



Research Article

The Effect of Organizational Commitment on Employee Retention Mediated By Job Satisfaction (A Study At PT. BPR Tri Darma Putri Klungkung)

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Abstract: Employee retention is a crucial aspect of human resource management, reflecting an organization's ability to retain its workforce over the long term. This study aims to analyze the effect of organizational commitment on employee retention, with job satisfaction as a mediating variable. The study was conducted at PT. BPR Tri Darma Putri Klungkung, involving a total of 57 employees as respondents. A quantitative associative approach was employed, and data were collected using a structured questionnaire. Data analysis was carried out using Partial Least Squares (PLS) based on Structural Equation Modeling (SEM). The results reveal that organizational commitment has a significant positive effect on employee retention. Additionally, organizational commitment significantly affects job satisfaction, and job satisfaction, in turn, has a significant positive influence on employee retention. Furthermore, job satisfaction partially and complementarily mediates the relationship between organizational commitment and employee retention at PT. BPR Tri Darma Putri Klungkung. This study reinforces social exchange theory and offers practical implications for company management to enhance employee retention through strengthening commitment and job satisfaction.

Keywords: Employee Retention, Job Satisfaction, Organizational Commitment.

1. Introduction

Organizations today face significant challenges in managing human resources across diverse regions. Rapid technological change, dynamic market conditions, and increasing consumer demands require companies to operate with greater flexibility and innovation. Human resources are considered the most valuable asset in determining an organization's success and sustainability (Rahmawati, 2021). Organizations that can optimize the potential of their human capital are better equipped to adapt to change and achieve sustainable competitive advantages (Dessler, 2020). As such, human resource strategies—particularly those related to employee retention—have become a major focus for many companies.

Employee retention is a critical element in human resource management, directly affecting operational stability, work efficiency, and recruitment cost reduction. Retention can be defined as the effort to keep high-potential employees within the organization (Prastya &

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Fu'ad, 2022). Research shows that companies with high retention rates often foster a harmonious work environment and experience higher productivity (Firdaus & Lusiana, 2020). In contrast, organizations that fail to retain employees risk losing strategic knowledge and skills, while also incurring high turnover costs (Wandara & Wibawa, 2020). Therefore, understanding the factors influencing employee retention is vital to ensure organizational continuity.

PT. BPR Tri Darma Putri Klungkung is a regional financial institution based in Bali, playing an important role in supporting the local economy. The company offers financial services such as savings, loans, and business credit, primarily serving the community and small to medium enterprises (SMEs) in the Klungkung region. Despite its strategic function, the company faces challenges in managing its human resources—particularly in retaining loyal employees who contribute to long-term organizational success. Interviews with several employees at PT. BPR Tri Darma Putri Klungkung revealed concerns about the clarity of their future prospects and continuity within the company. While employees generally feel comfortable in their work environment, some perceive a lack of appreciation or professional development opportunities. These issues, although not yet reflected in high turnover rates, indicate potential long-term problems if job satisfaction and organizational commitment are not addressed. Hence, this study aims to systematically evaluate how organizational commitment and job satisfaction influence employee retention at PT. BPR Tri Darma Putri Klungkung. The importance of this issue is further supported by a preliminary survey conducted among 10 employees, as detailed in Table 1.

Table 1. Pre-survey Respondents

Position	Number of people
Account Officer Funds	3
Account Officer Credit	1
Teller	1
Customer Service	1
IT	1
Credit Analysis	1
Office Boy	1
Security guard	1
Total	10

Source: Processed data (Year, 2024)

Results The pre-survey questionnaire was conducted on 10 employees of PT. BPR Tri Darma Putri Klungkung through a questionnaire distributed via Google Form with the link address (<https://bit.ly/PrasurveiPTBPRTridarmaPutriKlungkung>) which contains a set of statements regarding employee retention can be seen in Table 2.

Table 1. Data from the Pre-Survey Results of PT. BPR Tri Darma Putri Klungkung Employees Regarding Employee Retention

No	Statement	Answer	
		Yes	No
1	I feel I have a strong reason to stay with this company.	4	6
2	I am satisfied with the appreciation given by the company for the contribution I have made.	3	7
3	I feel that working at this company provides long-term stability.	4	6
4	I feel the career development opportunities in this company are enough to keep me going.	3	7

Source: Processed data (Year, 2024)

The preliminary survey results shown in Table 2 indicate that PT. BPR Tri Darma Putri Klungkung faces significant challenges in retaining its employees. Most employees reported lacking strong reasons to remain in the company, dissatisfaction with the rewards provided, and perceived a lack of long-term stability and career development opportunities. These findings highlight major issues in creating a supportive work environment and implementing effective retention strategies, both of which are crucial to the sustainability of the company's operations. This underscores the urgent need to evaluate and improve the company's reward systems, career development opportunities, and human resource management practices.

Social Exchange Theory, introduced by George Homans in 1958, posits that relationships are formed and maintained based on the perceived balance of benefits and costs in each interaction. This theory is relevant for understanding workplace dynamics such as organizational commitment, job satisfaction, and employee retention. When employees perceive that the organization meets their expectations, they are more likely to develop stronger commitment and remain longer with the company (Widhari & Ardana, 2021). Organizations that offer fair rewards and a conducive work environment can foster positive reciprocal relationships, which in turn enhance employee loyalty and retention (Frye et al., 2020).

Human resource management identifies organizational commitment as a key factor influencing employee retention. According to Tumbelaka and Kaligis (2023), a high level of organizational commitment is a strong predictor of employees' decisions to stay in a company. Employees' perceptions of organizational values, trust in management, and satisfaction with the work environment all contribute to their level of commitment (Fakhrezi et al., 2024). Robbins and Judge (2022) explain that organizational commitment consists of three dimensions: affective, normative, and continuance. Affective commitment reflects an employee's emotional attachment to the organization; normative commitment arises from a moral obligation to stay; and continuance commitment is based on rational considerations of

the costs and benefits of leaving. All three dimensions are essential for fostering a supportive environment for employee retention. As noted by Widhari and Ardana (2021), employees with high commitment tend to be more loyal, even when facing challenges at work. Job satisfaction plays a mediating role in this relationship, as satisfied employees are more likely to develop strong commitment and remain with the organization (Mansor et al., 2024).

Job satisfaction refers to employees' attitudes toward their roles in the organization, emerging when their personal needs and expectations are fulfilled, and conversely, dissatisfaction arises when those needs are unmet (Cheliasih & Riana, 2024). Satisfied employees tend to be more committed to their work, exert greater effort, and positively contribute to the organization (Rahayu & Dahlia, 2023). Job satisfaction plays a crucial role in the relationship between organizational commitment and employee retention. Employees who are satisfied with their jobs tend to exhibit stronger organizational commitment. According to Widhari and Ardana (2021), job satisfaction reflects the extent to which individuals are content with various aspects of their work, such as salary, peer relationships, and career advancement opportunities. Wandara and Wibawa (2020) found that high job satisfaction significantly enhances employee retention.

Most prior studies have focused solely on the direct relationship between organizational commitment and employee retention, without considering the mediating role of job satisfaction. Research by Frye et al. (2020) and Wandara & Wibawa (2020) suggests that job satisfaction significantly strengthens this relationship. However, similar studies in the context of small or regionally based organizations are still limited. This gap presents an opportunity to comprehensively examine the mediating role of job satisfaction. Therefore, this study aims to explore how organizational commitment affects employee retention through job satisfaction as a mediating variable.

2. METHOD

This study employs a quantitative associative approach to analyze the influence of perceived quality of accounting information systems, ease of use, and trust on the decision to use e-wallets in financial transactions. The research was conducted among active 2021 cohort students of the Accounting Study Program at Udayana University in Denpasar City, who are considered representative of the digital-native generation with experience in utilizing financial technology. The sample was selected using purposive sampling, based on the criterion of being an active e-wallet user. A total of 252 respondents were obtained from a population of 282 students (Sugiyono, 2019).

Primary data were collected using an online questionnaire distributed via Google Forms with a five-point Likert scale, while secondary data were gathered from academic documentation related to the student population. Validity and reliability tests were conducted to ensure the quality of the research instrument. Data analysis techniques included descriptive statistics, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and multiple linear regression analysis to measure the relationships and influences among variables. The independent variables studied were perceived quality of accounting information systems

(X₁), ease of use (X₂), and trust (X₃), while the dependent variable was the decision to use e-wallets (Y) (Ghozali, 2018; Jogiyanto, 2019).

Hypothesis testing was conducted using the t-test (partial), F-test (simultaneous), and coefficient of determination test (R²) to determine the extent of the independent variables' influence on the decision to use e-wallets. The regression model is considered valid if the F-test yields a significance value of < 0.05 and each t-test for the independent variables also shows a significance value of < 0.05. This approach aims to provide a comprehensive empirical overview of the factors influencing e-wallet adoption as part of digital financial transformation among the younger generation (Ghozali, 2018; Anggraeni, 2023; Rodiah, 2020).

3. RESULTS AND DISCUSSION

Description of Research Variables

Table 3. Variable Description Criteria

Average Score	Criteria		
	Employee retention	Organizational commitment	Job satisfaction
1.00 - 1.80	Very Low	Very Low	Very Low
1.81– 2.60	Low	Low	Low
2.61 - 3.40	Enough	Enough	Enough
3.41 - 4.20	Tall	Tall	Tall
4.21 - 5.00	Very high	Very high	Very high

Source :Data processed (Year, 2025)

Employee Retention

Table 4. Description of Respondents' Answers Regarding Employee Retention

Statement	Proportion of Respondents' Answers (person)					Amount	Average	Criteria
	1	2	3	4	5			
1 I feel that the company's values support my comfort in continuing to work at this company.	0	1	9	21	26	243	4.26	Very high
2 I feel the company provides opportunities to develop my skills.	0	7	27	16	7	194	3.40	Enough
3 The awards I received are in accordance with my	0	7	29	13	8	193	3.39	Enough

Statement	Proportion of Respondents' Answers (person)					Amount	Average	Criteria
	1	2	3	4	5			
performance in this company.								
4 I feel that the work responsibilities given by the company are in accordance with my needs.	0	8	27	6	16	201	3.53	Tall
5 I feel that I get fair treatment from the company without discrimination.	0	8	16	17	16	212	3.72	Tall
Average total Employee Retention							3.66	Tall

Source :Data processed (Year, 2025)

Table 4 shows the description of respondents' answers regarding the employee retention variable which has a total average value of 3.66 which is included in the high criteria, this indicates that employees at PT. BPR Tri Darma Putri Klungkung have a high level of employee retention. Respondents' assessments of the statements with the lowest and highest averages are as follows.

- 1) Respondents' assessment of employee retention statements with the lowest average was the statement "The awards I receive are in accordance with my performance in this company." The average value obtained was 3.39 which is in the sufficient criteria, this shows that employees feel the rewards they receive do not fully correspond to their performance in the company.
- 2) The assessment of employee retention statements that had the highest average was in the statement "I feel that the company's values support my comfort to continue working in this company", obtained an average value of 4.26 which is in the very high criteria, this shows that employees feel that the company's values support their comfort to continue working in the company.

Organizational Commitment

Table 5. Description of Respondents' Answers Regarding Organizational Commitment

Statement	Proportion of Respondents' Answers (person)					Amount	Average	Criteria
	1	2	3	4	5			
1 I feel proud to be part of this company.	0	1	17	7	32	241	4.23	Very high

Statement	Proportion of Respondents' Answers (person)					Amount	Average	Criteria
	1	2	3	4	5			
2 I feel I have a moral responsibility to stay with this company.	0	7	17	12	21	218	3.82	Tall
3 I find it difficult to leave this company because I will lose benefits and career opportunities.	0	17	10	21	9	193	3.39	Enough
Average total Organizational Commitment							3.81	Tall

Data source processed (Year, 2025)

The table above shows the description of respondents' answers regarding the organizational commitment variable which has a total average value of 3.81 which is included in the high criteria, this indicates that employees at PT. BPR Tri Darma Putri Klungkung have a relatively high organizational commitment. The respondents' assessment of the statements with the lowest and highest averages are as follows.

- 1) Respondents' assessment of the organizational commitment statement that had the lowest average was the statement "I find it difficult to leave this company because I will lose benefits and career opportunities.", the average value obtained was 3.39 which falls into the sufficient criteria, this shows that in general employees do not completely find it difficult to leave the company, because they will lose benefits and career opportunities.
- 2) The assessment of the organizational commitment statement that had the highest average was the statement "I feel proud to be part of this company." The average value obtained was 4.23 which is in the very high criteria, this shows that employees feel proud to be part of the company.

Job satisfaction

Table 6. Description of Respondents' Answers Regarding Job Satisfaction

Statement	Proportion of Respondents' Answers (person)					Amount	Average	Criteria
	1	2	3	4	5			
1 I find the work I do interesting.	0	3	27	6	21	216	3.79	Tall
2 I feel the company provides fair opportunities for promotion.	0	13	22	10	12	192	3.37	Enough
3 I am satisfied with the amount of financial compensation I receive because	0	9	25	15	8	193	3.39	Enough

Statement	Proportion of Respondents' Answers (person)					Amount	Average	Criteria
	1	2	3	4	5			
it reflects my contribution to the company.								
I feel that my superiors provide support that helps me complete my tasks well.	0	8	21	4	24	215	3.77	Tall
I feel that relationships with coworkers create comfort in the work environment.	0	1	11	18	27	242	4.25	Very high
Average total job satisfaction							3.71	Tall

Source :Data processed (Year, 2025)

Table 6 shows the description of respondents' answers regarding the job satisfaction variable which has a total average value of 3.71 which is included in the high criteria, this indicates that employees at PT. BPR Tri Darma Putri Klungkung have high job satisfaction. The respondents' assessment of the statements with the lowest and highest averages are as follows.

- 1) Respondents' assessment of the job satisfaction statement that had the lowest average was the statement "I feel that the company provides a fair opportunity for promotion." The average value obtained was 3.37 which falls into the sufficient criteria, this shows that employees generally consider that the company has not fully provided a fair opportunity for promotion.
- 2) The assessment of the job satisfaction statement that has the highest average is the statement "I feel that relationships with coworkers create comfort in the work environment.", an average value of 4.25 was obtained, which is in the very high criteria, this shows that employees feel are relationships with coworkers create comfort in the work environment.

Research Model Analysis Using the PLS (Partial Least Square) Method

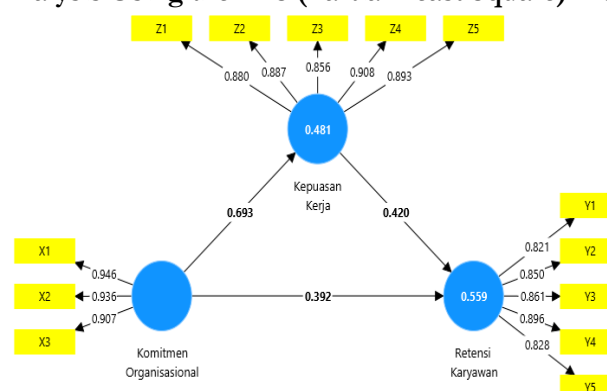


Figure 1. Results of the PLS Method (Partial Least Square)

Source :Data processed (Year, 2025)

The steps in analyzing data using PLS are evaluation of the basic model in this test is the outer model and inner model. So that the results of the outer and inner model tests can be known as follows.

Evaluation of Measurement Model or Outer Model

1) Convergent Validity

Table 7. Test results Outer Loadings

Statement <- variable	Original Sample	T Statistics
Y1 <- Employee retention	0.821	17,169
Y2 <- Employee retention	0.850	21,469
Y3 <- Employee retention	0.861	27,484
Y4 <- Employee retention	0.896	30,240
Y5 <- Employee retention	0.828	16,106
X1 <- Organizational commitment	0.946	64,808
X2 <- Organizational commitment	0.936	61,868
X3 <- Organizational commitment	0.907	40,587
Z1 <- Job satisfaction	0.880	24,182
Z2 <- Job satisfaction	0.887	36,938
Z3 <- Job satisfaction	0.856	30,953
Z4 <- Job satisfaction	0.908	30,345
Z5 <- Job satisfaction	0.893	40,896

Source : Data processed (Year, 2025)

Table 7 shows that the output has met convergent validity because the original sample value is above 0.50 and the t-statistic value is above 1.96, so all statements on the organizational commitment variable, job satisfaction variable and work satisfaction variable are valid. employee retention can be said to be valid.

2) Discriminant Validity

Table 8. Test Results Cross Loading

Statement	Variables		
	Employee retention	Organizational commitment	Job satisfaction
Y1	0.821	0.619	0.508
Y2	0.850	0.599	0.593
Y3	0.861	0.561	0.689
Y4	0.896	0.575	0.621
Y5	0.828	0.560	0.523
X1	0.686	0.946	0.624
X2	0.542	0.936	0.660
X3	0.670	0.907	0.651
Z1	0.487	0.604	0.880
Z2	0.710	0.629	0.887
Z3	0.685	0.555	0.856

Statement	Variables		
	Employee retention	Organizational commitment	Job satisfaction
Z4	0.530	0.611	0.908
Z5	0.620	0.663	0.893

Source :Data processed (Year, 2025)

Table 8 shows that the correlation of employee retention variable (Y) with the indicator cross-loadings value is higher than the correlation of job satisfaction (Z) and organizational commitment (X). The correlation of organizational commitment variable (X) with the indicator cross-loading value is higher than the correlation of job satisfaction (Z) and employee retention (Y). Then the correlation of job satisfaction variable (Z) with the indicator cross-loading value is higher than the correlation of organizational commitment indicator (X), and employee retention (Y). Correlation So it can be explained that all indicators in each variable are valid. Another method to assess discriminant validity is to compare the average variance extracted for each variable with the correlation between variables with other variables in the model. The model has sufficient discriminant validity if the AVE value must be greater than 0.50. The results of the AVE test in the model can be seen in Table 9.

Table 9. Test Results ValueAverage Variance Extracted

Research Variables	AVE
Employee retention (Y)	0.725
Organizational commitment (X)	0.865
Job satisfaction(Z)	0.783

Source :Data processed (Year, 2025)

Table 9 shows that the AVE values of the employee retention, organizational commitment, and job satisfaction variables are 0.725, 0.865 and 0.783, where each variable has an AVE value of each variable greater than 0.50, so the model can be said to be good.

3) Composite Reliabilityand Cronbach's Alpha

Table 10. Test Results Reliability and Cronbach's Alpha

Variables	Composite Reliability	Cronbach's Alpha
Employee retention (Y)	0.930	0.905
Organizational commitment (X)	0.950	0.922
Job satisfaction(Z)	0.947	0.931

Source :Data processed (Year, 2025)

The results of composite reliability and cronbach alpha tests in Table 10 show that the composite reliability values for employee retention, organizational commitment and job satisfaction variables are 0.930, 0.950 and 0.947, as well as cronbachs alpha for employee retention, organizational commitment and job satisfaction variables are 0.905, 0.922, 0.931 where all variables have composite reliability and cronbachs alpha values above 0.70. So the employee retention, organizational commitment and job satisfaction variables have good reliability.

Evaluation of Measurement Model or Inner Model

1) R-Square

Table 11. Test Results R-square

Variables	R Square
Job satisfaction	0.481
Employee retention	0.559

Source :Data processed (Year, 2025)

Table 11 shows the R-square value of the job satisfaction variable of 0.481. This means that 48.1 percent of the variation in the job satisfaction construct can be explained by the organizational commitment variable, while the remaining 51.9 percent of the job satisfaction variable is explained by other variables outside the model. Likewise, the employee retention variable has an R-square value of 0.559, meaning that 55.9 percent of the variation in the employee retention construct can be explained by the organizational commitment and job satisfaction variables, while the remaining 44.1 percent of the employee retention variable is explained by other variables outside the model.

2) Q-Square Predictive Relevance (Q2)

Calculation results Q2 of 0.771 approaching 1. Referring to the criteria for the strength and weakness of the model based on the value Q-Square Predictive Relevance (Q2), then this model is classified as strong. The predictive-relevance value is 0.771, which means that 77.1 percent of the variation in the employee retention variable can be explained directly or indirectly by the organizational commitment and job satisfaction variables in the research model, while the remaining 22.9 percent is explained by other variables outside the research model.

Hypothesis Testing

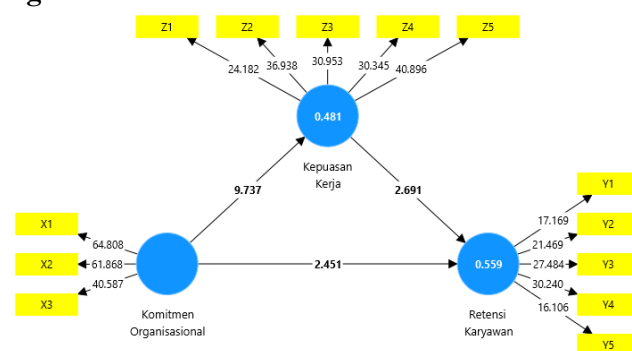


Figure 2. Hypothesis Testing Results

Source :Data processed (Year, 2025)

Figure 2 shows that there are 4 hypotheses in this study, where hypothesis 1 states that there is a significant positive relationship between organizational commitment on employee retention. Hypothesis 2 states that there is a significant positive relationship between organizational commitment on job satisfaction. Hypothesis 3 states that there is a positive and significant relationship between job satisfaction and employee retention. Hypothesis 4 states that Organizational commitment has an effect on employee retention with job satisfaction as a mediating variable. The results of the research hypothesis testing are shown in Table 12.

Table 12. Hypothesis Testing Results

Hypothesis	Original Sample	t statistic	p-value	Information
Direct Influence				
Organizational commitment -> Employee retention	0.392	2,451	0.016	Significant
Organizational commitment -> Job satisfaction	0.693	9,737	0,000	Significant
Job satisfaction -> Employee retention	0.420	2,691	0.008	Significant
Indirect Influence				
Organizational commitment -> Job satisfaction -> Employee retention	0.291	2,533	0.013	Significant

Source :Data processed (Year, 2025)

The Influence of Organizational Commitment on Employee Retention

Table 12 shows that the magnitude of the influence of organizational commitment on employee retention is 0.392, with a p-value of $0.016 < 0.05$ and t-statistics $2,451 > 1.96$ indicates that organizational commitment has a significant positive effect on employee retention at PT. BPR Tri Darma Putri Klungkung. This result means that if organizational commitment increases, it will have a real impact on increasing employee retention at PT. BPR Tri Darma Putri Klungkung. So the first hypothesis in this study is accepted.

The Influence of Organizational Commitment on Job Satisfaction

Table 12 shows that the magnitude of the influence of organizational commitment on job satisfaction is 0.693, with a p-value of $0.000 < 0.05$ and a t-statistic of $9.737 > 1.96$ indicating that organizational commitment has a positive and significant effect on job satisfaction at PT. BPR Tri Darma Putri Klungkung. This result means that if organizational commitment increases, it will have a real impact on increasing job satisfaction at PT. BPR Tri Darma Putri Klungkung. So the second hypothesis in this study is accepted.

The Influence of Job Satisfaction on Employee Retention

Table 12 shows that the magnitude of the influence of job satisfaction on employee retention is 0.420, with a p-value of $0.008 < 0.05$ and t-statistics $2,691 > 1.96$ indicates that job satisfaction has a significant positive effect on employee retention at PT. BPR Tri Darma Putri Klungkung. This result means that if job satisfaction increases, it will have a real impact on increasing employee retention owned by employees of PT. BPR Tri Darma Putri Klungkung. So the third hypothesis in this study is accepted.

Job Satisfaction Mediates the Effect of Organizational Commitment on Employee Retention

Table 12 shows that the results of the indirect influence analysis show that the p-value is $0.013 < 0.05$, and t-statistics $2,533 > 1.96$ with a coefficient of 0,291 which means variable job satisfaction is a mediating variable that influences the influence between organizational commitment to employee retention at PT. BPR Tri Darma Putri Klungkung. Based on the criteria of the complementary partial mediation test, namely when the indirect and direct

effects are both statistically significant and the direction of the relationship between the two is in line, it can be concluded that job satisfaction acts as a complementary partial mediator in the relationship between organizational commitment and employee retention. Thus, the fourth hypothesis in this study is declared accepted.

4. CONCLUSION

- a. Organizational commitment has a significant positive effect on employee retention at PT. BPR Tri Darma Putri Klungkung. This means that when the organizational commitment of employees at PT. BPR Tri Darma Putri Klungkung increases, employee retention will tend to increase.
- b. Organizational commitment has a significant positive effect on job satisfaction at PT. BPR Tri Darma Putri Klungkung. This means that when the organizational commitment of PT. BPR Tri Darma Putri Klungkung employees increases, it tends to increase job satisfaction of employees at PT. BPR Tri Darma Putri Klungkung.
- c. Job satisfaction has a significant positive effect on employee retention at PT. BPR Tri Darma Putri Klungkung. This means that when job satisfaction increases among employees at PT. BPR Tri Darma Putri Klungkung, it will tend to increase the employee retention rate.
- d. Job satisfaction mediates partially complementary influence organizational commitment on employee retention at PT. BPR Tri Darma Putri Klungkung. This can be interpreted that high organizational commitment can increase job satisfaction felt by employees with high job satisfaction will increase employee retention at PT. BPR Tri Darma Putri Klungkung.

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