

The Influence of Organizational Commitment and Job Stress On Turnover Intention Mediated by Job Satisfaction to Employees PT Federal International Finance (Fifgroup) Ambon Branch

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This study aims to analyze the influence of organizational commitment and job stress on turnover intention with job satisfaction as a mediating variable among employees of PT Federal International Finance (FIFGROUP) Ambon Branch. The research method used is a quantitative approach with data collection techniques through distributing questionnaires to employees. The sample in this study was determined using a specific sampling technique according to population characteristics. The data analysis technique used was path analysis and mediation test. The results of the study showed that organizational commitment had no effect on turnover intention, while job stress had a positive and significant effect on turnover intention. In addition, organizational commitment and job stress also had a significant effect on job satisfaction. Job satisfaction was proven to act as a mediating variable that strengthens the influence of organizational commitment and job stress on turnover intention. The conclusion of this study is that increasing organizational commitment and job satisfaction as well as good job stress management can reduce the level of employee turnover intention. Therefore, companies are expected to create a conducive work environment to increase job satisfaction and retain employees.

Keywords: Organizational Commitment, Job Stress, Job Satisfaction, Turnover Intention.

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1. Introduction

Human resources are a company's primary asset, the planners and active participants in every organizational activity. One of the most crucial aspects for a company is having the right employees, suited to its needs, and aligned with its objectives. Once a company has found the right employees, it must prioritize employee job satisfaction, as this will influence and impact employee turnover. To retain employees, companies must prioritize the crucial aspect of competent, qualified human resources, and a commitment to the organization.

Lambert et al., (2012:81-82) stated that organizational commitment is an obligation to the entire organization, and not to the job, work group, or belief in the importance of the job itself. Organizations need committed employees to face competition, because organizational commitment is a psychological state that binds employees to an organization. Choonga et al., (2012) stated that employees who are committed to their organization will have a strong desire to remain members of a particular organization and avoid the desire to leave the organization (turnover intention), employees will also be willing to put great effort in their work on behalf of the organization.

Turnover is one of the negative consequences of employee dissatisfaction with their work. Turnover is a crucial issue within the company. Employee turnover rates must be controlled by companies so that companies can save budgets, time, and consistently maintain the continuity of company operations

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(Alamsyah, 2015). Anshori and Wangi (2017) define turnover as a person's desire to resign from their job (leave a job) sincerely according to their own choice. If an employee has done their job well and can work together as part of many parts of the organization, then the worker deserves to receive their rights as logical compensation for the results of their hard work, in other words, the rights received by employees must fulfill the principle of justice.

Employees working in a company essentially have a number of needs that must be met. The monthly salary they receive can be used to cover basic daily needs. Employees generally expect a salary that is set fairly and adequately to cover their monthly needs. Meeting these basic needs will impact job satisfaction, resulting in employee enthusiasm for their work, which ultimately supports the company's productivity level.

Experts say that stress can arise as a result of a mismatch between expectations and reality, which can lead to disharmony between a person and their environment. Handoko (2008:200) defines stress as a state of tension that affects a person's emotions, thought processes, and physical condition. As a result, excessive stress can threaten a person's ability to cope with the environment, ultimately disrupting the execution of tasks, meaning disrupting their work performance. Stress typically intensifies when faced with a series of problems.

The desire to move is an early sign of employee turnover within a company. This requires companies to pay attention, as high turnover can disrupt company activities and productivity (Nahusona, 2004). Turnover intention is defined as a person's desire to move from their current company to another. According to Mathis (2004), turnover is categorized into two types: involuntary and voluntary.

Organizational development today faces problems in terms of employee turnover. This can cause problems within the organization, which in reality has many negative consequences in the organization if the employee turnover rate is high (Randhawa, 2007). Employee turnover is a phenomenon that often occurs in a business, which can be interpreted as the movement of workers in and out of an organization (Witasari, 2009). Turnover refers to the final reality faced by an organization in the form of the number of employees who leave the organization in a certain period, while employee desire to move (turnover intention) refers to the results of individual evaluations regarding the continuation of the relationship with the organization that has not yet been realized in the definite action of leaving the organization. Turnover can be in the form of resignation, transfer out of the organizational unit, dismissal or death of an organizational member, the desire to leave an organization is generally preceded by employee intentions triggered by, among other things, employee dissatisfaction with the job and low employee commitment to bind themselves to the organization (Jimad, 2011).

The problems of organizational commitment, work stress, job satisfaction, and turnover intention described above are also experienced by employees of PT Federal International Finance (FIFGROUP). PT Federal International Finance (FIFGROUP) began with the establishment of PT Mitrapusaka Artha Finance on May 1, 1989. Changes in the composition of the Company's shareholders in 1991 made Mitrapusaka Artha Finance change its name to Federal International Finance which is a subsidiary of PT Astra International Tbk. Federal International Finance is engaged in financing businesses such as Investment Financing, Working Capital Financing, Multipurpose Financing, Operating Lease and/or Fee-Based Activities, Sharia Financing, Other Financing based on the approval of the Financial Services Authority.

Based on the information obtained, researchers discovered symptoms of problems underlying job satisfaction. Employees complained that the salaries they received from the FIF Group were considered low, leading to a feeling of laziness and a lack of enthusiasm for working to meet company targets. This led to a decline in performance among FIF Group employees.

The emergence of problems caused by job satisfaction is also accompanied by declining employee commitment. This declining employee commitment is caused by satisfaction with the salary they receive

being below what is expected and also by employees' low opportunities for career advancement within the company. Of course, if allowed to continue, this will impact the company's performance and also the employees. It can impact employees, causing them to feel uncomfortable in the workplace and ultimately leaving the workplace or leaving the company. High job satisfaction will have a strong impact on their commitment to the company and can also provide a sense of comfort in their work. Conversely, low job satisfaction will affect employee commitment and can even cause stress.

It is explained that research by Oktaviani et al. (2025) analyzed the relationship between motivation, incentives, and retention. Using quantitative methods and data analysis through Multiple Linear Regression, this study involved 68 employees. The results showed that work motivation has a positive and significant influence on retention. Furthermore, research by Mardhani & Dewii., (2022) explained that compensation has a significant influence on retention, the better the compensation received, the better the retention achievement by employees of Bhakti Rahayu Denpasar Hospital. However, there is also research by Darmawan & Santoro., (2023) explaining that compensation does not have a positive influence on retention.

The novelty of this article lies in the integration of organizational commitment and job stress variables into a single analytical model that simultaneously examines the direct and indirect effects on turnover intention through job satisfaction as a mediating variable. This research also has added value because it takes the specific context of the work environment of finance companies in the Ambon region, which is relatively rarely studied compared to other large cities. Thus, it is able to provide a more contextual empirical picture of the dynamics of human resources in the area. Furthermore, the use of job satisfaction as a mediating variable provides a more comprehensive perspective in understanding the psychological mechanisms that influence employees' intentions to leave the organization.

2. Literature Review

Turnover Intention

Intention is the desire that arises in an individual to do something. Meanwhile, turnover is the voluntary resignation of an employee from their workplace or the transfer from one workplace to another. Thus, turnover intention is the tendency or intention of an employee to leave their job (Zeffane in Tika Nur Halimah et al., 2016).

According to Darma (2013, p.1) Turnover Intention is the degree of attitude tendency held by employees to look for new work elsewhere or have plans to leave the company in the next three months, the next six months, the next year, and the next two years.

Job satisfaction

Hardiansyah et al., (2018) define job satisfaction as a positive emotion about one's work that results from an evaluation of one's individual attitudes. Job satisfaction, in a general sense, is considered the positive impact of a worker's experience with their work environment and the positive behaviors resulting from their work experiences (Köse, 2017).

Organizational Commitment

According to Moorhead and Griffin (2015, p. 134), organizational commitment is an attitude that reflects the extent to which an individual recognizes and is attached to their organization. An individual with a high level of commitment is likely to see themselves as a true member of the organization. According to Kreitner and Kinicki in Putu and I Wayan (2017), organizational commitment is an agreement to do something for oneself, another individual, a group, or an organization.

Work Stress

The feeling of stress experienced by employees in facing work. This work stress is seen from symptoms, including unstable emotions, feelings of restlessness, liking to be alone, difficulty sleeping, excessive smoking, being unable to relax, anxiety, tension, nervousness, increased blood pressure, and experiencing

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digestive disorders" (AA Anwar Prabu Mangkunegara (2008:157). "A condition that arises from the interaction between humans and work and is characterized by human changes that force them to deviate from their normal functions" (Stephen P. Robbins translated by Benyamin Molan (2006:796)). stress is an adaptive response to external situations that result in physical, psychological, and/or behavioral deviations in members of the organization.

3. Method

Types of research

This research contains information research according to the research needs to answer the questions. The research design is carried out from every procedure, from hypothesis to analysis. Based on the background of the problem and the formulation of the problem, the characteristics of the problem studied in this study can be classified as explanatory research.

Research Location and Object

In this study, the researcher took the location at PT. Federal International Finance (FIFGROUP) Ambon Branch, Honipopu Subdistrict, Sirimau, Ambon City, Maluku, Indonesia. This research object was chosen because the researcher saw that no research had ever been conducted on the influence of organizational commitment, work stress, and job satisfaction on turnover intention.

Population and Sample

The population in this study were employees at PT. Federal International Finance (FIFGROUP) Ambon Branch, with a population of 97 employees. The sample in this study was 49 employees PT Federal International Finance (FIFGROUP) Ambon Branch

Data Types and Sources

Qualitative data, namely data or information obtained from within the company, either verbally or in writing. Quantitative data, namely data or information required in the form of numbers that still need to be analyzed. Primary data sources and secondary data sources.

Data collection technique

In this study, a questionnaire was used, namely a data collection method by distributing questionnaire leaflets in the form of a list of questions or questions to respondents to be answered or filled in by the respondents (Sugiyono, 2010). The researcher hopes that respondents can choose one answer from the questions provided.

Definition of Research Variables

In this study, there are three variables used: independent variables, dependent variables, and mediating variables. The independent variables in this study consist of Organizational Commitment (X1) and Job Stress (X2). The dependent variable in this study is Turnover Intention (Y). The mediating variable used in this study is Job Satisfaction (Z).

Data Analysis Techniques

PLS is an alternative approach that shifts from the covariance-based SEM approach to a variance-based one. PLS can be used to explain the existence or absence of relationships between latent variables. PLS can simultaneously analyze constructs formed with both reflective and formative indicators.

4. Results and Discussion

Data analysis

The data processing technique using SmartPLS (Partial Least Squares) requires two stages to assess the model fit of a research model: the measurement model evaluation (Outer Model) and the structural model evaluation (Inner Model).

Evaluation of Measurement Model (Outer Model)

Evaluation of Measurement Model (Outer Model) is an analysis stage in the SEM method based on PLS (Partial Least Squares) to assess whether the indicators (questions/questionnaires) actually measure the

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intended construct/variable. To determine whether the indicators actually measure the variable, see Figure 1.

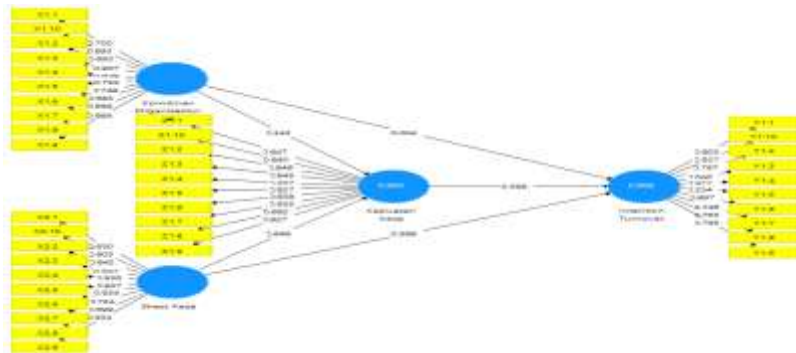


Figure 1. PLS Algorithm Results
 Source: Processed Primary Data (2026)

The outer model is used to measure the validity and reliability of a questionnaire in a study. Validity tests are used to determine the authenticity of the variables in the study. These tests include convergent validity, discriminant validity, and reliability testing.

Convergent Validity

Convergent Validity aims to measure the conformity of the variable's measurement results to the theoretical concepts that explain the indicators' existence in the test variable. Convergent validity can be seen from the Outer Loading value. Outer Loading is a table containing loading factors to show the magnitude of the correlation between indicators and latent variables. The loading factor value must be greater than 0.7 to be considered valid.

Discriminant Validity

Discriminant validity is performed to ensure that each latent variable is distinct from the other variables. Discriminant validity can be measured by the cross-loading value. An indicator is said to meet discriminant validity if its cross-loading value is the largest compared to the other variables. The table below shows the results of discriminant validity.

Table 1. Discriminant Validity (Fornel Larcker Criterium)

Variable	Turnover Intention	Job satisfaction	Organizational Commitment	Work Stress
Turnover Intention	0.800			
Job satisfaction	0.975	0.811		
Organizational Commitment	0.945	0.959	0.783	
Work Stress	0.980	0.974	0.951	0.842

Source: Processed Primary Data (2026)

Based on table 2 above, it can be seen that turnover intention has an influence of 0.800, job satisfaction of 0.811, organizational commitment of 0.783, and work stress of 0.842, thus the value of each variable is above 0.70, so it can be concluded that the data has good discriminant validity.

Reliability Test

A variable can be said to meet Cronbach's alpha if it has a Cronbach's alpha value of more than 0.70 and a reliability value exceeding 0.80, meaning it is considered good. There are two ways to test a construct for reliability: by looking at the Cronbach's alpha value and the composite reliability value of more than 0.70. These values can be seen in the following table:

Table 2. Cronbach's alpha and Composite reliability values

Variable	Cronbach's Alpha	Composite Reliability
Turnover Intention	0.931	0.944
Job satisfaction	0.941	0.950
Organizational Commitment	0.928	0.940
Work Stress	0.953	0.960

Source: Processed Primary Data (2026)

Table 3 above shows that the items in the turnover intention, job satisfaction, organizational commitment, and work stress variables are reliable. The Cronbach's alpha value for each variable is greater than 0.70 and is categorized as good because it exceeds 0.80. It can be concluded that the composite reliability requirements have been met, which means it has a very high reliability value.

Structural Model Evaluation (Inner Model)

Structural Model Evaluation (Inner Model) is a deep analysis stage to assess the relationship between latent variables (constructs) in a research model.

Structural Model

The structural model in PLS is evaluated using R for the dependent variable and path coefficient values for the independent variables, which are then assessed for significance using the t-statistic value for each path. The structural model of this study can be seen in Figure 2 below:

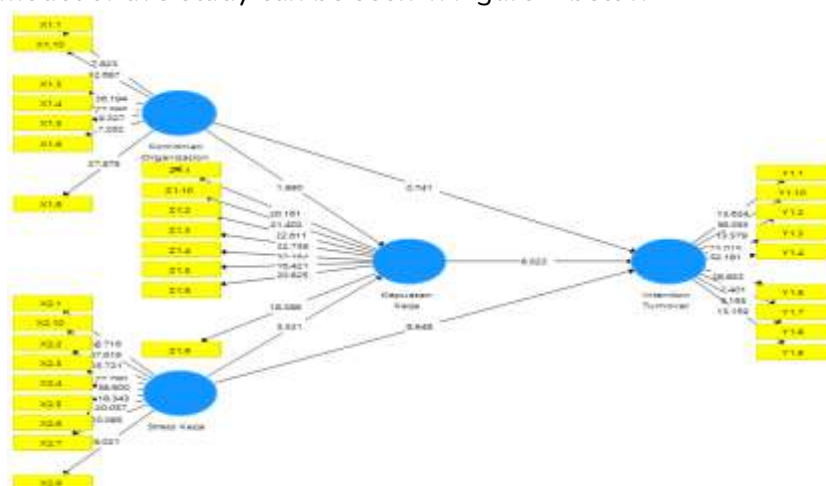


Figure 2. PLS Bootstrapping Results
 Source: Processed Primary Data (2026)

Path Coefficient

To assess the significance of the prediction model in testing the structural model, it can be seen from the t-statistic value between the independent variable and the dependent variable in the Path Coefficient table in Table 4 below:

Table 3. Path Coefficient (Mea, STDEV, t-Values)

Construct	Original Sample (O)	Sample Mean (M)	T Statistics (O/STDEV)	P Values
Organizational Commitment > Turnover Intention	0.053	0.069	0.741	0.459
Job Stress > Turnover Intention	0.508	0.525	6,948	0.000
Job Satisfaction > Turnover Intention	0.440	0.407	6,023	0.000
Organizational Commitment > Job Satisfaction	0.232	0.251	2.101	0.044
Job Stress > Job Satisfaction	0.447	0.729	6,321	0.000

Construct	Original Sample (O)	Sample Mean (M)	T Statistics (O/STDEV)	P Values
Organizational Commitment (X1) => Job Satisfaction (Z) => Turnover Intention (Y)	0.102	0.102	2,034	0.042
Job Stress (X2) => Job Satisfaction (Z) => Turnover Intention (Y)	0.329	0.296	4,599	0.000

Source: Processed Primary Data (2026)

The original sample value of organizational commitment on turnover intention was 0.053 with a P (value) of 0.457.>0.05 and the t-statistic value of organizational commitment on turnover intention is 0.741 < 2.01. This proves that H1 is not accepted so it can be said that organizational commitment does not have a positive and significant effect on turnover intention.

Then the original sample value of work stress on turnover intention is 0.508 with P (value) 0.000 < 0.05 and the t-statistic value of work stress on turnover intention is 6.948.>2.01, this means that H2 is accepted so it can be said that work stress has a positive and significant effect on turnover intention.

The sample of job satisfaction on turnover intention is 0.440 with P (value) 0.000 < 0.05 and the t-statistic value of job satisfaction on turnover intention is 6.023.>2.01, this means that H3 is accepted so it can be said that job satisfaction has a positive and significant effect on turnover intention.

Meanwhile, the original sample value of organizational commitment to job satisfaction was 0.232 with P (value) 0.044 < 0.050 and the t-statistic value of organizational commitment to turnover intention was 2.101.>1.96. This proves that H4 is accepted, so it can be said that organizational commitment has a positive and significant effect on turnover intention.

Then the original sample value of work stress on turnover intention is 0.447 with P (value) 0.000 < 0.050 and the t-statistic value of work stress on turnover intention is 6.321>1.96, this means that H5 is accepted so it can be said that work stress has a positive and significant effect on turnover intention.

Based on Table 4, it can be seen that the relationship between organizational commitment and turnover intention mediated by job satisfaction has a significant effect with a t-statistic value of 2.034 and P (Value) of 0.042 < 0.05, this means that job satisfaction plays a role as a partial mediation. It is said that full mediation occurs when the influence of the independent variable of organizational commitment on the dependent variable of turnover intention becomes insignificant, after entering the mediator of job satisfaction so that the entire effect occurs through the mediator.

Based on table 4, it can be seen that the relationship between work stress and turnover intention mediated by job satisfaction has a significant effect with a t-statistic value of 4.599 and P (Value) of 0.000 < 0.05, this means that job satisfaction plays a role as a partial mediation. It is said that partial mediation occurs when the direct influence of the independent variable of organizational commitment on the dependent variable of turnover intention remains significant even though the mediator of job satisfaction is included, which means that the relationship occurs both directly and indirectly through the mediator.

DISCUSSION

The Influence of Organizational Commitment on Turnover Intention in Employees PT Federal International Finance (FIFGROUP) Ambon Branch

Based on the results of statistical tests, it shows that the organizational commitment variable does not have a positive effect on turnover intention, this can be seen from the t-statistic of 0.741 which is smaller than the t-table of 2.01, which means that organizational commitment does not have a positive and significant effect on turnover intention. Based on the results of this study, it can be seen that organizational commitment is not able to provide support for employees in working by employees at PT.Federal International Finance (FIFGROUP) Ambon Branch, this does not provide a positive contribution to the turnover intention of employees at PT.Federal International Finance (FIFGROUP) Ambon Branch.

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Organizational commitment does not have a significant effect on employee turnover intention PT Federal International Finance (FIFGROUP) Ambon Branch because the commitment is normative, not affective. The indicators used appear to include affective commitment, which includes pride, joy, and a sense of belonging; normative commitment, which involves the obligation to repay kindness, moral responsibility; and continuance commitment, which involves difficulty finding work and loss of benefits. However, several studies have shown that turnover intention is more strongly influenced by job satisfaction, work-life balance, organizational justice, and leadership. If the commitment that emerges is more of a "forced stay" (continuity), then psychologically, the intention to leave remains.

Organizational commitment does not have a significant effect on employee turnover intention PT Federal International Finance (FIFGROUP) Ambon Branch due to the characteristics of branch employees. The Ambon Branch may be characterized by relatively young age, short tenure, and exploratory career orientation. The younger generation often does not prioritize loyalty, is more flexible in changing jobs, and focuses more on career development, so commitment is not enough to suppress the intention to leave.

The results of this study are supported by research conducted Syamsir and Rahmat Hidayat (2020) who showed that organizational commitment had no effect on turnover intention. This contrasts with Meyer and Allen's theory, which states that high commitment will reduce turnover intention. This difference in results is likely due to work pressure, employee generational characteristics, and the possibility of other mediating variables that need to be examined in this study.

Based on the description above, what the organization must be able to do is organizational commitment should have a negative impact on turnover intention to employees of PT Federal International Finance (FIFGROUP) Ambon Branch. Affective commitment (pride, sense of belonging, enjoyment of work) is the strongest factor in suppressing turnover intentions, normative commitment strengthens loyalty through moral obligations and personal values, continuance commitment retains employees through consideration of the benefits and risks of leaving. The higher the organizational commitment, the lower the employee turnover intention rate. Thus, increasing organizational commitment is an important strategy for management in maintaining sustainable employee retention.

The Influence of Work Stress on Turnover Intention in Employees PT Federal International Finance (FIFGROUP) Ambon Branch

Based on the results of statistical tests, it shows that the work stress variable has a positive effect on turnover intention, this can be seen from the t-statistic 6.948 which is greater than the t-table 2.01, which means that work stress has a positive and significant effect on turnover intention. Based on the results of this study, it can be seen that even though employees experience work stress, they can still provide support for employees in working at the PT organization. Federal International Finance (FIFGROUP) Ambon Branch, this still contributes to the turnover intention of employees at PT. Federal International Finance (FIFGROUP) Ambon Branch.

The influence of job stress on turnover intention can occur due to high workloads, leading to fatigue and burnout, which ultimately increases employee intentions to resign. Long working hours can disrupt work-life balance, increasing the desire to look for other jobs. Role ambiguity among employees can lead to confusion and anxiety, which can decrease job satisfaction. Lack of recognition can decrease motivation and loyalty. Target pressure can trigger ongoing stress, which can impact turnover intention.

Increased work stress will also lead to greater turnover intentions, which can be caused by role conflict. When work demands interfere with family or personal life, employees experience emotional distress. Conflict between work and personal roles will lead to higher role conflict, which in turn increases turnover intentions. Work stress also occurs due to challenging work environments. A stressful work environment, unhealthy competition, or a lack of social support increases psychological stress. A hostile work environment encourages the desire to seek a more conducive work environment.

The results of this study are in line with research conducted by Desak Putu Rijasawitri and I Wayan Suana (2020), Rini Fitriantini, Agusdin, and Siti Nurmayanti (2020), Arni Kurniati and Dewi Sartika Simbolon (2020), and Inayat Hanum Indriati (2021) stated that work stress can have a positive influence on turnover intention. It can be said that even though employees face a relatively high workload, it does not reduce their intention to leave the workplace.

Based on the discussion of indicators and support from previous research, it can be said that work stress has a positive and significant effect on employee turnover intention. PT Federal International Finance (FIFGROUP) Ambon Branch. The most dominant indicators that increase turnover intention are excessive workload, role conflict, career uncertainty, and lack of recognition. The higher the level of work stress employees experience, the greater their tendency to look for other jobs. To reduce turnover intention, companies need to regulate workload distribution, clarify job descriptions, improve reward and recognition systems, provide clear career development paths, and create a supportive work environment.

The Influence of Job Satisfaction on Turnover Intention in Employees PT Federal International Finance (FIFGROUP) Ambon Branch

Based on the results of statistical tests, it shows that the job satisfaction variable has a positive effect on turnover intention, this can be seen from the t-statistic 6.023 which is greater than the t-table 2.01, which means that job satisfaction has a positive and significant effect on turnover intention. Based on the results of this study, it can be seen that employees are satisfied with the organizational environment that supports work for employees in working at PT. Federal International Finance (FIFGROUP) Ambon Branch. The satisfaction felt by employees will contribute to the low level of employee turnover intention at PT. Federal International Finance (FIFGROUP) Ambon Branch.

The results of this study support those conducted by Nurul Hasanah and Dewi Areifahnoor (2020), which found that job satisfaction positively influences turnover intention. Meanwhile, the results of research conducted by Desak Putu Rijasawitri and I Wayan Suana (2020) indicate that job satisfaction positively influences turnover intention. Rini Fitriantini, Agusdin, and Siti Nurmayanti (2020), and research conducted by Rini Fitriantini, Agusdin, and Siti Nurmayanti (2020) stated that job satisfaction has a negative influence on turnover intention. Thus, it can be said that employees who feel dissatisfied in the organization will tend to leave the organization.

Supported by previous theories and research, this phenomenon can be explained through: 1) Human capital theory. Satisfied employees tend to develop and improve their competencies, thus having a higher chance of job mobility, and 2) Career mobility theory. Individuals with high performance and high satisfaction often have greater career aspirations. Previous research shows that in high-achieving employees, job satisfaction does not always reduce turnover intention, employees with high self-efficacy and extensive external job opportunities tend to have higher turnover intention even though they are satisfied, external job opportunity factors moderate the relationship between job satisfaction and turnover intention, and several studies have found that in the financing and banking sectors, high-performing employees actually have a greater chance of changing jobs due to the many offers from other companies.

Job satisfaction can positively influence turnover intention if it increases employee competence, self-confidence, external opportunities, and career aspirations. For employees at PT Federal International Finance (FIFGROUP) Ambon Branch, high job satisfaction can make them feel competent, accomplished, and ready for higher career levels outside the company. Therefore, even though turnover intention increases, employees are more likely to stay with the organization.

The Influence of Organizational Commitment on Employee Job Satisfaction PT Federal International Finance (FIFGROUP) Ambon Branch

Based on the results of statistical tests, it shows that the organizational commitment variable has a positive effect on job satisfaction, this can be seen from the t-statistic 2.101 which is greater than the t-table 2.01,

which means that organizational commitment has a positive and significant effect on job satisfaction. Based on the results of this study, it can be seen that organizational commitment is able to provide support for employees in working by employees at PT.Federal International Finance (FIFGROUP) Ambon Branch, this provides a positive contribution to employee job satisfaction at PT.Federal International Finance (FIFGROUP) Ambon Branch

High organizational commitment fosters a sense of pride, thus increasing self-identification with the company, making employees feel their work is meaningful and rewarding. Commitment fosters a sense of belonging, strengthening emotional bonds that foster job satisfaction and well-being. The more involved you are in organizational activities, the greater your sense of appreciation and recognition, which in turn increases job satisfaction.

A strong sense of commitment will create a sense of well-being in employees, reflecting a strong affective commitment and directly increasing job satisfaction. Normative commitment (a sense of moral obligation) creates a positive attitude toward work. Alignment between personal and organizational values increases psychological well-being at work. Commitment also provides a sense of responsibility, strengthening dedication to work and enhancing the meaning of work. Continuance commitment encourages employees to consider the benefits gained, thereby strengthening satisfaction with current work conditions. Commitment creates a perception of limited job alternatives, which can strengthen appreciation for the current job. Strong social relationships in the workplace enhance job well-being and satisfaction.

The results of this study are supported by research conducted Sri Rahayu, Dahlia (2023), and Yandra Rivaldo, Dibyo Harits Sulaksono, Yandri Pratama, Supriadi (2021) mconcluded that organizational commitment has a positive and significant effect on job satisfaction, affective commitment is the most dominant dimension influencing job satisfaction, employees with high commitment show a greater level of job satisfaction than employees with low commitment, and emotional attachment and alignment of organizational values increase positive perceptions of the work environment. Empirically, the results of tests in various studies show that organizational commitment is able to explain variations in job satisfaction significantly.

Organizational commitment demonstrated through a sense of pride, belonging to the organization, active involvement, loyalty, moral responsibility, and consideration of benefits and social dependence has a positive and significant effect on employee job satisfaction at PT Federal International Finance (FIFGROUP) Ambon Branch, meaning that the higher the level of employee organizational commitment, the higher the level of job satisfaction felt. High organizational commitment will increase positive perceptions of work, strengthen emotional attachment to the company, increase loyalty and dedication, and foster a sense of comfort and pride in the work environment. These conditions directly contribute to increasing employee job satisfaction.

The Influence of Job Stress on Employee Job Satisfaction PT Federal International Finance (FIFGROUP) Ambon Branch

Based on the results of statistical tests, it shows that the work stress variable has a positive effect on job satisfaction, this can be seen from the t-statistic 6.321 which is greater than the t-table 2.01, which means that work stress has a positive and significant effect on job satisfaction. Based on the results of this study, it can be seen that although employees experience work stress, it does not reduce the enthusiasm of employees in carrying out work at PT.Federal International Finance (FIFGROUP) Ambon Branch. With any working conditions that exist in the organization, This does not affect the level of job satisfaction of employees at PT.Federal International Finance (FIFGROUP) Ambon Branch.

In general, job stress is often associated with a negative impact on job satisfaction. However, in certain contexts, job stress can provide positive influence, especially when the stress is eustressful (positive

stress), which boosts motivation, productivity, and achievement. In the workplace, well-managed stress can increase enthusiasm, a sense of challenge, and satisfaction after successfully completing a task. Excessive workloads indicate a high workload, which can be perceived as a sign of company confidence in employee competence, fostering a sense of pride in completing tasks. When long work hours are accompanied by appropriate compensation and recognition, employees can feel valued and productive.

In some cases, role flexibility provides space for creativity and self-development. Employees who manage role conflict well experience a sense of self-control, which enhances psychological satisfaction. Social pressure can strengthen team solidarity and enhance job resilience. This situation can encourage individuals to develop informal communication and leadership skills. Limited facilities can foster creativity and a sense of accomplishment when targets are met. High levels of job risk can increase pride and professionalism when work is well done. In some situations, uncertainty motivates employees to improve their performance to excel. This environment can be an intrinsic driver for proving abilities and achieving personal satisfaction from work results.

The results of this study are supported by research by Yandra Rivaldo, Dibyo Harits Sulaksono, Yandri Pratama, Supriadi (2021), and Manda Dwipayani Bhastary (2020) shows that challenging stress (such as realistically high workloads and significant responsibilities) can have a positive effect on job satisfaction by increasing a sense of accomplishment. Several empirical studies have found that moderate levels of job stress increase productivity and satisfaction, that job pressure perceived as an opportunity for development has a positive impact on work attitudes, and that individual perceptions of stress are a key factor in determining its impact on job satisfaction.

Job stress can positively impact job satisfaction if it is perceived as a challenge that encourages motivation, competency development, and a sense of accomplishment. For employees at PT Federal International Finance (FIFGROUP) Ambon Branch, well-managed work stress can increase a sense of responsibility, professional pride, and satisfaction with work results.

The Influence of Organizational Commitment on Turnover Intention Through Job Satisfaction in Employees PT Federal International Finance (FIFGROUP) Ambon Branch

In this study, the test results show that the indirect influence between organizational commitment (X1) on turnover intention (Y) with job satisfaction (Z) as a mediating variable has a P (Value) value of 0.042, this value is smaller than $\alpha = 5\%$ ($0.042 < 0.05$). With a t-statistic value of 2.034, it means that job satisfaction mediates the influence between organizational commitment and turnover intention. The results of this study can be interpreted as an indirect influence of job satisfaction on employee performance. PT Federal International Finance (FIFGROUP) Ambon Branch make a positive contribution to reducing the desire of employees to leave the organization.

Job satisfaction acts as a mediating variable between organizational commitment and turnover intention. This relationship can be explained that the higher the employee's commitment to the organization, the higher the level of job satisfaction, the higher the job satisfaction, the lower the employee's intention to leave the company, and organizational commitment decreases turnover intention through increased job satisfaction.

Organizational commitment has a positive effect on job satisfaction. The higher an employee's attachment to the organization, the higher their perceived job satisfaction. Job satisfaction has an impact on turnover intention. The more satisfied employees are with their jobs, the lower their intention to leave the company. Organizational commitment decreases turnover intention indirectly through increasing job satisfaction (mediation). Thus, job satisfaction acts as an intervening variable (mediator) in the relationship between organizational commitment and turnover intention.

Job satisfaction mediates organizational commitment to turnover intention in the following influence process: employees who have sense of pride, loyalty, moral responsibility, and social engagement

towards the organization will feel comfort and meaning in working, this feeling increases job satisfaction, high job satisfaction makes employees not have a strong urge to look for another job, and ultimately, turnover intention decrease. Thus, job satisfaction becomes a bridge (mediator) that strengthens the influence of organizational commitment in suppressing turnover intentions.

The results of this study are not in line with the research of Arni Kurniati and Dewi Sartika Simbolon (2020) which concluded that organizational commitment has a negative and significant influence on turnover intention through job satisfaction, job satisfaction has a negative and significant effect on turnover intention, job satisfaction is proven to mediate the relationship between organizational commitment and turnover intention, and affective commitment are the strongest dimensions in reducing turnover intention through increasing job satisfaction. The results of mediation tests (Sobel test or bootstrapping) in various studies indicate the existence of significant indirect influence between organizational commitment and turnover intention through job satisfaction.

For PT Federal International Finance (FIFGROUP) Ambon Branch, these results indicate that increasing organizational commitment (through strengthening work culture, supportive leadership, and employee involvement) will increase job satisfaction, high job satisfaction will have an impact on reducing turnover intention, and employee retention strategies should be focused on increasing emotional attachment and employee loyalty.

Organizational commitment has a significant influence on turnover intention through job satisfaction among employees of PT Federal International Finance (FIFGROUP) Ambon Branch. This means that the higher the employee's commitment to the organization, the higher the job satisfaction they feel, so the lower the level of turnover intention. Job satisfaction acts as a mediator that strengthens the influence of organizational commitment in suppressing employee intentions to leave the company.

The Influence of Job Stress on Turnover Intention Through Job Satisfaction in Employees PT Federal International Finance (FIFGROUP) Ambon Branch

In this study, the test results show that the indirect influence between work stress (X2) on turnover intention (Y) with job satisfaction (Z) as a mediating variable has a P (Value) value of 0.000, this value is smaller than $\alpha = 5\%$ ($0.000 < 0.05$). With a t-statistic value of 4.599, it means that job satisfaction mediates the influence between work stress and turnover intention. The results of this study can be interpreted as an indirect influence of job satisfaction on employee performance. PT Federal International Finance (FIFGROUP) Ambon Branch contributes to the desire of employees to leave the organization becoming smaller even though the condition of the organization is not good.

The research was conducted on employees of PT Federal International Finance (FIFGROUP) Ambon Branch, a finance company engaged in motorcycle, electronics, and multipurpose financing. As a financial services company, employees are required to achieve targets, work with high precision, and face pressure from customers and industry competition, which have the potential to cause work stress. Work stress is a state of tension experienced by employees due to work demands that exceed their capacity or available resources. According to the Job Demand-Resources (JD-R) theory, excessive workload, role conflict, and lack of organizational support are job demands that can reduce employee psychological well-being.

Job satisfaction is a positive feeling toward one's job resulting from an evaluation of its characteristics. Employees who feel valued, have a clear career path, and a conducive work environment will experience high levels of satisfaction. Theoretically, job satisfaction should have a negative and significant effect on turnover intention; thus, the higher the job satisfaction, the lower the employee's intention to leave. One factor contributing to the decline in turnover rates is the recognition and career development factors, which are the primary determinants of satisfaction.

Previous research has shown that job satisfaction can act as a partial or full mediator in this relationship. This means that job stress not only directly impacts turnover intention but also indirectly

through job satisfaction. This finding is supported by research conducted by Arni Kurniati and Dewi Sartika Simbolon (2020) and research conducted by Muhammad Irfan Nasution (2017) stated that job satisfaction mediates the positive influence of work stress on turnover intention.

The results of this study are not in line with research conducted by Muhammad Andi Prayogi, Murviana Koto, Muhammad Arif (2019) which stated that job satisfaction is not a good mediator for work stress on employees' turnover intention. The same thing was said by Marvin Saputra Tjandra (2024) that job satisfaction is not a good mediating variable for work stress on turnover intention.

Job stress, with indicators of excessive workload, long working hours, role conflict, poor communication, inadequate facilities, high occupational health and safety risks, career uncertainty, and lack of recognition, negatively impacts employee job satisfaction. Job stress has a significant positive effect on turnover intention. Job satisfaction mediates the effect of job stress on turnover intention. Thus, it can be concluded that work stress has a positive effect on turnover intention through job satisfaction among employees of PT Federal International Finance (FIFGROUP) Ambon Branch. The higher the level of work stress experienced by employees, the lower or decreasing job satisfaction, and directly or indirectly, ultimately, the higher the employee's desire to leave the company.

4. Conclusion

Based on the results of the testing and analysis that the author has compiled above, it can be concluded that: 1) Organizational commitment is not able to provide support for employees in working by employees at PT. Federal International Finance (FIFGROUP) Ambon Branch, this does not contribute to the turnover intention of employees at PT. Federal International Finance (FIFGROUP) Ambon Branch, 2) Work stress has a positive and significant effect on employee turnover intention. PT Federal International Finance (FIFGROUP) Ambon Branch, 3) Job satisfaction has a positive effect on turnover intention if the satisfaction increases employee competence, self-confidence, external opportunities, and career aspirations, 4) Organizational commitment has a positive and significant effect on employee job satisfaction at PT Federal International Finance (FIFGROUP) Ambon Branch, meaning that the higher the level of employee organizational commitment, the higher the level of job satisfaction they feel, 5) Job stress has a positive effect on job satisfaction because the stress is perceived as a challenge that encourages motivation, competency development, and a sense of achievement, 6) Organizational commitment has a significant influence on turnover intention through job satisfaction among employees of PT Federal International Finance (FIFGROUP) Ambon Branch. This means that the higher the employee's commitment to the organization, the higher the job satisfaction they feel, so the lower the level of turnover intention, and 7) Job satisfaction mediates the influence of job stress on turnover intention. Thus, it can be asserted that work stress has a positive effect on turnover intention through job satisfaction to employees of PT Federal International Finance (FIFGROUP) Ambon Branch.

Suggestion

To suppress turnover intention, companies need to strengthen employee commitment through: 1) Strengthening affective commitment in the form of building a supportive and family-like work culture, increasing two-way communication between leaders and employees, and providing appreciation for performance achievements, 2) Clear career development by creating a transparent career path, providing regular training and competency development, and providing internal promotion opportunities, and 3) Increasing employee involvement by involving employees in certain decision-making and holding regular discussion or feedback forums.

Job stress affects job satisfaction and turnover intention, companies can: 1) Manage workload by adjusting work targets to be realistic, distributing workload fairly, and providing sufficient rest time, 2) Increase superior support by training leaders to have leadership and emotional intelligence skills, provide psychological support and motivation to employees, 3) Create a comfortable work environment by

providing adequate work facilities, building a conducive work atmosphere and not putting excessive pressure.

Job satisfaction is an important mediator, therefore companies need to: 1) Pay attention to the compensation system by providing competitive salaries and incentives and providing performance-based rewards, 2) Improve relationships between coworkers by holding team building activities and building solid teamwork, and 3) Provide recognition and appreciation in the form of giving awards to high-achieving employees and providing positive feedback consistently.

Future researchers can add other variables that could potentially influence turnover intention, such as work-life balance, employee engagement, and organizational support. This aims to obtain a more comprehensive model and enrich the human resource management literature.

Testing job satisfaction variables not only as mediators, but also as moderating variables, using more complex research models such as covariance-based Structural Equation Modeling (SEM), and testing direct and indirect relationships simultaneously with a longitudinal approach.

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