



Determinants of Turnover Intention: Job Satisfaction, Employee Retention, Work-Family Conflict and Organisational Commitment

Selvi Yona Sari^{1*}, Zefri Yenni², M. Havidz Aima²

¹Management Doctoral Student, Faculty of Economics and Business, Universitas Putra Indonesia YPTK Padang, Indonesia, ²Faculty of Economics and Business, Universitas Putra Indonesia YPTK Padang, Indonesia. *Email: selviyonasari@upiyptk.ac.id

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ABSTRACT

This research aims to empirically examine the direct and indirect effects of Work-Family Conflict and Organizational Commitment on Turnover Intention, with Job Satisfaction and Employee Retention as mediating variables. The study employs a quantitative approach. The population comprises permanent employees of PT Bank Nagari in West Sumatra Tbk., with a sample size of 319 employees. The sampling method uses proportional sampling. The analysis method used is partial least squares (PLS) analysis with the SmartPLS application. The results indicate that organisational commitment significantly influences job satisfaction and employee retention. Furthermore, the work-family conflict impacts employee retention. Additionally, work-family conflict, job satisfaction, and employee retention have a significant partial effect on turnover intention. Employee retention mediates the relationship between work-family conflict and turnover intention. Similarly, job satisfaction mediates the relationship between organisational commitment and turnover intention. This research provides suggestions to Bank Nagari to increase employee commitment by providing better support and recognition to increase job satisfaction and employee retention. Then the company must implement policies that support balance between work and family to reduce conflict and increase employee retention

Keywords: Turnover Intention, Work-Family Conflict, Organizational Commitment, Job Satisfaction, Employee Retention

JEL Classifications: J28, J63, O15

1. INTRODUCTION

Corporate banking seeks to raise targets and improve service quality to remain competitive and maintain public trust (Hurley et al., 2014). Recently, employees have been expected to work at maximum and contribute fully if the company succeeds. In this context, the company needs quality human resources that can be managed well (Guest, 2017). However, the high employee turnover rate has become a serious issue for many companies. The negative impacts of this turnover include a decline in work quality and difficulties in replacing experienced employees who leave, which ultimately requires additional time and costs to recruit and train new employees (Al-Suraihi et al., 2021).

Therefore, companies must carefully manage and nurture their human resources to maintain a competitive edge and mitigate the negative effects of high turnover. High employee turnover can have significant negative impacts on a company. One major issue is the substantial costs of replacing staff (Al Mamun and Hasan, 2017). This includes the direct costs of recruiting new employees and the wasted investment in training the previous employees.

Employee turnover fluctuation is a significant issue many companies face and can impact activities and productivity. When a company learns that employees, especially those with high dedication and good work quality, want to leave, the impact can be substantial. One of the main causes of turnover is heavy workload

and difficulties balancing work and family responsibilities (Javed et al., 2014). Many employees struggle to divide their attention between professional roles and family obligations, which can trigger work-family conflict (Anand and Vohra, 2020). Feelings of guilt and stress due to these dual demands often drive employees to consider leaving the company (Cooper and Lu, 2019).

Previous research conducted by (Ariana and Riana, 2016; Hsu, 2020) indicates that there is a significant relationship between Work-Family Conflict and Job Satisfaction. However, studies by (Purwanto, 2020; Sari et al., 2020) found no relationship between Work-Family Conflict and Job Satisfaction. Further research by (Ribeiro et al., 2023) and (Lin et al., 2022) shows a significant relationship between Work-Family Conflict and Employee Retention. Moreover, research by (Mihelic, 2018 and NingTyas et al., 2020) shows a significant relationship between Job Satisfaction and Turnover Intention. Conversely, studies (Setiyanto and Selvi, 2018 and Tampubolon, 2020) found no significant relationship between Job Satisfaction and Turnover Intention. Furthermore, research by (Wulansari et al., 2020) indicates a significant relationship between Employee Retention and Turnover Intention. However, studies (Sumarni, 2016) and (Ramadhani, 2020) found no significant relationship between Employee Retention and Turnover Intention. Based on the abovementioned gap, further research is needed under “Determinants of Turnover Intention: Job Satisfaction, Employee Retention, Work-Family Conflict, and Organizational Commitment.”

2. LITERATURE REVIEW AND HYPOTHESIS

Work-family conflict is a condition where demands or responsibilities at work and home conflict, causing difficulty in fulfilling obligations or roles in both areas (Erdamar and Demirel, 2014). This conflict arises when intense demands from one domain (work or family) interfere with the individual's ability to meet demands from the other, affecting well-being and performance in both aspects. Conflict between work and family (work-family conflict) can influence job satisfaction. Furthermore, when employees cannot balance work and family demands, their productivity at work can suffer. When someone feels stressed or burdened by work demands that interfere with their family life, job satisfaction can be reduced (Farooq Abbasi, 2015).

H1: Work-family conflict has a significant effect on job satisfaction

Conflict between work and family (work-family conflict) can affect employee retention. When employees feel that the demands of their work interfere with their family life, this can lead to job dissatisfaction, stress, and burnout (Ninaus et al., 2021). When employees feel stressed because it is difficult to balance work demands and family responsibilities, they tend to feel less satisfied (Fiksenbaum, 2014). The stress caused by work-family conflict can also negatively impact employees' mental and physical health, making them feel the need to seek a work environment that supports work-life balance (Cvenkel, 2021). Companies that do

not manage or pay attention to work-family conflict issues may face higher employee turnover rates (Nohe and Sonntag, 2014).

H2: Work-family conflict has a significant effect on employee retention

Organisational commitment is the level of attachment and dedication of an employee to the organisation where they work (Cesário and Chambel, 2017). It reflects the extent to which employees feel emotionally, psychologically, or rationally attached to the organisation's goals, values, and interests. High commitment is often accompanied by higher levels of motivation and engagement, which can increase productivity and satisfaction at work (Geldenhuys et al., 2014). Employees who strongly commit to the organisation tend to be more loyal and stay longer, creating a stable and positive work environment (Pitaloka and Sofia, 2014). Organisations that support career development and offer growth opportunities tend to have more committed employees, increasing job satisfaction. Thus, organisational commitment is an important factor that can significantly influence employee job satisfaction.

H3: Organisational commitment has a significant effect on job satisfaction

Organisational commitment influences employee retention, where employees who feel appreciated and supported by the organisation are more satisfied with their work (Mehta et al., 2014). Organisations committed to their employees often provide training and career development opportunities (Kaya and Ceylan, 2014). Organisations that demonstrate commitment to employees tend to provide a sense of security in their jobs (Ahmad, 2018). Organisational commitment can also be seen in efforts to help employees balance their work and personal lives. Employees who feel that the organisation truly cares about and is committed to their well-being tend to feel more satisfied, secure, and motivated, ultimately increasing employee retention (Abdullah et al., 2021).

H4: Organisational commitment has a significant effect on employee retention

Work-family conflict significantly influences the intention to leave work (turnover intention). Stress levels increase when employees experience conflict between work demands and family responsibilities (Fiksenbaum, 2014). This stress can reduce job satisfaction and heighten the desire to find a job offering a better work-life balance. Work-family conflict diminishes job satisfaction because employees struggle to fulfil responsibilities in both areas (Rahman et al., 2018). Employees who feel their work interferes with family life may become dissatisfied with their work-life balance. Jobs that fail to support this balance may encourage employees to seek more flexible employment to meet their family's needs (Kossek et al., 2015).

H5: Work-family conflict has a significant effect on turnover intention

Organisational commitment plays an important role in influencing employee intentions to leave the company

(turnover intention). Affective commitment refers to employees' emotional attachment to the organisation, where they feel happy and proud to be part of the company (Astuti, 2019). Employees with high affective commitment tend to be more loyal and motivated to contribute positively, reducing the desire to leave the organisation. Normative commitment is based on a sense of moral obligation to remain with the organisation. Employees with high normative commitment feel that leaving the company is ethically wrong, so they tend to stay longer (Lari Dashtbayaz et al., 2023). Meanwhile, continuance commitment is related to employees' awareness of the costs or losses they will experience if they leave the organisation, such as loss of benefits and job stability.

H6: Organisational commitment has a significant effect on turnover intention

Satisfied employees are less likely to seek employment elsewhere because they feel valued and fulfilled in their current roles (Dugguh and Dennis, 2014). Factors contributing to low job satisfaction can include poor working conditions, inadequate pay, lack of recognition, limited opportunities for advancement, and unsupportive management (Atefi et al., 2014). These negative experiences can lead to increased stress and a desire to find a job that better meets their needs and expectations. Low job satisfaction is a strong predictor of turnover intention. Employees unhappy with their jobs are likelier to consider leaving the organisation for better opportunities (Ramlawati et al., 2021).

H7: Job satisfaction has a significant effect on turnover intention

Employee retention is an organisation's effort to retain employees for an extended period, while turnover intention is an employee's intention or desire to leave the organisation. When employee retention strategies are effective, turnover intentions tend to decrease (Al Mamun and Hasan, 2017). Job satisfaction is one of the critical factors linking employee retention and turnover intention (Alam and Asim, 2019). Employees who are satisfied with their jobs tend to have lower intentions to leave the organisation, increasing retention rates. Employees who feel supported by the organisation tend to be more loyal and less interested in looking for work elsewhere (Ng, 2016).

H8: Employee retention has a significant effect on turnover intention

Work-family conflict can influence turnover intention indirectly through its impact on job satisfaction. Conflict between work demands and family responsibilities often causes stress and fatigue, reducing job satisfaction (Lu et al., 2017). Employees who feel that their work interferes with their personal lives tend to feel less satisfied with their jobs. Employees dissatisfied with their jobs are more likely to seek employment opportunities elsewhere that offer better conditions (Hammer and Avgar, 2017). Research shows that employees who experience work-family conflict tend to feel less satisfied with their jobs, which ultimately increases their desire to leave the job (Siswanto et al., 2022); (Obrenovic et al., 2020).

H9: Job satisfaction mediates work-family conflict on turnover intention

When employees are highly committed to the company, they tend to be more satisfied with their jobs and feel more attached to the organisation. This strong commitment usually encourages employees to stay with the company because they feel valued (Mehta et al., 2014). Highly committed employees show strong loyalty and are less likely to seek employment opportunities elsewhere (Hammer and Avgar, 2017). Companies with high retention rates usually have a positive work environment, with employees feeling supported and satisfied. When employee retention is high, turnover intention naturally decreases (Kim, 2015). Employees who feel satisfied and committed to the organisation are less likely to want to leave the company.

H10: Employee retention mediates organisational commitment on turnover intention

When employees face conflicts between their work responsibilities and family obligations, they often experience heightened stress and feeling overwhelmed (Mansour and Tremblay, 2016). This stress can lead to job dissatisfaction, reducing their commitment to the company and increasing their desire to leave (Ramlawati et al., 2021). When employees perceive that their company values their well-being and supports their need for balance, their job satisfaction and organisational commitment tend to increase (Hasan et al., 2021). As a result, employees who feel supported are more likely to remain loyal to their organisation, which enhances employee retention rates. High retention rates signify a stable workforce where employees are engaged, motivated, and less likely to consider leaving the company (Al Mamun and Hasan, 2017). Employee retention is a critical mediator between work-family conflict and turnover intention.

H11: Employee retention mediates work-family conflict on turnover intention

Employees who exhibit high commitment to their organisation generally feel a strong emotional and professional attachment to their workplace (Wołowska, 2014). This commitment often translates into greater job satisfaction, as committed employees are more likely to find their work meaningful, rewarding, and aligned with their personal and professional goals (Neubert and Halbesleben, 2015). Moreover, job satisfaction can enhance the overall work experience, making employees more resilient to challenges and stressors (Kašpárková et al., 2018). When satisfied with their job, employees are better equipped to cope with difficulties and maintain their commitment to the organisation (Cullen et al., 2014). When employees are satisfied with their job, their commitment is reinforced, and their intention to leave decreases.

H12: Job satisfaction mediates organisational commitment on turnover intention

Based on the relationship between variables, the conceptual framework for this research is as follow in Figure 1.

3. METHODS

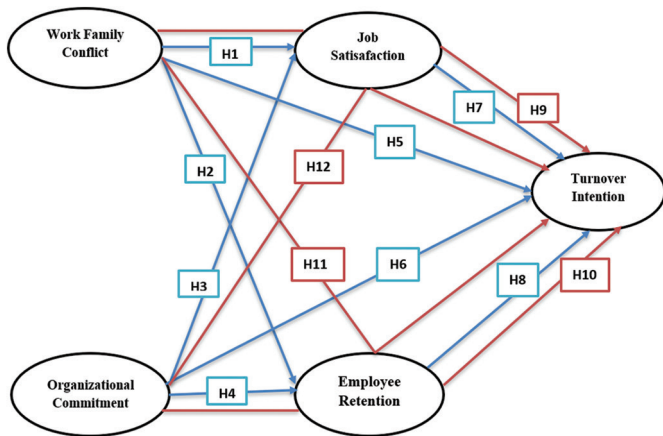
This research will be carried out at PT. Bank Nagari in West Sumatra. The population in this study were all permanent employees of PT. Bank Nagari in West Sumatra and has a total of 1578 people. Samples are determined using the Slovin formula. So, the total number of research samples is 319. Based on the formula above, the maximum sample size in this research is 319 respondents who are employees of PT. Bank Nagari in West Sumatra, and for distributing questionnaires, the number will be determined based on the proportion of branches. The measurement scale uses a Likert scale where answer choices on a five-point scale include “Strongly Agree,” “Agree,” “Neutral,” “Disagree,”

and “Strongly Disagree,” each of which is assigned a numerical value from 5 to 1. The data analysis technique uses structural equation modeling (SEM) using the partial least square (PLS) program. Research dimensions and indicators are in Appendix A1. SEM PLS TEST consists of inner model test, outer model test, convergent validity test, discriminant validity test, reliability test, determination coefficient test, F test, t test, path coefficient and mediation test.

4. RESULTS

Based on the SmartPLS output, the composite reliability and Cronbach Alpha values for each configuration or variable are more than 0.70. The following is the structural model of test results using SmartPLS in Figure 2.

Figure 1: Conceptual framework

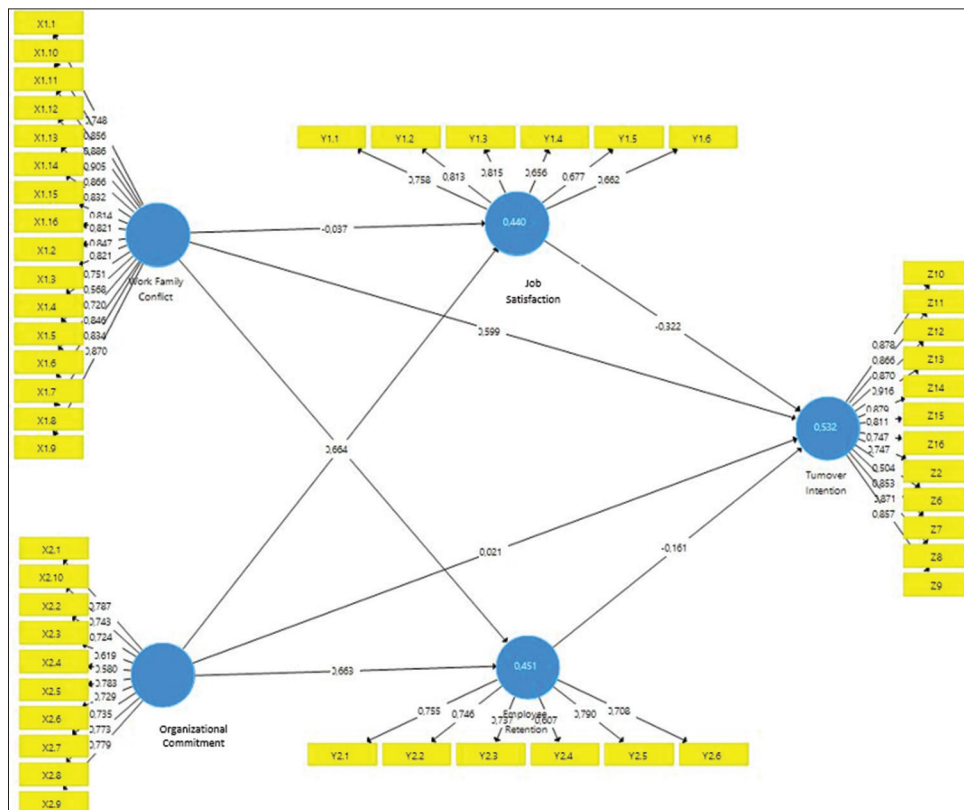


The inner model research will be evaluated using the R-square value. The following is the R-squared estimate in Table 1.

In Table 1, the R-square value for the Turnover Intention (Z) variable is 0.532 or 53.2%. Next, the R-square value for the Job satisfaction variable (Y1) is 0.440 or 44.0%. Meanwhile, the R-square value for the Employee Retention (Y2) variable is 0.451 or 45.1%. The following are the SmartPLS output results, which describe the estimated output for testing the structural model in Table 2.

Based on the SmartPLS test results in Table 2, research hypothesis testing results can be seen from the first hypothesis to the twelfth hypothesis. The following details of Direct Effect and indirect Effect are presented in Table 3.

Figure 2: Structural equation modeling partial least squares test results



5. DISCUSSION

In the first hypothesis, the result of this research explains that work-family conflict does not influence job satisfaction. Work-family conflict is a common thing, and almost all individuals experience it. Therefore, job satisfaction may be more influenced by other things such as relationships with coworkers. Work-family conflict can have a negative impact on job satisfaction, especially when the conflict is chronic and disrupts the balance between work and personal life (Warokka and Febrilia, 2015). The effect of work-family conflict on job satisfaction can differ for each individual (Purwanto, 2020). Some people may better overcome these conflicts with time management strategies and family support to maintain job satisfaction (Molla, 2015).

From the research results, the second hypothesis states that work-family conflict has no significant effect on employee retention. Management can implement work balance programs and initiatives such as remote work, flexible working hours, and family leave can

help mitigate negative impacts (Kossek et al., 2015). The cultural and social context in which the research is conducted may play an important role. In certain cultures, employees may have different expectations regarding balancing work and family life (Le et al., 2020). Individual differences such as age, gender, stage in career, and personal preferences can influence how employees respond to work-family conflict and decide to remain in a job (Ollo-López and Goñi-Legaz, 2017).

In this third hypothesis, the results show that organisational commitment significantly influences employee job satisfaction. As organisational commitment increases, employees tend to have a more positive perception of their work, which can increase job satisfaction (Ramalho Luz et al., 2018). The achievements and successes obtained by employees at work can also increase job satisfaction (Raziq and Maulabakhsh, 2015). Apart from that, employees who have a high level of commitment to the organisation tend to be more identified with the goals and values of the organisation. The will and commitment to complete tasks and work well improves work results, which leads to job satisfaction (Ocen et al., 2017). These results align with previous research conducted by (Sumarto, 2020) and (Komang et al., 2021).

The fourth hypothesis is that organisational commitment has a significant influence on employee retention. Employee retention can be achieved if the company can support employee career

Table 1: Evaluate the R-square value

Variables	R-squared	R-squared adjusted
Turnover intention (Z)	0.532	0.526
Job satisfaction (Y1)	0.440	0.436
Employee retention (Y2)	0.451	0.447

Source: Data processed by authors, 2024

Table 2: Result for inner weights

N	Explanation	Original sample	Sample mean	Standard deviation	T statistics	P-value	Explanation
1.	Work-family conflict (X1)⇒ Job satisfaction (Y1)	-0.037	-0.040	0.050	0.743	0.458	Hypothesis rejected
2.	Work-family conflict (X1)⇒Employee retention (Y2)	0.073	0.068	0.046	1.592	0.112	Hypothesis rejected
3.	Organizational commitment (X2)⇒Job satisfaction (Y1)	0.664	0.667	0.045	14.660	0.000	Hypothesis accepted
4.	Organizational commitment (X2)⇒Employee retention (Y2)	0.663	0.667	0.062	10.769	0.000	Hypothesis accepted
5.	Work-family conflict (X1)⇒Turnover intention (Z)	0.599	0.600	0.035	16.882	0.000	Hypothesis accepted
6.	Organizational Commitment (X2)⇒Turnover intention (Z)	0.021	0.021	0.064	0.324	0.746	Hypothesis rejected
7.	Job satisfaction (Y1) ⇒Turnover intention (Z)	-0.322	-0.327	0.063	5.141	0.000	Hypothesis accepted
8.	Employee retention (Y2)⇒Turnover intention (Z)	-0.161	-0.158	0.061	2.619	0.009	Hypothesis accepted
9.	Work-family conflict (X1)⇒Job satisfaction (Y1) ⇒Turnover intention (Z)	0.012	0.013	0.017	0.721	0.471	Hypothesis rejected
10.	Organizational commitment (X2)⇒Employee retention (Y2)⇒Turnover intention (Z)	-0.106	-0.106	0.044	2.445	0.015	Hypothesis accepted
11.	Work-family conflict (X1)⇒Employee retention (Y2) ⇒Turnover intention (Z)	-0.012	-0.011	0.009	1.348	0.178	Hypothesis rejected
12.	Organizational commitment (X2)⇒Job satisfaction (Y1) ⇒Turnover intention (Z)	-0.214	-0.218	0.044	4.867	0.000	Hypothesis accepted

Source: Data processed by authors, 2024

Table 3: Direct effect and indirect effect

N	Relationship	P-value	Exp.	Conclusion
1.	Work-family conflict on turnover intention	0.000	Significant	Not mediating
	Job satisfaction mediates Work-family conflict on turnover intention	0.471	No significant	
2.	Work-family conflict on turnover intention	0.000	Significant	Not mediating
	Employee retention mediates Work-family conflict on turnover intention	0.178	No significant	
3.	Organisational commitment to turnover intention	0.746	No significant	Full mediation
	Job satisfaction mediates organizational commitment to turnover intention	0.000	Significant	
4.	Organisational commitment to turnover intention	0.746	No significant	Full mediating
	Employee retention mediates organizational commitment to turnover intention	0.015	Significant	

Source: Data processed by authors, 2024

development and provide opportunities for professional growth, which tends to lead to a higher level of commitment (Singh, 2019). Employees will be more committed to the company if they can feel support from the company, which is under the employees' norms, desires and expectations. Then, a commitment will automatically be formed from the employees to fulfil their obligations to the organisation. The results of this research align with research conducted by (Darmika and Sriathi, 2019); (Tampubolon, 2020).

In the results of this fifth research, it is hypothesised that work-family conflict significantly affects turnover intention. Therefore, the fifth hypothesis in this research is accepted. This means that the higher the work-family conflict, the more the employee desires to leave the company. Work-family conflict is a form of inter-role conflict where the role pressures from the work and family domains are incompatible (Singh, 2017). Employees who struggle to balance their work and family responsibilities often experience frustration, burnout, and feeling overwhelmed (Clouston, 2015). Employees facing such conflicts without sufficient organisational support are likelier to experience high turnover. However, unmarried employees or those with fewer family responsibilities can still encounter work-family conflict depending on the specific demands of their job. The results of this research are in line with research conducted by (Ramadhani, 2020; Trisnayani and Setiawan, 2020).

In the sixth hypothesis, it was found that organisational commitment has no significant effect on turnover intention. So, the sixth hypothesis is rejected. Even though employees are highly committed to the organisation, they may still consider looking for another job if they are dissatisfied or feel stressed (Ramalho Luz et al., 2018). If the dominant commitment is continuance or normative commitment, it may not significantly influence the intention to leave work compared to affective commitment (Ramalho Luz et al., 2018). In some cultures, loyalty and commitment to the organisation may be considered a social norm, so even if employees are highly committed, they may still consider leaving if there is underlying dissatisfaction (Raina and Roebuck, 2016). The results of this study are not in line with research conducted by (Ratnaningsih, 2021; Prasetyani et al., 2021).

The seventh hypothesis found that job satisfaction significantly affects turnover intention. Thus, the seventh hypothesis is accepted. Employees who are satisfied with their work are more motivated and productive (Ali and Anwar, 2021). When employees are satisfied with their jobs, they are more likely to stay with the company, contributing positively to the organisation's effectiveness and efficiency (Taheri et al., 2020). Conversely, job dissatisfaction can make employees feel undervalued and unappreciated, increasing their likelihood of leaving the company (D'angelo et al., 2016). One reason for job dissatisfaction could be inadequate facilities or an unsupportive regional environment, which can hinder employees' ability to perform their jobs effectively (Senek et al., 2020). This research results align with several studies conducted by (Trisnayani and Setiawan, 2020 and Susanti and Halilah, 2019).

The eighth hypothesis states that employee retention has a significant influence on turnover intention. Based on the result,

the hypothesis eighth is accepted. Quality employees who leave on their own accord represent a loss of intellectual capital for the company because they are a precious intangible asset (Koman and Lalović, 2018). Factors such as unfair career opportunities or unequal treatment can trigger turnover intentions (Alkahtani, 2015). If companies provide training and skills development opportunities, this can reduce retention (Mehta et al., 2014). Differences in work culture and organisational values between regions can influence how employees feel connected to the organisation. If the organisation does not accommodate these differences, turnover will likely be more significant. These results also align with previous research conducted by (Ramadhani, 2020 and Komang et al., 2021).

The ninth hypothesis of this research is that job satisfaction is unable to mediate the effect of work-family conflict on turnover intention. The stress and frustration from work-family conflict can be so significant that even high job satisfaction cannot offset the desire to leave the job (Mansour and Tremblay, 2018). Work-family conflict often requires immediate resolution or coping mechanisms, which job satisfaction improvements might not address promptly (An et al., 2020). Work-family conflict deals with balancing work and personal life demands, while job satisfaction pertains to contentment with job-related aspects (Landolfi et al., 2021). Therefore, job satisfaction alone may not be sufficient to counterbalance the adverse effects of work-family conflict on an employee's decision to stay or leave an organisation. However, this research contradicts research conducted by (Trisnayani and Setiawan, 2020) and (Chan et al., 2019)

From the hypothesis results, it can be seen that employee retention is able to mediate organisational commitment on turnover intention. When employees feel valued and cared for by the company, they are more likely to be committed to the organisation (Jung and Yoon, 2016). This increased commitment makes employees feel more connected and responsible for the organisation's success, thereby reducing their intention to leave (Haque et al., 2019). Thus, employee retention acts as a mediator by enhancing organisational commitment, lowering turnover intention. Recognition and rewards for job achievements can increase employees' sense of being valued, strengthen their commitment and reduce their desire to exit the organisation (Akafo and Boateng, 2015). By understanding and implementing effective retention strategies, organisations can strengthen employee commitment and significantly reduce turnover intention (Guzeller and Celiker, 2020). This research aligns with (Darmika and Sriathi, 2019) and (Hassan et al., 2022).

From the research results, employee retention is not able to mediate work family conflict on turnover intention. Work-family conflict arises from a fundamental imbalance between professional demands and personal life, creating stress and dissatisfaction that retention initiatives cannot fully address (Boamah et al., 2022). Work-family conflict often affects the individual employee and their family (Mihelic and Tekavcic, 2014). Therefore, organisations need to take a more holistic approach to effectively reduce turnover intention caused by work-family conflict (Yildiz et al., 2021). In conclusion, while employee retention is important, organisations

will continue to struggle to reduce turnover intentions without addressing the root causes of work-family conflict—the imbalance between work and personal life. Retention strategies must be integrated with policies and practices supporting work-family balance to achieve more effective outcomes (Deery and Jago, 2015). This research is in line with research conducted (Dhakirah et al., 2021) and (Putra and Putra, 2022).

Job satisfaction is able to mediate and significantly influence organisational commitment on turnover intention. Employees who are satisfied with their jobs will be more likely to feel that their personal goals are aligned with organisational goals (Faroouqi and Nagendra, 2014). This job satisfaction strengthens their loyalty and attachment to the organisation, increasing their commitment to remaining in the organisation (Ammari et al., 2017). If employees feel that their job no longer meets their needs or expectations, they may begin to consider looking for other opportunities that may provide greater satisfaction (Molla, 2015). High job satisfaction increases organisational commitment, reducing employees' intention to leave their jobs (Ramalho Luz et al., 2018). By understanding this mechanism, organisations can focus on increasing employee job satisfaction as a strategy to strengthen commitment and reduce turnover rates. This research is in line with research conducted by (Sumarto, 2020) and contrary to research conducted by (Biantoro, 2018)

6. CONCLUSION

Organisational commitment significantly influences job satisfaction and employee retention. Furthermore, the work-family conflict impacts employee retention. Additionally, work-family conflict, job satisfaction, and employee retention have a significant partial effect on turnover intention. Employee retention mediates the relationship between work-family conflict and turnover intention. Similarly, job satisfaction mediates the relationship between organisational commitment and turnover intention. This research provides suggestions to Bank Nagari to increase employee commitment by providing better support and recognition to increase job satisfaction and employee retention. Then the company must implement policies that support balance between work and family to reduce conflict and increase employee retention. Companies should also develop programs that strengthen employee job satisfaction and retention and can help reduce turnover intentions. In addition, companies must continue to monitor and analyse data related to job satisfaction, work-family conflict, and organisational commitment to identify areas for improvement.

This study has several limitations that need to be noted. First, sample limitations may affect the generalizability of the findings, because the sample used may not be representative of the entire population or other types of industry. Second, the measurement of variables such as job satisfaction and organisational commitment is subjective, so it can affect the accuracy of the data collected. Third, external and personal factors that might also influence job turnover intentions were not considered in this study, which may reduce the scope of the analysis. Finally, the cross-sectional research design cannot definitively establish a cause-and-effect

relationship, so future longitudinal research would be more useful to understand the dynamics of the relationship between these variables in more depth.

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APPENDIX A

Appendix A1: Dimensions and variable indicators

N	Variables	Dimensions	Indicators	References
1	Turnover intention (Z)	Thought of quitting	<ol style="list-style-type: none"> 1. Get out if there is a better opportunity 2. Coming out soon 3. Bored 4. Work does not match skills 5. Extra work 6. Unreliable environment 	(Albalawi et al., 2019); (Sumarto, 2020); (Belete, 2018)
		Plans to leave	<ol style="list-style-type: none"> 1. Currently looking for another job. 2. Thinking about leaving 3. Contact friends looking for work 4. Look for job vacancies 5. Have provided a job application letter 6. Frequently submit job applications 	
		Intention to search for alternatives	<ol style="list-style-type: none"> 1. Another job offer 2. Offer greater rewards 3. Offer better guarantees 4. No career development 	
2	Work-Family conflict (X1)	Time-based conflict	<ol style="list-style-type: none"> 1. Less time for family 2. Cannot participate in family activities 3. No time with society 4. Cannot participate in activities around the house 5. Working on holidays 6. Erratic working hours 	(Anand & Vohra, 2020; Nohe and Sonntag, 2014; Putra and Putra, 2022)
		Strain based conflict	<ol style="list-style-type: none"> 1. Family problems interfere with work. 2. Family problems interfere with concentration. 3. Family problems reduce productivity. 4. Family demands make less focused. 5. Workload affects the family, 6. Not focusing on taking care of the household 	
		Behavior-based conflict	<ol style="list-style-type: none"> 1. Complaints from family 2. Not getting support 3. Tired of working at home 4. Skipping family activities 	
3	Organisational commitment (X2)	Effective commitment	<ol style="list-style-type: none"> 1. Feel part of the company 2. Feel proud 3. Emotional bond 4. Feeling that the company's problems are your problems 	(Biantoro, 2018; Malik et al., 2015; Wang and Wang, 2023)
		Continuance commitment	<ol style="list-style-type: none"> 1. The desire to survive 2. Not considering benefits 	
		Normative commitment	<ol style="list-style-type: none"> 1. Employee obligations have added value 2. Work has benefits for employees 3. Company services 4. Improve career 	
4	Job satisfaction (Y1)	Relationships with colleagues and supervisors	<ol style="list-style-type: none"> 1. Relationship with colleagues 2. Relationships with Supervisors 	(Akafo and Boateng, 2015; Kalsum, 2022; Tamrin, 2020)
		Compensation	<ol style="list-style-type: none"> 1. Salary 2. Bonus 	
		Promotion	<ol style="list-style-type: none"> 1. Opportunities 2. Recognition and rewards 	
5	Employee retention (Y2)	Organisational components	<ol style="list-style-type: none"> 1. Clarity of vision and mission 2. Clarity of the company's goal 	(Al-Suraihi et al., 2021; Arasanmi and Krishna, 2019; Kundu and Lata, 2017)
		Organisational career opportunities	<ol style="list-style-type: none"> 1. Equal career opportunities 2. Education and training 	
		Employee relations	<ol style="list-style-type: none"> 1. Communicate well 2. Fair and impartial 	