

THE ROLE OF JOB SATISFACTION IN MEDIATING THE EFFECT OF JOB PLACEMENT, WORK ENVIRONMENT ADAPTATION, AND MOTIVATION ON TURNOVER INTENTION OF CONTRACT EMPLOYEES AT BANK XYZ INDRAMAYU

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Received : 01 October 2025

Published : 23 December 2025

Revised : 10 October 2025

DOI : <https://doi.org/10.54443/morfai.v6i1.4774>

Accepted : 15 November 2025

Publish Link : <https://radjapublika.com/index.php/MORFAI/article/view/4774>

Abstract

The banking system is a crucial pillar in economic stability and faces intense competition in the era of globalization, demanding continuous innovation and effective human resource management (HRM). High Turnover Intention (TI) among contract employees, particularly in the Indonesian banking sector (reaching 15%-16%), poses a significant challenge. This issue is exacerbated by Work Placement policies that assign employees far from their domicile, triggering financial dissatisfaction (additional living costs) and fatigue (distance and travel time). This study aims to analyze and test the influence of the independent variables Work Placement, Work Environment Adaptation, and Work Motivation on the Turnover Intention of contract employees at Bank XYZ in Indramayu, by identifying the mediating role of Job Satisfaction. The research method uses a quantitative approach by distributing questionnaires to contract employees of Bank XYZ in Indramayu. The results of this study are expected to provide important information for Human Resource Management initiatives in formulating better employee placement and adaptation strategies, as well as enhancing motivation and job satisfaction.

Keywords: *Job Satisfaction, Turnover Intention, Work Environment Adaptation, Work Motivation, Work Placement.*

INTRODUCTION

The global economic system is highly dependent on banks and other financial institutions. Financial intermediation between those with excess funds and those in need of funds exists in almost every national banking system. Financial institutions play a crucial role in a country's economic stability through activities such as lending, collecting public funds, and providing various financial services. In today's globalized economic era, business actors face increasingly intense competition. It has become an obligation for businesses to achieve competitive advantage in order to survive and win the competition. In the financial sector, for example, banks are required to take swift and continuous actions and to keep innovating in order to compete with their strongest rivals, namely conventional banking institutions (Aryanti et al., 2022). In the banking sector, human resources are a major asset in delivering the best services to clients. Frontline employees, such as bank staff and customer service representatives, play a crucial role in maintaining a company's reputation and customer satisfaction. These employees have direct contact with clients; therefore, their satisfaction and productivity significantly affect the level of service provided by the bank. On the other hand, frontline workers are often not permanent employees but contract workers with a fixed-term employment agreement (PKWT). The duration of their employment relationship is limited by the organization's operational needs, as reflected in their employment status. The banking industry is highly dependent on the stability and quality of human resources. However, a high level of employee turnover intention has become a serious problem that can reduce work efficiency and increase the costs of recruiting new employees. This issue is exacerbated by the policy of placing employees far from their place of residence, which is applied by many banks. This study focuses on two main factors considered to contribute to increasing turnover intention, namely the distance between residence and workplace, and additional living costs such as rent and accommodation. In Indonesian banking companies, turnover rates remain high. According to a 2015 survey conducted by Mercer Talent Consulting and Information Solution, the turnover rate in banking reached 16% (Prahadi, 2015). A survey by PricewaterhouseCoopers (PwC)

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Indonesia also showed that employee turnover in banking was 15%, indicating frequent employee movement (Winefield et al., 2014). Studies on employees in highly mobile sectors have found that dissatisfaction with compensation is a strong indicator of turnover intention (Sidiq & Pasaribu, 2025). Additional living costs such as rent and accommodation that are not adequately covered by work allowances are considered a form of financial dissatisfaction. Preliminary interviews with several contract employees at Bank XYZ (2025) revealed serious problems related to working conditions that made them want to resign. One employee stated that the distance from home to the office was too far, requiring them to leave before sunrise and return home in an extremely exhausted condition every day. They felt physically and mentally drained due to these conditions (Interview, 2025).

This pressure is compounded by the fact that the salary received is insufficient to cover living expenses such as rent and fuel. One respondent stated that their income only covered these costs, without any improvement in welfare, and that overtime work was sometimes unpaid (Interview, 2025). In addition, the work environment was perceived as unsupportive and confusing. One employee explained that the adjustment process at the office felt difficult due to an unopen work culture, internal communication that often created additional pressure, and the absence of consistent support from colleagues (Interview, 2025). The workload borne by contract employees also exceeds their assigned core duties. One respondent mentioned that additional tasks outside their main responsibilities were frequently assigned, even suddenly, further increasing the pressure they experienced (Interview, 2025). These conditions have led many employees to consider leaving the company. One respondent even stated that the workplace situation was too burdensome, causing them to feel pressured almost every day and increasingly desire to resign, with working hours consistently exceeding the stipulated schedule (Interview, 2025). These findings indicate that the distance between residence and workplace, work motivation, an unsupportive work environment, and excessive workload beyond core duties are strong indicators of turnover intention at Bank XYZ in Indramayu.

Turnover intention refers to an employee's desire to leave the organization, which may arise for various reasons, one of the main ones being the pursuit of better employment opportunities. This decision is usually made when working conditions do not meet expectations. The intention to resign not only results in the loss of talent but also disrupts organizational operations. Job satisfaction reflects the extent to which an individual's expectations are fulfilled by their job. Positive attitudes toward work, discipline, appreciation of tasks, and enjoyment of work are indicators of job satisfaction. Individual perceptions of the work environment, compensation, career prospects, and relationships with colleagues all contribute to job satisfaction levels. Employee engagement and enthusiasm for work are influenced by job satisfaction. When employees are dissatisfied with their jobs, they are more likely to consider leaving the organization. Workplace variables such as task conflict and work relationships, as well as organizational outcomes such as performance and productivity, are linked through job satisfaction (Hanafiah, 2013).

Job placement is a process in which individuals are assigned, appointed, or reassigned to positions or new tasks appropriately, placing the right person in the right job; however, before placement, a selection process must be conducted (Runtuwene et al., 2016). Bank XYZ has an extensive office network, including branches in remote areas. This condition requires employee placement across various regions, including locations far from their residences. While such placement policies are commonly implemented to ensure service equity and organizational target achievement, they often pose challenges for employees, particularly in terms of placement suitability, environmental adaptation, additional living costs, and work motivation, all of which affect job satisfaction. Physical and mental fatigue, as well as reduced time with loved ones, can negatively affect employees placed far from home. Employee happiness at work, loyalty to the company, and even their intention to leave the organization may be influenced by such conditions. Previous studies have shown that the distance between employees' residences and workplaces affects their dedication and productivity. Therefore, Bank XYZ management must find better ways to manage human resources, particularly in recruitment and in ensuring sufficient financial and organizational support for employees.

When employees lack enthusiasm for their work, they may consider leaving the organization (Qureshi et al., 2013). Evidence shows that in highly competitive industries such as banking, employees tend to be less engaged and less committed to their employers due to a lack of qualified human resources and ineffective HR management. Many employees leave banks to move to other financial institutions because they lack motivation to succeed, see limited opportunities for development, and do not exert sufficient effort to complete their tasks. The term work environment refers to the physical setting in which employees perform their job task (NitiseMITO, 2006). The work environment is defined as the internal quality of an organization as perceived by its members and is generally continuous in nature (Saputra et al., 2021). Furthermore, all physical, psychological, and job-related conditions that affect job satisfaction and productivity are part of the work environment (Mangkunegara, 2011). A key factor influencing employee comfort and efficiency at work is the ability to adapt to the work environment. Both directly and through job satisfaction as a mediator, the work environment significantly affects employees' decisions to leave their jobs (Sari,

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2018). Individuals who can adapt well to social norms, processes, and organizational culture tend to be loyal employees who enjoy their work. Conversely, failure to adapt can lead to employee stress, interpersonal problems, and intentions to leave the organization. The quality of the work environment is also a crucial element affecting comfort and the sustainability of employment relationships in the banking industry. The banking work environment is required to be dynamic, responsive, and target-oriented, often exposing employees to high levels of pressure. One aspect of the work environment that frequently causes discomfort is the relationship pattern between supervisors and subordinates. The ability to adjust to new systems and work methods, as well as social and cultural adaptability, is essential in this context. Employees' ability to remain with the company and contribute positively to its goals depends heavily on how well this adaptation occurs. The likelihood of turnover intention increases when employees struggle to adapt to a new work environment.

High employee turnover rates are associated with one of the most significant issues in Human Resource Management (HRM), namely employee turnover itself. Employee turnover occurs when workers decide to leave their current organization. The intention to leave the organization, formally known as turnover intention, marks the initial stage of employee turnover. Various factors, including job satisfaction, motivation, and workplace stress, may contribute to this phenomenon (Priyanto & Wibowo, 2021). Work motivation is an internal drive that inspires, encourages, and motivates individuals to carry out activities sincerely, enthusiastically, and diligently, resulting in favorable outcomes. Employee motivation is a critical element for achieving success in both the public and private sectors. In the banking industry, work motivation is a key factor determining employee commitment and performance. However, in practice, many employees experience declining motivation due to high operational pressures and continuously increasing targets.

This situation is further aggravated when employee contributions are not adequately appreciated, leading to feelings that their efforts are not matched by the rewards received. In some cases, contract employees also experience uncertainty regarding their job future, as PKWT status often makes them feel like mere complements rather than integral parts of the organization. This situation creates a tense work atmosphere, lowers morale, and causes employees to lose their sense of belonging to the organization. When work motivation continues to decline without company intervention, employees tend to experience emotional exhaustion, ultimately triggering a desire to seek other employment perceived as more stable, more appreciative, and more aligned with their expectations. Therefore, low work motivation is one of the main drivers of increasing turnover intention in the banking sector, particularly among contract employees. This premise underlies the present study, which aims to analyze the relationship between contract employees' intention to leave Bank XYZ Indramayu and factors such as job placement, environmental adaptation, and work motivation. The findings of this study are expected to inform Human Resource Management (HRM) initiatives, particularly those aimed at improving employee well-being and reducing turnover intention in the banking industry, as well as assisting companies in improving employee placement and adaptation policies.

LITERATURE REVIEW

Turnover Intention

When an employee expresses an interest in seeking employment elsewhere, this is referred to as *turnover intention*. Employees who are dissatisfied with their jobs are more likely to plan to leave the organization in the near future. From an economic perspective, this condition implies that the company will incur significant costs due to the frequent and expensive need to recruit and train new employees.

Work Environment

The term *work environment* refers to the physical setting in which employees are required to carry out their job tasks (Nitisebito, 2006). According to Saputra et al (2021) define the work environment as the internal quality of an organization as perceived by its members, which is generally sustainable in nature. Furthermore, all physical, psychological, and job-related conditions that affect job satisfaction and productivity are considered part of the work environment (Mangkunegara, 2011).

Work Motivation

To achieve organizational and individual goals, human resource management (HRM) primarily involves the following processes: planning, recruitment, selection, development, maintenance, and utilization of human resources. Efficiency in the utilization of human resources is a key factor in determining the success of company management. In this context, a manager's toolbox should include methods to keep employees engaged and productive, as well as strategies to ensure that all employees comply with rules while performing their duties.

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METHOD

This study employs a quantitative method with a positivist approach, in which data are collected using research instruments and analyzed statistically to test assumptions and examine relationships among variables. The sampling technique used is purposive sampling, namely the selection of respondents based on specific criteria aligned with the research objectives. Primary data were obtained through questionnaires and interviews distributed to 55 contract frontliner employees of Bank XYZ in Indramayu who reside far from their domicile, out of a total population of 88 employees. The variables examined include job placement, work environment, work motivation, job satisfaction, and turnover intention. The research was conducted at Bank XYZ in Indramayu Regency, with questionnaires serving as the main data collection method due to their efficiency and ability to allow respondents to provide answers freely without external influence.

RESULTS AND DISCUSSION

The initial stage of the SEM-PLS method is to illustrate the structural relationships among the research variables, which are then used in model analysis. In this paper, the relationships among the variables are depicted in the following diagram:

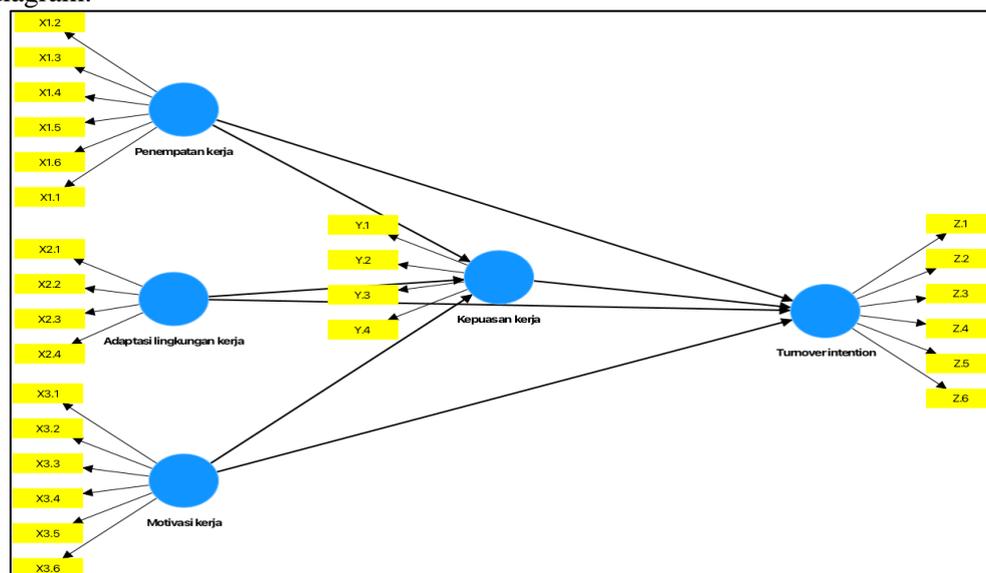


Figure 1. Structure of Relationships among Research Variables

Measurement Model Analysis (Outer Model)

Convergent Validity

According to Hair et al (2022) for the initial examination of the loading factor matrix, loadings of approximately 0.3 are considered to meet the minimum level, loadings of around 0.4 are considered better, and loadings greater than 0.5 are generally regarded as significant. In this study, a loading factor threshold of 0.7 was applied. After processing the data using SmartPLS 4.0.9

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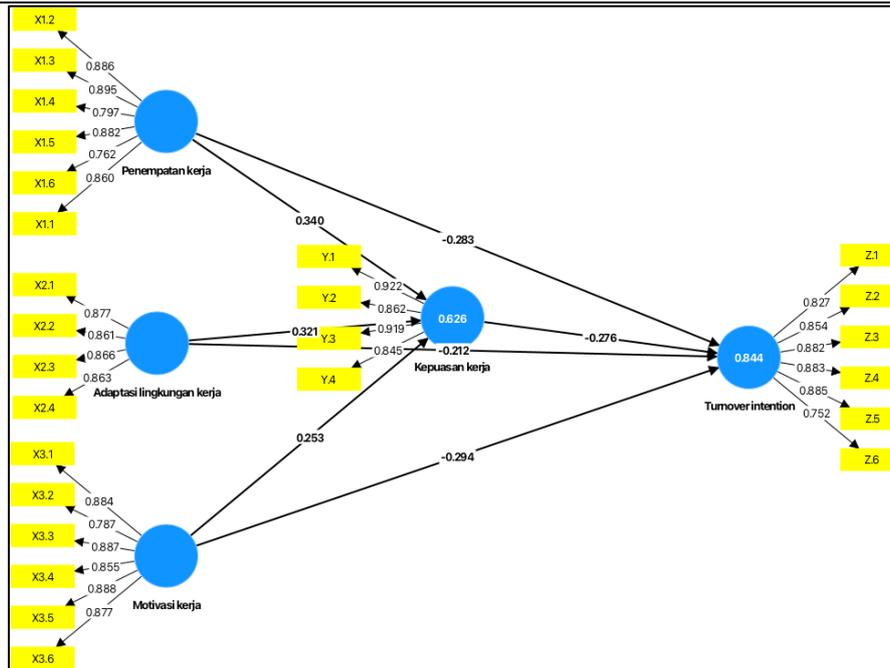


Figure 2. Loading Factor Values of All Research Items

Fornell–Larcker Criterion

Table 1. Fornell–Larcker Criterion

	Work Environment Adaptation	Job Satisfaction	Work Motivation	Job Placement	Turnover intention
Work Environment Adaptation	0,867				
Job Satisfaction	0,679	0,888			
Work Motivation	0,620	0,677	0,864		
Job Placement	0,593	0,698	0,661	0,848	
Turnover Intention	-0,750	-0,816	-0,799	-0,795	0,848

Based on the Fornell–Larcker criterion test results, the square root of the AVE for each variable is greater than its correlations with other constructs. Therefore, the requirements for discriminant validity have been met and are acceptable.

Composite Reliability and AVE

In addition to assessing convergent validity and discriminant validity, the outer model can also be evaluated by examining construct reliability or latent variables measured through composite reliability. A construct is considered reliable if the composite reliability value is greater than 0.7 and the AVE value is greater than 0.5. Thus, the construct is deemed reliable.

Table 2. Composite Reliability and AVE Values

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Work Environment Adaptation	0,890	0,893	0,923	0,751
Job Satisfaction	0,910	0,929	0,937	0,788
Work Motivation	0,932	0,932	0,946	0,746
Job Placement	0,922	0,929	0,939	0,720
Turnover Intention	0,921	0,925	0,939	0,720

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Based on the table above, the majority of constructs show AVE, Cronbach’s Alpha, rho_A, and Composite Reliability values that complement each other. It can be seen that most variables have AVE values greater than 0.5 and Composite Reliability values greater than 0.7. These values meet the required criteria according to the minimum CR threshold of 0.70.

HTMT

Tabel 3. HTMT Value

	Work Environment Adaptation	Job Satisfaction	Work Motivation	Job Placement	Turnover intention
Work Environment Adaptation					
Job Satisfaction	0,739				
Work Motivation	0,672	0,716			
Job Placement	0,648	0,745	0,706		
Turnover Intention	0,822	0,878	0,857	0,850	

Based on the HTMT results in the table above, all inter-construct ratio values are below the threshold of 0.90, such as the relationships between work environment adaptation and job satisfaction (0.739), work motivation (0.672), and job placement (0.648), as well as its relationship with turnover intention (0.822). Similarly, the relationships among other constructs such as job satisfaction–work motivation (0.716), job satisfaction–job placement (0.745), job satisfaction turnover intention (0.878), work motivation turnover intention (0.857), and job placement turnover intention (0.850) also fall within the acceptable range. These values indicate that the model meets the discriminant validity criteria based on HTMT, meaning that each construct is clearly distinct from the others and that no conceptual multicollinearity issues are present.

Inner Model Testing (Structural Model)

R² Value of the Model

The higher the R-square value, the better the predictive capability of the proposed research model.

Table 4. R-Square Values of the Model

	R-square	R-square adjusted
Job Satisfaction	0,626	0,613
Turnover intention	0,844	0,837

Based on the table above, it can be seen that four variables job placement, work environment adaptation, work motivation, and job satisfaction explain 84.4% of the variance in turnover intention. Meanwhile, job placement, work environment adaptation, and work motivation contribute 62.6% to job satisfaction. The remaining factors outside the model account for 13.6% of the variance in turnover intention and 37.4% of the variance in job satisfaction.

F² Value of the Model

Table 5. F-Square Values of the Model

	f-square
Work Environment Adaptation → Job Satisfaction	0,153
Work Environment Adaptation → Turnover Intention	0,139
Job Satisfaction → Turnover Intention	0,182
Work Motivation → Job Satisfaction	0,083
Work Motivation → Turnover Intention	0,247
Job Placement → Job Satisfaction	0,158
Job Placement → Turnover Intention	0,226

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Based on the f-square values in the table, overall, the results indicate that the strongest effects on turnover intention come from work motivation and job placement, while the other variables make smaller contributions within the model.

VIF Value

Inner model testing can also be conducted by examining the VIF values. If the VIF value is less than 5, the model is considered fit and can be continued to further analysis.

Table 6. VIF Values of the Model

	VIF
Work Environment Adaptation → Job Satisfaction	1,799
Work Environment Adaptation → Turnover Intention	2,075
Job Satisfaction → Turnover Intention	2,677
Work Motivation → Job Satisfaction	2,069
Work Motivation → Turnover Intention	2,241
Job Placement → Job Satisfaction	1,965
Job Placement → Turnover Intention	2,274

As shown in the table above, the VIF values among the research variables meet the test threshold of < 5. From the inner model testing, the model can generally be considered adequate.

Predictive Relevance (Q²)

Predictive relevance aims to measure how well the results generated by the research model can predict the observed data. The Q² calculation is presented as follows:

Table 7. Predictive Relevance

	SSO	SSE	Q ² (=1-SSE/SSO)
Work Environment Adaptation	352,000	352,000	0,000
Job Satisfaction	352,000	186,650	0,470
Work Motivation	528,000	528,000	0,000
Job Placement	528,000	528,000	0,000
Turnover Intention	528,000	212,427	0,598

Based on the Q² values in the table, turnover intention has the highest Q² value, namely 0.598, indicating strong predictive capability. Thus, the model as a whole has good predictive power, particularly in explaining job satisfaction and turnover intention.

Goodness of Fit (GoF)

The goodness-of-fit index is used in research to determine the overall accuracy of a model, considering both the inner and outer models. Goodness of Fit (GoF) is one of the indicators used to evaluate the overall fit of a structural model in the PLS-SEM approach (Rahmi & Suryatni, 2025).

Table 8. Goodness of Fit Values of the Model

	Average variance extracted (AVE)	R-square
Work Environment Adaptation	0,751	
Job Satisfaction	0,788	0,626
Work Motivation	0,746	
Job Placement	0,720	
Turnover Intention	0,720	0,844
Mean / Average	0,745	0,735

The calculation of the Goodness of Fit value is as follows:

$$GoF = \sqrt{0,704 * 0,734}$$

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$$GoF = 0,719$$

Based on the R^2 and Q^2 test results above, the model in this study has a GoF value greater than 0.36, indicating that the model is robust. Therefore, hypothesis testing can be conducted.

Hypothesis Testing

The rule of thumb applied in this study is a t -statistic > 1.96 with a significance level (p -value) of 0.05 (5%) and a positive beta coefficient.

Direct Effect

Table 9. Direct Effect Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Work Environment Adaptation → Job Satisfaction	0,321	0,321	0,073	4,373	0,000
Work Environment Adaptation → Turnover Intention	-0,212	-0,211	0,069	3,093	0,002
Job Satisfaction → Turnover Intention	-0,276	-0,275	0,078	3,515	0,000
Work Motivation → Job Satisfaction	0,253	0,253	0,081	3,118	0,002
Work Motivation → Turnover Intention	-0,294	-0,297	0,072	4,093	0,000
Job Placement → Job Satisfaction	0,340	0,341	0,083	4,112	0,000
Job Placement → Turnover Intention	-0,283	-0,282	0,070	4,042	0,000

Several research hypotheses proposed in this study are as follows:

1. Hypothesis 1

The coefficient of the effect of Work Environment Adaptation → Job Satisfaction is 0.321, with a t -statistic of 4.373 and a p -value of 0.000 (< 0.05). Since $p < 0.05$, H_0 is rejected. This means that, at a 95% confidence level, work environment adaptation has a significant effect on job satisfaction.

2. Hypothesis 2

The coefficient of Work Environment Adaptation → Turnover Intention is -0.212, with a t -statistic of 3.093 and a p -value of 0.002 (< 0.05). Since $p < 0.05$, H_0 is rejected. This indicates that work environment adaptation has a significant effect on turnover intention.

3. Hypothesis 3

The coefficient of Job Satisfaction → Turnover Intention is -0.276, with a t -statistic of 3.515 and a p -value of 0.000 (< 0.05). Since $p < 0.05$, H_0 is rejected. This means that job satisfaction has a significant effect on turnover intention.

4. Hypothesis 4

The coefficient of Work Motivation → Job Satisfaction is 0.253, with a t -statistic of 3.118 and a p -value of 0.002 (< 0.05). Since $p < 0.05$, H_0 is rejected. Thus, work motivation has a significant effect on job satisfaction.

5. Hypothesis 5

The coefficient of Work Motivation → Turnover Intention is -0.294, with a t -statistic of 4.093 and a p -value of 0.000 (< 0.05). Since $p < 0.05$, H_0 is rejected. This means that work motivation has a significant effect on turnover intention.

6. Hypothesis 6

The coefficient of Job Placement → Job Satisfaction is 0.340, with a t -statistic of 4.112 and a p -value of 0.000 (< 0.05). Since $p < 0.05$, H_0 is rejected. This indicates that job placement has a significant effect on job satisfaction.

7. Hypothesis 7

The coefficient of Job Placement → Turnover Intention is -0.283, with a t -statistic of 4.042 and a p -value of 0.000 (< 0.05). Since $p < 0.05$, H_0 is rejected. Thus, job placement has a significant effect on turnover intention.

Indirect Effect Testing (Mediation Effect)

Indirect effects were also tested using the Sobel test. The results of the Sobel test are presented in the following table:

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Table 10. Indirect Effect Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Work Environment Adaptation → Job Satisfaction → Turnover Intention	-0,089	-0,089	0,034	2,609	0,009
Work Motivation → Job Satisfaction → Turnover Intention	-0,070	-0,070	0,031	2,246	0,025
Job Placement → Job Satisfaction → Turnover Intention	-0,094	-0,095	0,038	2,445	0,015

8. Hypothesis 8

The coefficient of Work Environment Adaptation → Job Satisfaction → Turnover Intention is -0.089, with a *t*-statistic of 2.609 and a *p*-value of 0.009 (< 0.05). Since *p* < 0.05, *H*₀ is rejected.

9. Hypothesis 9

The coefficient of Work Motivation → Job Satisfaction → Turnover Intention is -0.070, with a *t*-statistic of 2.246 and a *p*-value of 0.025 (< 0.05). Since *p* < 0.05, *H*₀ is rejected.

10. Hypothesis 10

The coefficient of Job Placement → Job Satisfaction → Turnover Intention is -0.094, with a *t*-statistic of 2.445 and a *p*-value of 0.015 (< 0.05). Since *p* < 0.05, *H*₀ is rejected.

CONCLUSION

Based on the results of the study, the following conclusions were obtained:

1. The Research Model Is Feasible and Reliable

The outer model testing results indicate that all indicators of the variables Job Placement, Work Environment Adaptation, Work Motivation, Job Satisfaction, and Turnover Intention have loading factor values greater than 0.70, thus meeting the requirements of *convergent validity*. In addition, all variables also satisfy *discriminant validity* (cross loading, Fornell–Larcker criterion, and HTMT < 0.90). The Composite Reliability values exceed 0.70 and AVE values are greater than 0.50, indicating that the measurement model is reliable. Therefore, all research instruments are declared valid and reliable for further analysis.

2. The Structural Model Strongly Explains Endogenous Variables

The R-square values show that:

- a. Job Satisfaction is explained by Job Placement, Work Environment Adaptation, and Work Motivation by 62.6%.
- b. Turnover Intention is explained by Job Placement, Work Environment Adaptation, Work Motivation, and Job Satisfaction by 84.4%.

These figures indicate that the research model has excellent predictive capability, particularly in explaining turnover intention. The Q-square values (0.470 for Job Satisfaction and 0.598 for Turnover Intention) also demonstrate strong *predictive relevance*. A GoF value of 0.719 indicates a high goodness of fit, confirming that the model is appropriate as a basis for drawing conclusions.

3. Direct Effects

a. Work Environment Adaptation on Job Satisfaction

Work environment adaptation has a positive and significant effect on job satisfaction ($\beta = 0.321$; $t = 4.373$; $p = 0.000$).

The better Bank XYZ Indramayu employees adapt to organizational culture, work rhythm, and social environment, the higher their level of job satisfaction.

b. Work Environment Adaptation on Turnover Intention

Work environment adaptation has a negative and significant effect on turnover intention ($\beta = -0.212$; $t = 3.093$; $p = 0.002$).

Poor adaptation increases stress and discomfort, thereby encouraging employees' intention to leave Bank XYZ Indramayu.

c. Job Satisfaction on Turnover Intention

Job satisfaction has a negative and significant effect on turnover intention

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($\beta = -0.276$; $t = 3.515$; $p = 0.000$).

Higher job satisfaction leads to a lower intention to leave the company.

d. Work Motivation on Job Satisfaction

Work motivation has a positive and significant effect on job satisfaction

($\beta = 0.253$; $t = 3.118$; $p = 0.002$).

Highly motivated employees tend to experience greater meaning, pride, and comfort in their work.

e. Work Motivation on Turnover Intention

Work motivation has a negative and significant effect on turnover intention

($\beta = -0.294$; $t = 4.093$; $p = 0.000$).

Employees with strong motivation possess higher emotional commitment and are less likely to intend to leave Bank XYZ Indramayu.

f. Job Placement on Job Satisfaction

Job placement has a positive and significant effect on job satisfaction

($\beta = 0.340$; $t = 4.112$; $p = 0.000$).

Placement that matches employees' competencies and interests enhances comfort and satisfaction at work.

g. Job Placement on Turnover Intention

Job placement has a negative and significant effect on turnover intention

($\beta = -0.283$; $t = 4.042$; $p = 0.000$).

Appropriate placement reduces work stress and lowers the risk of turnover at Bank XYZ Indramayu.

4. Indirect Effects (Mediation Effects)

a. Work Environment Adaptation on Turnover Intention through Job Satisfaction

The indirect effect is negative and significant

($\beta = -0.089$; $t = 2.609$; $p = 0.009$).

Good adaptation increases job satisfaction, which in turn reduces turnover intention.

b. Work Motivation on Turnover Intention through Job Satisfaction

The indirect effect is negative and significant

($\beta = -0.070$; $t = 2.246$; $p = 0.025$).

Motivation enhances job satisfaction, and this satisfaction plays a major role in reducing the intention to leave.

c. Job Placement on Turnover Intention through Job Satisfaction

The indirect effect is negative and significant

($\beta = -0.094$; $t = 2.445$; $p = 0.015$).

Proper job placement increases job satisfaction, and this satisfaction subsequently reduces turnover intention.

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