

THE EFFECT OF CAREER DEVELOPMENT ON TURNOVER INTENTION MEDIATED BY JOB SATISFACTION

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Abstract

Turnover intention refers to the tendency of employees to voluntarily leave their jobs. This can disrupt organizational workflows and negatively affect company stability. This study aims to analyze the effect of career development on turnover intention, with job satisfaction as a mediating variable. The research was conducted at PT. BPR Bali Dananiaga, involving 53 employees selected using the census method. Data were collected through surveys and interviews. The data were analyzed using path analysis with the help of SPSS version 24.0. The results of this study indicate that career development has a negative and significant effect on turnover intention. Career development also has a positive and significant effect on job satisfaction. Furthermore, job satisfaction has a negative and significant effect on turnover intention. Job satisfaction was found to partially mediate the effect of career development on turnover intention. This research contributes to the understanding of Traditional Turnover Theory and is expected to serve as an evaluation tool for companies in addressing employee turnover issues and formulating future policies.

Keywords: Turnover Intention, Career Development, Job Satisfaction

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 (%) (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: PT. BPR Bali Dananiaga (2024)

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 Department, 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.

Career development is an effort to enhance employees' technical, theoretical, conceptual, and moral competencies in accordance with job requirements through education and training to prepare them for higher-level positions (Hidayah & Litfiana, 2024). The presence of career development programs within a company can reduce turnover intention. This is supported by studies conducted by Purba & Ruslan (2020) and Budiyanto (2022), which found that career development has a negative

and significant effect on turnover intention. This means that when career development opportunities increase, employees' intention to leave the company tends to decrease.

A different finding was reported by Sitanggang & Sari (2024). Their study at PT. Jasa Marga Toll Road Operator, Belmera Medan branch, found that career development had a positive and significant effect on turnover intention. This indicates that the greater the career development opportunities provided by the company, the higher the employees' intention to leave the organization.

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. This increase in job satisfaction encourages employees to remain with the company. This is supported by research conducted by Prayudi & Komariyah (2023) and Seno et al. (2023), which found that job satisfaction is positively and significantly influenced by career development. Moreover, studies by Deswarta et al. (2021) and Pratama et al. (2022) found that job satisfaction has a negative and significant effect on turnover intention. These findings indicate that job satisfaction may serve as a mediating variable in the relationship between career development and turnover intention.

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.

Based on the aforementioned statements, the phenomenon of turnover intention at PT. BPR Bali Dananiaga can be categorized as a serious issue that must be addressed immediately. Furthermore, the existence of contradictory research findings indicates the need for further investigation into the relationship between career development and turnover intention. Therefore, this study aims to analyze the effect of career development on turnover intention, mediated by job satisfaction, among employees of PT. BPR Bali Dananiaga.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

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.

This study describes the relationship between career development and turnover intention, with job satisfaction acting as a mediating variable. In this research, career development serves as the exogenous variable (X), turnover intention as the endogenous variable (Y), and job satisfaction as the mediating variable (Z). Based on the theoretical framework and previous studies, the conceptual framework of this research is illustrated in Figure 2.

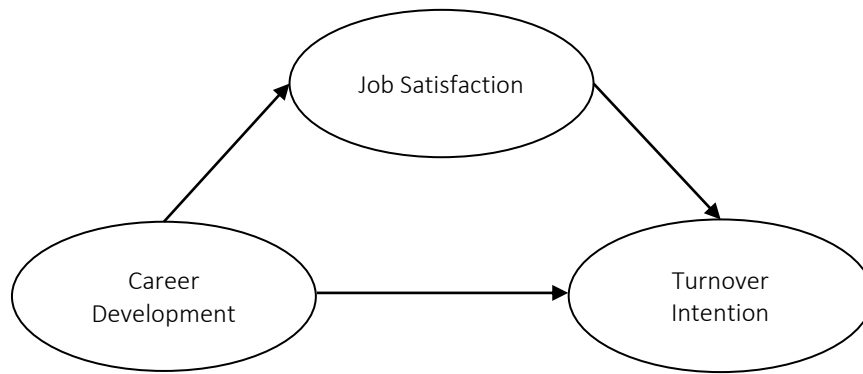


Figure 2. Conceptual Framework

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 study conducted by Fahrizi et al. (2021) found that career development has a positive relationship with employee job satisfaction at PT. Sumber Alfaria Tbk. in Bandar Lampung. This indicates that the greater the career development opportunities provided by the company, the higher the level of job satisfaction experienced by employees, and vice versa. These findings are supported by research conducted by Prayudi & Komariyah (2023), Seno et al. (2023), Jayasri & Annisa (2023), Hidayah & Litfiana (2024), and Rahayu et al. (2023). Based on these studies, the following hypothesis is proposed:

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

The study conducted by Deswarta et al. (2021) stated that job satisfaction has a negative and significant effect on nurses' turnover intention at Prima Hospital in Pekanbaru. The test results for the job satisfaction variable showed a t-value of -3.479 with a significance level (sig.) of 0.001, indicating that the higher the level of job satisfaction among nurses at Prima Hospital, the lower their turnover intention, and vice versa. This study is supported by findings from Eliau et al. (2020), Pratama et al. (2022), Anastia et al. (2021), and Soeprapto (2024). Based on these findings, the following hypothesis is proposed:

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

The study conducted by Nurliawan et al. (2022) showed that job satisfaction can mediate the relationship between career development and turnover intention. The results indicated a negative and significant effect of career development on turnover intention, mediated by job satisfaction. This suggests that job satisfaction can serve as a mediating variable. These findings are supported by studies conducted by Olivia et al. (2020), Pratiwi & Lo (2020), Dewi & Nurhayati (2021), and Sinaga et al. (2022). Based on these studies, the following hypothesis is proposed:

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. The variables examined include career development (X) as the exogenous variable, job satisfaction (Z) as the mediating variable, and turnover intention (Y) as the endogenous variable. The research was conducted at PT. BPR Bali Dananiaga, located at 332 Gatot Subroto Timur St., East Denpasar District,

Denpasar City, Bali Province, Indonesia 80237. The sample consisted of 53 employees of PT. BPR Bali Dananiaga, selected using the census method. Data collection was carried out through surveys and interviews, using a questionnaire as the research instrument. The instrument was measured using a Likert Scale and tested for validity and reliability. The data analysis techniques used in this study include descriptive statistical analysis and inferential statistical analysis, such as path analysis, Sobel test, and VAF (Variance Accounted For) test.

RESULTS AND DISCUSSION

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 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
Total Number			53	100
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 Work (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 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 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 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	Saya pernah memikirkan berhenti dari pekerjaan.	2	12	11	20	8	3,38	Moderate
Y.2	Saya mencari informasi tentang peluang pekerjaan lain.	2	11	15	20	5	3,28	Moderate
Y.3	Saya berniat keluar dari perusahaan jika ada tawaran pekerjaan yang lebih baik.	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	Perusahaan selalu memberikan dukungan dalam mengembangkan karier di perusahaan.	0	12	10	17	14	3,62	High
X.2	Perusahaan memfasilitasi pengembangan kompetensi karyawan melalui pelatihan.	9	10	7	17	10	3,17	Moderate
X.3	Perusahaan menyediakan program mentoring yang dapat membantu saya meningkatkan kualitas kerja.	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	Proporsi Jawaban Responden (orang)					Average	Category
		1	2	3	4	5		
Z.1	Pekerjaan yang saya lakukan telah sesuai dengan keterampilan.	0	4	15	26	8	3,72	High
Z.2	Saya merasa gaji yang diterima sudah sesuai dengan beban kerja di perusahaan.	3	11	22	13	4	3,08	Moderate
Z.3	Saya memiliki peluang merencanakan jenjang karier yang lebih baik di perusahaan.	5	13	10	17	8	3,19	Moderate
Z.4	Atasan selalu mengapresiasi kinerja karyawan.	0	15	10	18	10	3,43	High
Z.5	Rekan kerja selalu bersedia membantu saya saat mengalami kesulitan.	0	7	13	19	14	3,75	High
Average Total of Job Satisfaction							3,43	High

Source: Processed Primary Data (2025)

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)

The normality test results in Table 8 show that Sub-Structural Model 1 has an Asymp. Sig. (2-tailed) value of 0,159 and Sub-Structural Model 2 has a value of 0,157. Since both values are greater than 0,05, it can be concluded that the data in this study are normally distributed.

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)

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 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)

Table 10 shows that each model has a significance value greater than 0,05. This indicates that the exogenous variables used in this study do not affect the absolute residuals, meaning that the research model is free from heteroscedasticity symptoms and is therefore suitable for predictive analysis.

In this study, the effect of career development on job satisfaction is formulated in Sub-Structural Model 1. The following presents the results of the path analysis test for the regression model in Sub-Structural Model 1.

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)

Based on the results of the path analysis, the Sub-Structural Model 1 equation can be formulated as $Z = 0,881X$. From this equation, it can be seen that the coefficient value for the career development variable is 0,881. This indicates that career development has a positive effect on job satisfaction, meaning that an increase in career development opportunities will lead to higher job satisfaction, and vice versa.

The effect of career development and job satisfaction on turnover intention is formulated in Sub-Structural Model 2. The following presents the results of the path analysis test for the regression model in Sub-Structural Model 2.

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)

Based on the results of the path analysis, the Sub-Structural Model 2 equation can be formulated as $Y = -0,453X - 0395Z$. From this equation, it can be observed that the coefficient for the career development variable is -0,453. This indicates that career development has a negative effect on

turnover intention, meaning that as career development opportunities increase, turnover intention decreases, and vice versa. The job satisfaction variable has a coefficient value of -0,395, indicating that job satisfaction also has a negative effect on turnover intention. In other words, higher job satisfaction leads to lower turnover intention, and vice versa.

The direct effect of career development on turnover intention is -0,453. The direct effect of career development on job satisfaction is 0,881. The direct effect of job satisfaction on turnover intention is -0,395. The indirect effect of career development on turnover intention through job satisfaction as a mediating variable is -0,348. The total effect is -0,801.

The calculated error variance in Sub-Structural Model 1 (e_1) is 0,474, and in Sub-Structural Model 2 (e_2) is 0,569. The total determination coefficient is 0,927. This indicates that 92,7 percent of the variance in turnover intention at PT. BPR Bali Dananiaga is explained by the variables of career development and job satisfaction, both directly and indirectly. The remaining 7,3 percent is influenced by other variables not included in the research model.

Table 11. Direct and Indirect Effects between Variables

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

Source: Processed Primary Data (2025)

Based on Table 11, the effect of career development on turnover intention shows a Beta value of -0,453 and a significance value (sig.) of 0,010, thus H_1 is accepted. This result indicates that career development has a negative and significant influence on turnover intention. In other words, the higher the career development opportunities provided to employees at PT. BPR Bali Dananiaga, the lower their intention to leave the company, and vice versa. These findings are supported by studies conducted by Purba & Ruslan (2020), Purwatiningsih & Sawitri (2021), and Rahayu & Irawan (2023).

Based on Table 11, the effect of career development on job satisfaction shows a Beta value of 0,881 and a significance value of 0,000, thus H_2 is accepted. This indicates that career development has a positive and significant effect on job satisfaction. This means that the higher the career development opportunities provided to employees at PT. BPR Bali Dananiaga, the higher their job satisfaction will be, and vice versa. These findings are supported by studies conducted by Seno et al. (2023), Jayasri & Annisa (2023), and Hidayah & Litfiana (2024).

Based on Table 11, the effect of job satisfaction on turnover intention shows a Beta value of -0,395 and a significance value of 0,024, thus H_3 is accepted. This indicates that job satisfaction has a negative and significant effect on turnover intention. In other words, when job satisfaction among employees at PT. BPR Bali Dananiaga increases, their turnover intention tends to decrease, and vice versa. These findings are supported by studies conducted by Deswarta et al. (2021), Pratama et al. (2022), and Soeprapto (2024).

Based on the results of the Sobel test, the calculated Z value is 3,379 > 1,96, thus H_4 is accepted. This indicates that job satisfaction is able to mediate the effect of career development on turnover intention. In other words, career development opportunities at PT. BPR Bali Dananiaga indirectly contribute to reducing turnover intention through increased job satisfaction. When employees feel supported and perceive opportunities for growth within the company, this fosters a sense of satisfaction, which in turn strengthens their intention to remain with the organization. These findings are supported by studies conducted by Dewi & Nurhayati (2021), Nurliawan et al. (2022), and Sinaga et al. (2022). The VAF test was conducted to determine the mediating role. Based on the results, a VAF value of 43,45 percent was obtained. Since this value falls between 20 and 80 percent, it can be categorized as indicating partial mediation by job satisfaction.

CONCLUSION

This study reinforces the understanding of Traditional Turnover Theory by demonstrating that a clear and structured career development system can enhance employee job satisfaction. Increased job satisfaction encourages employees to remain with the company. These findings provide a foundation for PT. BPR Bali Dananiaga to evaluate and adjust its human resource management policies. In addition, the results of this study urge the company to be more proactive in designing evaluation and monitoring mechanisms to identify obstacles and opportunities for improvement, particularly in career development programs. The company can integrate aspects of job satisfaction to support strategic decision-making in human resource management. Thus, PT. BPR Bali Dananiaga can promote improved employee performance and strengthen the company's competitive advantage.

Based on the research findings, it can be concluded that career development has a negative and significant effect on turnover intention, while it has a positive and significant effect on job satisfaction. In addition, job satisfaction has a negative and significant effect on turnover intention. Furthermore, job satisfaction is proven to partially mediate the effect of career development on turnover intention.

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.

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