR Bali Dananiaga employees were chosen for the sample using the census approach. A questionnaire was used as the research tool, and surveys and interviews were used to collect data. A Likert scale was used to measure the instrument, and its validity and reliability were examined. Both descriptive and inferential statistical methods, such as path analysis, the Sobel test, and the VAF (Variance Accounted For) test, were employed in this study's data analysis.

RESEARCH RESULTS

Table 2. Respondent Characteristics

No.	Characteristics	Classification	Number (people)	Percentage (%)
1.	Age (years)	≤ 20	1	1,90
		21 – 25	21	39,6
		26 – 30	12	22,6
		31 – 35	8	15,1
		36 – 40	4	7,5
		≥ 41	7	13,2
2.	Gender	Male	22	41,5
		Female	31	58,5
Total Number			53	100
3.	Educational Level	High School	10	18,9
		Bachelor's Degree	38	71,7
		Master's Degree	5	9,4
Total Number			53	100
4.	Duration of Word (year)	< 1	14	26,4
		1 – 5	23	43,4
		6 – 10	7	13,2
		11 – 15	3	5,7
		> 15	6	11,3
Total Number			53	100

Source: Processed Primary Data (2025)

Table 2 shows that the majority of respondents in this study fall within the age range of 21–25 years, accounting for 39,6 percent. This indicates that the respondents are predominantly individuals in the early stages of their careers who still have the potential to grow and develop in the workforce. In terms of gender, most respondents are female, comprising 58,5 percent, suggesting that women show a greater interest in the banking sector, particularly at PT. BPR

Bali Dananiaga. Based on the highest level of education attained, employees with a bachelor's degree dominate the sample at 71,7 percent, indicating that undergraduate qualifications are preferred or required, especially in the banking industry. Regarding duration of work, the respondents are mostly employees who have worked for 1–5 years, representing 43,4 percent. This suggests that most of the respondents are relatively new employees, whose loyalty and commitment to the company may not yet be fully established.

Table 3. Validity Test

Variable	Indicator	Correlation Coefficient	Sig. (2-tailed)	Description
Career Development (X)	X.1	0,947	0,000	Valid
	X.2	0,964	0,000	Valid
	X.3	0,965	0,000	Valid
Job Satisfaction (Z)	Z.1	0,720	0,000	Valid
	Z.2	0,798	0,000	Valid
	Z.3	0,949	0,000	Valid
	Z.4	0,875	0,000	Valid
	Z.5	0,865	0,000	Valid
Turnover Intention (Y)	Y.1	0,901	0,000	Valid
	Y.2	0,927	0,000	Valid
	Y.3	0,924	0,000	Valid

Source: Processed Primary Data (2025)

Tabel 4. Reliability Test

No.	Variable	Cronbach's Alpha	Description
1.	Career Development (X)	0,951	Reliable
2.	Job Satisfaction (Z)	0,898	Reliable
3.	Turnover Intention (Y)	0,905	Reliable

Source: Processed Primary Data (2025)

Table 3 shows that all research variable instruments meet the validity test requirements, indicated by correlation coefficient values of $\geq 0,3$. The reliability test results in Table 4 demonstrate that all instruments have Cronbach's Alpha values of $\geq 0,6$. This indicates that all instruments are reliable and appropriate for predictive analysis.

Table 5 shows that the average respondent score for the three statements related to the turnover intention variable is 3,08, which falls into the moderate category. This score indicates that, in general, employees at PT. BPR Bali Dananiaga have a moderate tendency to consider leaving the company. In other words, some employees have begun to think about leaving, but have not yet shown a strong commitment to do so. This finding contrasts with the data in Table 1, which indicates a very high turnover rate. The discrepancy may be due to the fact that most employees with a strong intention to leave have already resigned, leaving behind respondents who tend to have lower turnover intentions.

Table 5. Description of Respondent's Answer Regarding Turnover Intention

No.	Statement	Respondent's Answer Proportion (people)					Average	Category
		1	2	3	4	5		
Y.1	I have considered leaving my job.	2	12	11	20	8	3,38	Moderate
Y.2	I have been seeking information about other employment opportunities.	2	11	15	20	5	3,28	Moderate
Y.3	I would consider leaving the company if I were offered a better job.	6	21	15	11	0	2,58	Low
Average Total of Turnover Intention							3,08	Moderate

Source: Processed Primary Data (2025)

Table 6 shows that the average respondent score for the three statements regarding career development is 3,31, which falls into the moderate category. This indicates that employees at PT. BPR Bali Dananiaga perceive the company's career development efforts as generally effective, though not yet fully optimal. Although the company has provided career support, there is still room for improvement in strengthening the implementation of its career development programs.

Table 6. Description of Respondent's Answer Regarding Career Development

No.	Statement	Respondent's Answer Proportion (people)					Average	Category
		1	2	3	4	5		
X.1	The company consistently supports career development within the organization.	0	12	10	17	14	3,62	High
X.2	The company provides training to support the development of employee competencies.	9	10	7	17	10	3,17	Moderate
X.3	The company offers a mentoring program that supports the improvement of my work performance.	6	12	9	20	6	3,15	Moderate
Average Total of Career Development							3,31	Moderate

Source: Processed Primary Data (2025)

Table 7 shows that the average respondent score for the five statements related to job satisfaction is 3,43, which falls into the high category. This indicates that, in general, employees at PT. BPR Bali Dananiaga are satisfied with various aspects of their work. The high level of satisfaction may reflect a

conducive work environment, positive social relationships, and strong peer support within the organization.

Table 7. Description of Respondent's Answer Regarding Job Satisfaction

No.	Statement	Respondent's Answer Proportion (people)					Average	Category
		1	2	3	4	5		
Z.1	My job aligns with my skills and competencies.	0	4	15	26	8	3,72	High
Z.2	I feel that my salary is fair in relation to my workload.	3	11	22	13	4	3,08	Moderate
Z.3	I have the opportunity to plan a better career path within the company.	5	13	10	17	8	3,19	Moderate
Z.4	Supervisors always show appreciation for employee performance.	0	15	10	18	10	3,43	High
Z.5	Coworkers are always willing to help me when I face difficulties.	0	7	13	19	14	3,75	High
Average Total of Job Satisfaction							3,43	High

Source: Processed Primary Data (2025)

Sub-Structural Model 1 has an Asymp. Sig. (2-tailed) value of 0,159, while Sub-Structural Model 2 has a value of 0,157, according to the findings of the normalcy test in Table 8. It is possible to conclude that the data in this study are normally distributed because both values are bigger than 0.05.

Table 8. Normality Test (One-Sample Kolmogorov-Smirnov)

Model	Asymp. Sig. (2-tailed) Kolmogorov-Smirnov
Sub-Structural 1	0,159
Sub-Structural 2	0,157

Source: Processed Primary Data (2025)

Table 9 shows that none of the exogenous variables have a tolerance value less than 0,1 or a VIF value greater than 10. Therefore, the regression model in this study is free from multicollinearity issues.

Table 9. Multicollinearity Test (Tolerance and Variance Inflation Factor)

Model		Collinearity Statistics	
		Tolerance	VIF
Sub-Structural 2	Career Development	0,225	4,450
	Job Satisfaction	0,225	4,450

Source: Processed Primary Data (2025)

Every model has a significance value higher than 0.05, as Table 10 demonstrates. The research model is free of heteroscedasticity symptoms and is

thus appropriate for predictive analysis, as this shows that the exogenous variables utilized in this study have no effect on the absolute residuals.

Table 10. Heteroscedasticity Test (Uji Glejser)

Formula	Model	t	Sig.
Sub-Structural 1	Career Development	-0,131	0,897
Sub-Structural 2	Career Development	0,923	0,361
	Job Satisfaction	0,477	0,636

Source: Processed Primary Data (2025)

This study uses Sub-Structural Model 1 to formulate the relationship between career progression and work satisfaction. The path analysis test results for the regression model in Sub-Structural Model 1 are shown below.

Se	= 0,080	F	= 175, 966
Beta	= 0,881	Sig. F	= 0,000
t	= 13,265	R ²	= 0,775
Sig	= 0,000		

Source: Processed Primary Data (2025)

The Sub-Structural Model 1 equation can be expressed as $Z = 0,881X$ based on the route analysis results. It is evident from this equation that the career development variable's coefficient value is 0,881. This suggests that job satisfaction and career growth are positively correlated, meaning that more opportunities for professional advancement will result in higher job satisfaction and vice versa.

Sub-Structural Model 2 formulates the relationship between work satisfaction and career growth and turnover intention. The path analysis test results for the regression model in Sub-Structural Model 2 are shown below.

Career Development	Job Satisfaction	
Se = 0,133	Se = 0,111	F = 52,123
Beta = -0,453	Beta = -0,395	Sig. F = 0,000
t = -2,665	t = -2,326	R ² = 0,676
Sig = 0,010	Sig = 0,024	

Source: Processed Primary Data (2025)

The Sub-Structural Model 2 equation can be expressed as $Y = -0,453X - 0,395Z$ based on the route analysis results. It is evident from this equation that the career development variable's coefficient is -0,453. This suggests a negative relationship between career development and turnover intention, whereby turnover intention falls when career development chances rise and vice versa. With a coefficient value of -0.395, the job satisfaction variable shows that turnover intention is negatively impacted by job satisfaction as well. Stated differently, a higher level of job satisfaction results in a lesser intention to leave, and vice versa.

Career development has a -0.453 direct impact on turnover intention. Career growth has a 0.881 direct impact on job satisfaction. Job satisfaction has a direct impact of -0.395 on the intention to leave. With work satisfaction acting as a mediating variable, career development has an indirect impact of -0.348 on turnover intention. -0.801 is the entire effect.

In Sub-Structural Model 1 (e_1), the computed error variance is 0.474, and in Sub-Structural Model 2 (e_2), it is 0.569. 0.927 is the total determination coefficient. This suggests that career growth and job satisfaction account for 92.7 percent of the variance in turnover intention at PT. BPR Bali Dananiaga, both directly and indirectly. Other factors not covered by the research model have an impact on the remaining 7.3 percent.

Table 11. Direct and Indirect Effects between Variables

Effects between Variables	Direct Effect (Beta)	Indirect Effects through Z	Total Effect	Sig.	Description
$X \rightarrow Y$	-0,453	-0,348	-0,801	0,010	Significant
$X \rightarrow Z$	0,881	-	0,881	0,000	Significant
$Z \rightarrow Y$	-0,395	-	-0,395	0,024	Significant

Source: Processed Primary Data (2025)

DISCUSSION

The Effect of Career Development on Turnover Intention

According to Table 11, the relationship between professional development and turnover intention has a significance value (sig.) of 0,010 and a beta value of -0,453, indicating that H1 is accepted. This finding suggests that job advancement significantly and negatively affects the intention to leave. Put another way, employees at PT. BPR Bali Dananiaga are less likely to want to leave the company if they have access to more professional development options, and vice versa. Research by Purba & Ruslan (2020), Purwatiningsih & Sawitri (2021), and Rahayu & Irawan (2023) supports these findings.

The Effect of Career Development on Job Satisfaction

H2 is approved since Table 11's analysis of the relationship between career progress and work satisfaction reveals a beta value of 0.881 and a significance value of 0.00000. This suggests that job happiness is positively and significantly impacted by career growth. This implies that workers at PT. BPR Bali Dananiaga will be more satisfied with their jobs if they have greater prospects for professional growth, and vice versa. Studies by Seno et al. (2023), Jayasri & Annisa (2023), and Hidayah & Litfiana (2024) corroborate these conclusions.

The Effect of Job Satisfaction on Turnover Intention

H3 is acceptable since Table 11's influence of work satisfaction on turnover intention has a significance value of 0.024 and a beta value of -0.395. This suggests that turnover intention is significantly and negatively impacted by job satisfaction. In other words, employees at PT. BPR Bali Dananiaga are less likely to plan to leave their jobs when they are more satisfied with their jobs, and vice

versa. Studies by Deswarta et al. (2021), Pratama et al. (2022), and Soeprapto (2024) corroborate these conclusions.

The Effect of Career Development on Turnover Intention Through Job Satisfaction

H4 is acceptable since the computed Z value, as determined by the Sobel test, is $3,379 > 1,96$. This suggests that the relationship between career progress and turnover intention can be mediated by job satisfaction. Put another way, by improving job satisfaction, PT. BPR Bali Dananiaga's career development prospects indirectly lower the intention to leave the company. Employee satisfaction is increased when they perceive chances for advancement and feel supported by the firm. This, in turn, increases their intention to stay with the company. Studies by Dewi & Nurhayati (2021), Nurliawan et al. (2022), and Sinaga et al. (2022) corroborate these conclusions. To ascertain the mediating role, the VAF test was used. A VAF value of 43.45 percent was determined based on the findings. This result can be classified as showing partial mediation by job satisfaction because it ranges from 20 to 80 percent.

CONCLUSION

The following are some inferences that can be made in light of the research's findings:

1. Turnover intention is significantly and negatively impacted by career growth.
2. Job satisfaction is positively and significantly impacted by career growth.
3. The intention to leave a job is significantly and negatively impacted by job satisfaction.
4. The relationship between career progress and intention to leave is partially mediated by job satisfaction.

RECOMMENDATIONS

As a basis for future policy considerations, PT. BPR Bali Dananiaga may strengthen various internal factors that influence turnover intention, such as establishing a clearer career development system and fostering a work environment that promotes employee satisfaction. The company can take a more active role in supporting employee career paths by facilitating competency development through more structured and sustainable training and mentoring programs. In addition, the company should consider reviewing its salary system to ensure it is fair and balanced in relation to the employees' workload. Bonus schemes, incentives, and promotion systems should also be made more transparent and performance-based.

ADVANCED RESEARCH

For future researchers, it is recommended to include other variables that may influence turnover intention, in addition to career development and job satisfaction, such as employee commitment and employee loyalty. Furthermore, it is important to broaden the scope of the research beyond PT. BPR Bali

Dananiaga so that the findings can offer broader generalizations and greater relevance across various organizational contexts.

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