



Analysis of Organizational Commitment as a Mediator of Job Satisfaction and Compensation on the Intention to Change Jobs of Bank Syariah Indonesia Employees in Madiun

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Abstract Employee turnover can disrupt organizational stability and increase recruitment costs. This study focuses on the phenomenon of employee turnover, which poses a challenge for PT Bank Syariah Indonesia, Madiun Branch. The high turnover rate between 2021 and 2023 indicates an imbalance in compensation and job satisfaction. This research aims to analyze the effect of job satisfaction and compensation on the intention to switch jobs, with organizational commitment serving as a mediator. The research method employed is quantitative, using a questionnaire distributed to 200 permanent employees of PT Bank Syariah Indonesia, Madiun Branch. The data were analyzed using Structural Equation Modeling (SEM) through Smart PLS software. The results indicate that job satisfaction and compensation significantly and positively affect organizational commitment, which in turn negatively impacts the intention to switch jobs. These findings underscore the importance of enhancing job satisfaction and compensation to reduce turnover rates in the workplace.

Keywords : Job Satisfaction, Compensation, Organizational Commitment

1. INTRODUCTION

Job transfer or also called turnover is often the last option taken by employees when the existing working conditions no longer meet their expectations. For an employee, changing jobs may be a way to obtain more favorable working conditions, especially if the employee leaving the company has crucial skills. In addition, the company bears additional costs for the recruitment and placement process of new employees. Therefore, the company must conduct a thorough evaluation of the components that trigger employees' desire to leave the company, so that the turnover rate can be reduced as much as possible. Thus, the satisfaction of both employees and the company can be realized (Rokhmah, Eliya & Laksmi, 2005).

Research on turnover intention, or the desire to change jobs, has great appeal, especially because for companies, maintaining competent employees is important to avoid high costs arising from recruiting new employees. Various factors influence the decision to change jobs, one of which is compensation. Research by Salju et al. (2023) shows that compensation significantly affects turnover intention through organizational commitment. According to Abidin & Basith (2023), high compensation can strengthen employee commitment to the organization, which directly suppresses their desire to leave the company. Therefore, companies need to provide adequate compensation and build a supportive work environment, so as to increase job satisfaction and reduce the level of employee desire to leave the company.

Crucial aspects of human resource management include the relationship between compensation, organizational commitment, and turnover intentions. Compensation, which

consists of elements such as salary, benefits, incentives, and other forms of rewards, plays a central role in influencing employee satisfaction levels. When employees feel that the compensation they receive is not only fair and competitive, but also commensurate with the contributions they make, their job satisfaction tends to increase. This increased satisfaction can contribute to strengthening organizational commitment, which includes affective (emotional) commitment, continuance (rational) commitment, and normative (moral) commitment. Thus, well-managed compensation not only affects employee satisfaction, but can also strengthen their relationship with the organization, while reducing turnover intentions.

Organizational commitment plays a significant mediator role in reducing employee turnover intentions. When employees feel they are being rewarded appropriately through fair compensation, they tend to form a deep emotional attachment to the organization, known as affective commitment. They also recognize the long-term benefits of remaining with the organization, called continuance commitment, and feel motivated to stay because of the norms and values they hold, or normative commitment. Employees with high levels of commitment will demonstrate greater loyalty and a strong determination to achieve organizational goals, thereby reducing their urge to seek employment opportunities outside the organization.

Based on the results of research conducted by Suwondo and Tandiyono (2023), it was found that there is a significant relationship between the level of job satisfaction and employees' desire to resign. This relationship is mediated by the level of employee commitment to the organization. The study indicates that the higher the job satisfaction felt by employees, the stronger their commitment to the organization, which can ultimately reduce the intention to leave the job (Widyawati et al., 2024). In other words, when employees are satisfied with the work they do, this tends to increase their loyalty to the company, so that the desire to look for another job is significantly reduced.

To maintain the accuracy of the research results and minimize the possibility of errors, it is very important to be careful in applying the findings from various observation variables and study objects to further research. This challenge actually creates an opportunity to redevelop the study of factors that influence turnover intention at PT Bank Syariah Indonesia. This study uses a model approach involving four core variables, namely job satisfaction, compensation, commitment to the organization, and employee intention to change jobs. With these variables, the study is expected to provide a deeper picture of the determinants of turnover intention in the work environment.

This study focuses on employees at PT. Bank Syariah Indonesia Madiun Branch. The selection of PT. BSI as the object of study is based on its status as a result of the merger of

three leading Islamic banks in Indonesia, BRI Syariah, BNI Syariah, and Mandiri Syariah, carried out by the government. The merger process often poses serious challenges if it is not followed by effective management of job satisfaction, work commitment, and organizational commitment, which in turn can trigger employees' desire to change jobs. The annual report of PT. Bank Syariah Indonesia shows a significant turnover rate from 2021 to 2023. In 2021, the number of employees who resigned was recorded at 509 people, which increased to 762 people in 2022, before decreasing slightly to 606 people in 2023.

The phenomenon that occurs at PT BSI is that there is an inequality in compensation given to employees, even though the workload increases, the salary given to employees cannot be equal and increase significantly, because the payroll system and employee level system still use the payroll system from each legacy, namely (BRI Syariah, BNI Syariah and Bank Mandiri Syariah).

Given the background that has been explained previously, it is important to evaluate how organizational commitment functions as a mediator between job satisfaction and compensation in influencing employee desire to change jobs, which can be done through research entitled "Analysis of Organizational Commitment as a Mediator of Job Satisfaction and Compensation on the Desire to Change Jobs of Bank Syariah Indonesia Employees in Madiun".

2. LITERATURE REVIEW

Desire to Change Jobs

Understanding Turnover Intention

Turnover intention, or the desire to move from a job or organization, is a phenomenon that has attracted widespread attention. In general, turnover intention is defined as an individual's conscious desire to leave an organization in the near future (Ngo-Henha, 2018). This desire includes mental and emotional processes that lead to termination of employment and is often used to plan the search for a new job (Mobley et al., 1978). Factors that influence turnover intention include social support, job satisfaction, and psychological aspects. Ngo-Henha (2018) also stated that turnover intention is often measured by considering a certain time period, such as the next 6 months. High levels of turnover intention can affect the productivity and stability of the organization, so it is important for management to understand and manage these factors (Ngo-Henha, 2017). Turnover intention is also seen as an important predictor in influencing the actual decision to change jobs (Puteh & Arshad, 2015).

Understanding turnover intention allows organizations to formulate effective managerial strategies to retain a quality workforce.

Turnover Intention Indicator

Mobley (1986) identified three dimensions as indicators to measure turnover intention:

1. Thoughts of quitting – describes an employee's considerations about whether to leave or stay at a job. Dissatisfaction is often the trigger for these thoughts.
2. Intention to quit – indicates an employee's intention to leave their job because their position is no longer considered to be in line with their personal expectations.
3. Intention to look for new job – indicates employee's desire to seek more profitable opportunities elsewhere, covering aspects such as leadership, compensation, and work environment.

Job satisfaction

Definition of Job Satisfaction

According to Hermana (2023), job satisfaction refers to a condition in which a person feels satisfied and happy with the activities related to his/her work. Job satisfaction involves feelings of support or dissupport for the job, including aspects of the employee's personality (Indrayani et al., 2024). Job satisfaction is the result of employees' evaluation of their work situation, where a positive response to work responsibilities indicates a level of satisfaction (Prasetyo, 2023). Devita (2022) added that job satisfaction is an emotional condition that can be positive or negative, depending on how employees view and assess their work. Factors such as responsibility, work environment, compensation, and relationships with superiors or coworkers also influence this satisfaction (Hermana et al., 2023).

Indicator

Sutrisno (2019) explains several factors that influence job satisfaction, including opportunities for advancement, job security, salary, company management, supervision, working conditions, social aspects of work, communication, work facilities - Facilities provided by the company, such as insurance, leave, and pension funds, can increase employee satisfaction.

According to Putra & Asnur (2020), job satisfaction indicators include several important aspects, such as salary, position, promotion, and quality of supervision. Salary is the main factor influencing satisfaction, because adequate compensation can increase employee work motivation. Position also plays an important role because status that matches an individual's skills and expectations can increase a sense of appreciation and satisfaction. In

addition, opportunities for promotion provide recognition for employee performance, which also strengthens job satisfaction .

Compensation

Definition of Compensation

Compensation is an important factor that motivates employees to work well, making maximum contributions to the company (Astuti et al., 2023). Compensation includes basic salary, allowances, bonuses, and other facilities that support employee welfare, and serve as an appreciation for their contributions (Heryadarma, 2023). Dissatisfaction with compensation can reduce motivation and performance, so companies must provide fair, transparent, and competitive compensation (Rosanti et al., 2023; Anwar et al., 2024). Transparency in the compensation system allows employees to understand how rewards are determined, while fairness ensures compensation that is equivalent to their contributions, without discrimination (Ramadhani et al., 2023). A competitive compensation system helps companies retain the best talent and increase productivity (Prasetyo et al., 2023).

Compensation Indicators

According to Emalia (2022), compensation indicators include: (1) Wages as the main component of compensation received by employees for their work; (2) Pocket money given to cover additional costs while working; (3) Facilities, such as health insurance or official vehicles that improve welfare; and (4) Incentives given based on employee achievements, encouraging them to achieve better results. The combination of these elements directly affects employee satisfaction and work motivation.

Organizational Commitment

Understanding Organizational Commitment

Organizational commitment describes employee attachment to the organization, including loyalty and the desire to remain part of the organization (Nurhayati, 2024). Panggabean et al. (2023) added that organizational commitment includes a strong desire to continue to contribute, readiness to work hard for the benefit of the organization, and acceptance of the values and goals of the organization. This shows that commitment is not only about surviving, but also active participation in achieving the company's vision and mission. Aristayudha et al. (2024) emphasized that commitment includes employee self-identification with the organization, loyalty, and active involvement in organizational activities, where personal and organizational goals are aligned.

Organizational Commitment Indicators

According to Robbins and Timothy (2008), indicators of organizational commitment include three main aspects: first, affective commitment, which is the employee's emotional attachment to the organization; second, normative commitment, which is the moral obligation to remain loyal to the organization; and third, continuance commitment, which is related to employee awareness of the consequences if they leave the organization, such as loss of job security or financial benefits. These three elements together form the level of employee commitment to the organization.

3. METHODS

In this study, a quantitative approach was chosen as the main method. This method is useful for testing and confirming the relationship between the variables being observed. Quantitative research relies on data obtained in the form of numbers through structured questionnaires, which facilitate statistical analysis to test relationships, correlations, and patterns (Sekaran & Bougie, 2016). The use of electronic questionnaires was decided for time efficiency and accessibility for respondents (Sekaran & Bougie, 2016). The deductive thinking approach used also supports the selection of this method, which is based on existing theories and assumptions (Leavy, 2017).

This study focuses on the role of organizational commitment as a mediator between job satisfaction and compensation on turnover intentions of Bank Syariah Indonesia employees in Madiun. The purpose of this study is to analyze the influence of job satisfaction and compensation on turnover intentions, with organizational commitment as a mediating variable. Primary data collection was conducted through a questionnaire survey and data analysis using quantitative statistical methods, focusing on identifying variables that have a significant influence and how organizational commitment can affect the relationship.

This research was conducted at Bank Syariah Indonesia, Madiun Branch. The variables in this study consist of two types of definitions: operational and conceptual definitions (Sekaran and Bougie, 2020). This study uses three types of variables, namely dependent, independent, and mediating variables. The dependent variables consist of job satisfaction and compensation, while the independent variable is turnover intention, and the mediating variable is organizational commitment.

Primary data in this study were obtained directly from employees of Bank Syariah Indonesia in Madiun through a questionnaire measuring job satisfaction, organizational commitment, compensation, and turnover intentions. In addition, in-depth interviews were

conducted to gain further insight. Secondary data include annual reports, internal documents, and literature from relevant academic journals.

The research instrument used a questionnaire designed with a Likert scale of 1 to 5, which provides space for respondents to assess statements related to the variables studied. This scale allows for more accurate measurement of respondents' views and perceptions.

The population consists of all permanent employees working at Bank Syariah Indonesia Madiun Branch, totaling 200 people. The sample was taken using probability sampling and non-probability sampling methods. Researchers will select samples that can accurately reflect the population, using a combination of both methods to obtain representative results. Data collection is carried out through questionnaires and observations. The questionnaire was distributed electronically using Google Form, which allows respondents to fill it out easily and quickly. This primary data collection technique is important to obtain information directly from the source, while secondary data supports a broader understanding of the phenomenon being studied. data using Structural Equation Modeling (SEM) which is carried out with the Smart PLS program. This technique is effective for measuring and testing hypothetical relationships between variables. The measurement model (outer model) is evaluated to ensure convergent validity and indicator reliability. The structural model (inner model) will be tested to understand the relationship between latent variables in this study. Involves convergent validity, which assesses how well the latent variables explain the variation in indicators. Validity is tested through the outer loading value and Average Variance Extracted (AVE).

4. RESULTS AND DISCUSSION

Results

Job satisfaction

Table 1. Frequency of Job Satisfaction Variables

ITEM	FREQUENCY AND PERCENTAGE										MEAN
	STS		TS		N		S		SS		
	F	%	F	%	F	%	F	%	F	%	
KK1	4	3.0	13	9.8	50	37.6	52	39.1	14	10.5	3.44
KK2	5	3.8	17	12.8	65	48.9	33	24.8	13	9.8	3.24
KK3	2	1.5	6	4.5	39	29.3	57	42.9	29	21.8	3.79
KK4	4	3	12	9	48	36.1	48	36.1	21	15.8	3.53
KK5	5	3.8	23	17.3	41	30.8	49	36.8	15	11.3	3.35

KK6	3	2.3	19	14.3	45	33.8	51	38.3	15	11.3	3.42
KK7	2	1.5	4	3	43	32.3	62	46.6	22	16.5	3.74
KK8	3	2.3	9	6.8	42	31.6	56	42.1	23	17.3	3.65

Source: Processed primary data (2024)

Based on Table 1, the majority of employees showed high job satisfaction. Item KK3 had the highest satisfaction with a mean of 3.79, followed by KK7 (3.74) and KK8 (3.65), indicating that many employees were satisfied with these aspects. In contrast, item KK2 had the lowest mean (3.24), indicating areas that need attention. Although the overall mean value is above 3, some items such as KK5 (mean 3.35) still show dissatisfaction. Special approaches are needed to improve satisfaction in these lower aspects.

Compensation

Table 2. Frequency of Compensation Variables

ITEM	FREQUENCY AND PERCENTAGE										MEAN
	STS		TS		N		S		SS		
	F	%	F	%	F	%	F	%	F	%	
K1	5	3.8	17	12.8	46	34.6	51	38.3	14	10.5	3.39
K2	4	3.0	24	18	42	31.6	49	36.8	14	10.5	3.34
K3	6	4.5	15	11.3	52	39.1	50	37.6	10	7.5	3.32
K4	7	5.3	19	14.3	46	34.6	47	35.3	14	10.5	3.32
K5	7	5.3	9	6.8	40	30.1	62	46.6	15	11.3	3.32
K6	3	2.3	6	4.5	51	38.3	52	39.1	21	15.8	3.62
K7	5	3.8	7	5.3	46	34.6	52	39.1	23	17.3	3.63
K8	5	3.8	11	8.3	44	33.1	52	39.1	21	15.8	3.55

Source: Processed primary data (2024)

Table 2 shows the level of employee satisfaction with compensation with a mean value between 3.32 to 3.63, indicating fairly good satisfaction overall. Items K6 and K7 have the highest mean values (3.62 and 3.63), indicating that most employees are satisfied with these aspects, such as benefits or bonuses. In contrast, items K3 and K4 have the lowest mean values (3.32), where some employees feel neutral or less satisfied. The focus of improvement can be given to compensation in areas that are considered inadequate to improve employee welfare and motivation.

Organizational Commitment

Table 3. Frequency of Organizational Commitment Variables

ITEM	FREQUENCY AND PERCENTAGE					MEAN
	STS	TS	N	S	SS	

	F	%	F	%	F	%	F	%	F	%	
KO1	5	3.8	17	12.8	46	34.6	51	38.3	14	10.5	3.45
KO2	4	3.0	24	18	42	31.6	49	36.8	14	10.5	3.73
KO3	6	4.5	15	11.3	52	39.1	50	37.6	10	7.5	3.65
KO4	7	5.3	19	14.3	46	34.6	47	35.3	14	10.5	3.54
KO5	7	5.3	9	6.8	40	30.1	62	46.6	15	11.3	3.62
KO6	3	2.3	6	4.5	51	38.3	52	39.1	21	15.8	3.47

Source: Processed primary data (2024)

Table 7 illustrates the level of employee organizational commitment with a mean value between 3.45 to 3.73, indicating a relatively high commitment. Item KO2 has the highest mean value (3.73), with the majority of employees feeling very committed, reflecting strong loyalty. In contrast, items KO1 and KO6 have the lowest mean values (3.45 and 3.47), indicating that there is a small portion of employees who are less committed. Although the majority of employees tend to feel committed, there is room for improvement, especially by understanding the factors that cause dissatisfaction, to increase overall employee commitment.

Desire to Change Jobs

Table 4. Frequency of Variables of Desire to Change Jobs

ITEM	FREQUENCY AND PERCENTAGE										MEAN
	STS		TS		N		S		SS		
	F	%	F	%	F	%	F	%	F	%	
KB1	5	3.8	13	9.8	44	33.1	48	36.1	23	17.3	3.53
KB2	9	6.8	23	17.3	37	27.8	44	33.1	20	15	3.32
KB3	3	2.3	12	9	46	34.6	54	40.6	18	13.5	3.54
KB4	6	4.5	22	16.5	41	30.8	44	33.1	20	15	3.38
KB5	4	3	23	17.3	36	27.1	49	36.8	21	15.8	3.45
KB6	6	4.5	20	15	43	32.3	45	33.8	19	14.3	3.38

Source: Processed primary data (2024)

Table 8 presents the frequencies and percentages for the turnover intention (CID) variable, with indicators of thoughts of quitting, intention to quit, and intention to find another job. The mean values ranged from 3.32 to 3.54, indicating a relatively low level of turnover intention. Items KB1 and KB3 had the highest means (3.53 and 3.54), indicating that although there was a desire to quit, it was not very strong. On the other hand, items KB2 and KB6 had the lowest means (3.32 and 3.38), indicating a weak turnover intention, with a relatively high percentage of employees who were neutral or disagreed. Overall, the data suggest that despite indications of turnover intention, the majority of employees feel stable in their current

positions. However, it is important to pay attention to items with lower mean values in order to identify and address potential issues that may increase turnover intention in the future.

Discussion

Description of Job Satisfaction, Compensation, Intention to Change Jobs, and Organizational Commitment of Bank Syariah Indonesia Employees in Madiun

Bank Syariah Indonesia (BSI) employees in Madiun showed a good level of job satisfaction, influenced by factors such as fair salary, performance-based promotion, and supportive supervision. Adequate compensation, including salary and incentives, increased motivation and work spirit. Their organizational commitment was strong, especially in terms of emotional attachment and sense of moral responsibility to the company. The desire to change jobs was low, largely due to satisfaction with the working conditions and career opportunities available. This reflects the stability of the workforce and loyalty to the company.

The Influence of Job Satisfaction on the Desire to Change Jobs of Bank Syariah Indonesia Employees in Madiun

Job satisfaction plays an important role in influencing employee turnover intentions. At Bank Syariah Indonesia (BSI) Madiun, job satisfaction is related to the work atmosphere, employee relations, compensation, and career development opportunities. If employees are satisfied in these aspects, they tend to show a stronger commitment to the company and have a lower desire to move. Conversely, dissatisfaction can encourage them to look for opportunities elsewhere (Mayasari, 2023). Yantu et al. (2023) also found a negative correlation between job satisfaction and turnover intentions; the higher the job satisfaction, the lower the intention to move.

The Influence of Compensation on the Desire to Change Jobs of Bank Syariah Indonesia Employees in Madiun

Compensation is also a significant factor influencing employees' desire to change jobs at BSI Madiun. Compensation elements such as wages, allowances, facilities, and incentives play an important role in shaping employees' perceptions of the rewards received. Dissatisfaction with compensation, especially if it is not commensurate with the workload or local economic conditions, can encourage employees to look for work elsewhere (Ningrum et al., 2024). Agifari (2024) stated that adequate compensation can reduce employees' desire to change jobs.

The Influence of Job Satisfaction on Organizational Commitment of Employees of Bank Syariah Indonesia in Madiun

Job satisfaction at BSI Madiun has an impact on organizational commitment, which includes affective, normative, and continuance commitment. Affective commitment reflects employees' emotional attachment to the company, influenced by factors such as work atmosphere and career development opportunities. Normative commitment is related to employees' sense of obligation to continue working because of moral responsibility. Meanwhile, continuance commitment is related to the costs that employees must bear if they leave the company (Akbar et al., 2023). Increasing job satisfaction can strengthen these three forms of commitment, which ultimately reduces employee turnover intentions and increases workforce retention.

The Influence of Organizational Commitment on the Desire to Change Jobs of Bank Syariah Indonesia Employees in Madiun

Organizational commitment plays an important role in determining employee intention to change jobs at Bank Syariah Indonesia (BSI) Madiun. Organizational commitment can be divided into three types, namely affective commitment (emotional attachment to the organization), normative commitment (a sense of obligation to remain in the organization), and continuance commitment (awareness of the costs of leaving the organization).

Studies show that employees with strong affective commitment are less likely to want to leave their jobs, because they feel an emotional bond with the company. Meanwhile, normative commitment, which arises from a sense of moral responsibility, also plays a role in suppressing turnover intentions. Meanwhile, continuance commitment is influenced by employees' perceptions of the costs they must bear if they leave the organization.

Akbar et al.'s (2023) research found that high organizational commitment, especially in the affective aspect, significantly reduces employee turnover intentions. Employees who feel emotionally connected to the company, have a sense of obligation, and are aware of the benefits of their work tend to be more loyal and stable. Thus, increasing organizational commitment at BSI Madiun can be an effective strategy to reduce turnover rates.

5. CONCLUSION

This study evaluates the impact of job satisfaction and compensation on turnover intention, with organizational commitment as a mediating variable, focused on employees of Bank Syariah Indonesia in Madiun. The following is a summary based on the results of the SEM analysis: Descriptions of job satisfaction, compensation, organizational commitment, and

turnover intention of employees of Bank Syariah Indonesia (BSI) in Madiun show positive conditions in various aspects.

1. Employee job satisfaction at BSI Madiun covers several dimensions, such as salary, position, promotion, and supervision. In general, employees are satisfied with the salary given by the company and also with the career development opportunities available to them. This reflects that the company has succeeded in creating a work environment that supports employee welfare and gives them a sense of satisfaction in carrying out their daily tasks.
2. Compensation received by employees, including wages, pocket money, facilities, and incentives, is considered adequate by BSI Madiun employees. This decent compensation provides a sense of appreciation that motivates them to continue working well and contribute maximally to the company.
3. Organizational commitment consisting of affective, normative, and continuance commitment is very strong among employees. They feel proud to be part of the organization, have a strong emotional bond, and feel a moral obligation to continue working and giving their best for the company. Continuance commitment is also an important factor, where employees realize the long-term benefits of working at BSI Madiun, thus encouraging them to stay in the organization.
4. The desire to change jobs among BSI Madiun employees is very low. The majority of employees do not plan to leave their jobs in the near future, indicating that they have high loyalty to the company and a strong commitment to continue contributing.

6. SUGGESTION

This study provides important insights into the relationships between job satisfaction, compensation, organizational commitment, and turnover intentions. Three key suggestions are:

1. **Suggestions for Science:** Further research is suggested to explore the relationship between dimensions of job satisfaction and compensation, as well as its impact in various sectors, including external factors such as economic conditions.
2. **Advice for Practitioners:** Job satisfaction and compensation management should be considered to reduce turnover. HR practitioners are advised to evaluate compensation packages and create a work environment that supports career development.
3. **Suggestions for Further Research:** Future research should explore additional variables such as organizational culture and leadership, and use longitudinal and qualitative approaches for deeper understanding.

Thus, this research becomes the basis for the development of theory and practice in human resource management.

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