

THE EFFECT OF WORK ENVIRONMENT AND JOB CHARACTERISTICS ON TURNOVER INTENTION WITH JOB SATISFACTION AS A MEDIATING VARIABLE AT PT BANK LAMPUNG

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ABSTRACT

The role of human resources is very important for company productivity. Factors such as work environment, job characteristics, and job satisfaction are important factors to emphasize employee turnover intention in the company. This study aims to determine the influence of the work environment and job characteristics on turnover intention, through job satisfaction among PT Bank Lampung workers. The data source in this research is primary data. Data collection was carried out through questionnaires to 245 respondents who were selected based on the Stratified Random Sampling technique and processed using AMOS software. The results of this research support the first hypothesis that the work environment has a positive and significant effect on job satisfaction of PT Bank Lampung workers, supports the second hypothesis that job characteristics have a positive and significant effect on job satisfaction of PT Bank Lampung workers, the results of this research also support the third hypothesis, namely that the work environment has a negative and significant effect on turnover intention. The fourth hypothesis in this study that job characteristics have a negative and significant effect on turnover intention is not supported. Furthermore, the results of this research also support the fifth hypothesis that job satisfaction has a negative and significant effect on turnover intention, support the sixth hypothesis that job satisfaction mediates the influence of the work environment on turnover intention, supports the seventh hypothesis that job satisfaction mediates the influence of job characteristics on turnover intention. Suggestions that can be given to PT. Bank Lampung are the company needs to explore whether employees who spend low working hours have sufficient access to training, skills development and work experience that can improve their qualifications and motivation. Companies need to review the level of employee involvement in decision making in the work environment, observe the leadership style of employees' direct superiors, the effectiveness of organizational communication, especially regarding employee involvement in the decision making process. Companies should also research further the factors that influence the level of employee salary satisfaction and need to review existing employee development programs to help employees adapt to the desired job position, analyze further whether there are deficiencies in training or development programs that hinder the employee adaptation process.

Keywords: Characteristics Work, Job Satisfaction, Turnover Intention, Work Environment

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INTRODUCTION

Human resources are the most important component that affects productivity in an organization (George and Zakkariya 2015). Entrepreneurs always strive to prepare and retain skilled and talented human resources for their competitive advantage, not wanting to lose them even over time, trying to minimize risks *turnover* worker (Ali and Mehreen 2019). When the loss of human resources is not provoked by the organization, it becomes important to identify the reasons *turnover*, because of the importance of retaining better talent (Boa et al. 2018). *Turnover intention* Employees can be defined as employees' cognitive responses to the working conditions of a particular organization and the economic conditions of a country as a whole, which stimulates employees to seek better alternative jobs and manifests as an intention to leave the organization voluntarily (Ahmad 2018).

Banks play an important role in developing a country's economy. Over the past few decades the banking sector has undergone rapid changes due to liberalization, privatization, globalization, policy changes, technological changes and intensive competition. The conservative approach in all banking sectors has changed. Now the bank is more focused on customers, providing them with convenience, service quality, innovation and service speed. Bank employees play an important role in the quality of service and service delivery to customers (George and Zakkariya 2015). Banks are constantly facing worker turnover that drastically shortens skilled and talented human resources and does not meet customer service benchmarks (Ali and Mehreen 2019). *Turnover intention* is a very challenging concept for any organization and has negative implications on human resource operations (Na-nan, Kanthong, & Dhienhirun 2020).

One of the banking companies in Lampung Province that constantly experiences employee turnover is PT Bank Pembangunan Daerah (BPD) Lampung. Bank Lampung was established with the intention of helping and encouraging economic growth and regional development in all fields and as one of the sources of regional income in order to improve the standard of living of the people. Bank Lampung views that existing Human Resources are a very valuable resource in order to realize the company's success. Therefore, the *Human Capital Management System* is very important and strategic, considering the increasingly complex and competitive business environment, requiring Bank Lampung to have a system that is able to provide and maintain competent and highly committed human resources.

With the vision of becoming a competitive commercial BPD with a focus on developing MSMEs in contributing to regional development, of course, Bank Lampung must have skilled human resources and be loyal to its company to support this achievement. But in fact, in the last 3 (three) years Bank Lampung has continued to experience the loss of employees who are the biggest asset it owns because the employee resigned voluntarily (*resign*) which can be seen from the following table.

Table 1. Number of Employee Resigns Voluntarily (Resign)

Year	Sum
2019	31
2020	26
2021	47

Source: Human Capital Division of PT Bank Lampung, 2022

From the table above, it can be seen the number of voluntary resignations of employees (*resigns*) for the last 3 (three) years at Bank Lampung. This certainly causes a shortage of employees in several work units and incurs greater costs that will be incurred for the recruitment and training of employees in the future. The *Human Capital Division* of Bank Lampung continues to observe the phenomenon of *turnover intention* that occurs in employees in its company. *This turnover intention* is mostly due to the employee wanting to move to another company.

Personnel turnover poses significant problems through the loss of trained employees and is even more problematic when the supply of skilled and knowledgeable employees within the company is limited, thus leading to a permanent loss of productivity (Saturday 2010). The

majority of professionals who come out have unique skills and knowledge. They are recruited, trained and developed by the company they are out of (Suliman and Al Obaidli 2011). Hope encourages a person to strive to achieve something to satisfy his desires. If these expectations are not met as expected, then job dissatisfaction will occur and can result in quitting their job. The power to remain involves job satisfaction while the compulsion to leave concerns job dissatisfaction because it does not achieve reciprocity as expected. People leave their jobs in the hope of receiving better opportunities and benefits from the new job (Na-Nan et al. 2020).

Employee satisfaction with the context in which the employee works can influence his perception of the organization and can therefore be another predictor of his intention to leave (Ghosh et al. 2015). The nature of job satisfaction implies that an individual will tend to stick with a job that satisfies him and quit a job that does not satisfy him (George and Zakkariya 2015). Dissatisfied employees will eventually leave the organization, and at the same time, the organization loses the knowledge that the employees have brought with them. If the organization decides to hire new employees to replace the departing employees, and their dissatisfaction is not met, it can affect the organization's operations, and *turnover intention* will happen again (Tnay et al. 2013). Boa *et al.* (2018) research, proving the influence of job satisfaction on *turnover intention* in IT companies (*Information Technology*) and Communication in Brazil. Tnay *et al.* (2013) research industrial companies in Malaysia also prove the influence of job satisfaction on *turnover intention*.

Employee job satisfaction leads to several positive behavioral outcomes in the workplace. High job satisfaction gives rise to productive work behavior. This allows employees to satisfy customers which will create a customer experience in the workplace and reduce *turnover intention* employee (Akinwale and George 2020). Job satisfaction is very important for service industry employees because it is assumed that only if employees are satisfied with their work in the service industry, they can satisfy their customers. Not only customers must be satisfied but the employees of the organization must also be satisfied to get customer satisfaction (George and Zakkariya 2015).

Job characteristics appear to be another important predictor of *turnover intention* (Özbağ, Ceyhun, and Çekmecelioğlu 2014). A well-designed job contains five job characteristics that determine the motivational potential of a job, namely, task identity, job autonomy, job feedback, task variation, and task significance. The significance of a task is the importance of the work to others. Job autonomy refers to the level of freedom of decision-making that can be done on a job. Job feedback describes the availability of information about the effectiveness of performance. Task identity refers to the extent to which an individual knows or participates in the completion of an entire part of the job. Task variation is the extent to which an individual can use a variety of skills in doing their job (Hackman and Oldham 1975).

Along with the availability of organizational resources, perseverance and focus associated with awareness will highlight the strength of the potential relationship between job characteristics and *turnover intention* (Gupta and Agarwal 2018). Ahmad (2018) research on hospital employees in India, proving the influence of occupational characteristics on *turnover intention*.

Job characteristics refer to the perception of features that can vary across different types of positions within an organization (Keena et al. 2020). By establishing the right job characteristics, we will be able to increase job satisfaction and reduce job demands and

subsequent tensions (Charkhabi, Alimohammadi, & Charkhawi 2014). Awareness of job characteristics that affect job satisfaction and role effectiveness assists managers in making decisions related to role realignment and current positioning as well as support for new roles for maximum contribution (Giles et al. 2017).

Employees who are surrounded by a satisfying work context are more likely to respond positively to job characteristics, which in turn explains why they are more likely to be satisfied with their jobs and less intent on quitting (Ghosh et al. 2015). Mcknight *et al.* (2009) research, proving that the influence of work characteristics on *turnover intention* mediated by job satisfaction in the IT department (*Information Technology*) a food products company in the United States. Ghosh *et al.* (2015) also research, proving the influence of job characteristics on *turnover intention* mediated by job satisfaction in the banking sector in India.

Although the work itself can be the cause of *turnover intention* employees, but other factors may be considered when deciding to quit the job; feelings about the characteristics of the workplace may be one of them (Ghosh et al. 2015). Wan's *et al.*, (2018) research, proving that the influence of the work environment on *turnover intention* on nurses in China.

In this modern era of rapid change and complexity, employees are a competitive advantage in any organization. However, employees face various problems in their work environment because of these changes (George and Zakkariya 2015). The work environment consists of employee safety, job security, good relations with colleagues, recognition of good performance, motivation to perform well and participation in the company's decision-making process (Spector, 1997). The work environment is described as an environment of physical and emotional aspects in the workplace that encourages employee commitment, productivity, and satisfaction (Akinwale and George 2020). To meet organizational standards, employees need a work environment that allows them to work freely without problems that can hinder their performance to their full potential. Many businesses fail to understand the importance of the work environment for employee job satisfaction and thus face many difficulties during the job (Raziq and Maulabakhsh 2015).

Organizations face several challenges due to the dynamic nature of the environment. One of the many challenges for a business is to satisfy its employees to cope with the ever-changing and evolving environment and to achieve success and stay in the competition (Raziq and Maulabakhsh 2015). The importance of job satisfaction has led to a growing body of research that has explored how different aspects of the work environment relate to the job satisfaction of public service staff (Jiang et al. 2018). Raziq & Maulabakhsh (2015) research, proves that there is an influence of the work environment on employee job satisfaction. The researchers suggest that organizations need to be aware of the importance of a good work environment to maximize job satisfaction levels. Moreover, Akinwale & George (2020) also research proves the influence of the work environment on job satisfaction in nurses in Nigeria.

Employees create efficiency and effectiveness by maintaining stable organizational relationships; They will then stay long enough to get to know their customers, suppliers, and colleagues, and they will work to become more stable (Tsai and Wu 2010). On the other hand, employees are always looking for development opportunities related to new job offers or training & development (Ali and Mehreen 2019). *Turnover* voluntarily desired employees are generally considered to be detrimental to the organization both in terms of replacement costs and work interruptions (Addae, Parboteeah, and Davis 2006). By keeping an eye on all

employee turnover costs, organizations have realized that it is important to retain employees and create a stable workforce, and focus on formulating and implementing robust retention strategies to effectively reduce employee turnover. Thus, employee retention strategies are gradually becoming an important part of an organization's overall business strategy (Ghosh et al. 2013). Bank management must engage in proactive succession planning to prevent *turnover intention* and promote such a learning culture that reduces feelings of job insecurity and offers a cohesive workplace to build a professional attitude to encourage individual career development and performance (Ali and Mehreen 2019). Because *turnover* Fast employees are not good for the company's image as a safe employer (Ghosh et al. 2013).

The phenomenon of *turnover intention* often occurs in various companies, including Bank Lampung, one of which has been in the last 3 (three) years. In various previous studies, it has been shown that there is an influence of the work environment and job characteristics on *turnover intention* both directly and mediated by job satisfaction. This research will further test in different objects and times.

METHOD

The type of research used in this study is explanatory research using a quantitative approach. Quantitative data is data in the form of numbers that are generally collected through structured questions (Bougie & Sekaran, 2016). This research was conducted to test the hypothesis that had been formulated previously. In the end, the results of this study explain the causal relationship between variables through hypothesis testing. This study aims to determine the relationship between variables, namely, Work Environment (X1) and Occupational Characteristics (X2,) to *Turnover Intention* (Y), through Job Satisfaction (Z).

The data sources in this study are primary data or data obtained from original sources, the first source from which the data is obtained. The primary data collected in this study is the perception of respondents related to the research variables. Primary data in this study was obtained by distributing questionnaires to respondents, namely Bank Lampung employees.

The instrument used in this study is a questionnaire. A questionnaire is a series of pre-formulated written questions in which respondents record their answers, usually in tightly defined alternatives. Questionnaires are generally designed to collect large amounts of quantitative data. They can be managed personally, distributed electronically, or delivered to respondents (Bougie & Sekaran, 2016).

The questionnaire to be used by the researcher is in electronic form or *Online* namely through *google form*. Dissemination of electronic questionnaires or *Online* easy and fast. All you have to do is send *Email* invitations to complete surveys, post links on personal websites or blogs, or use social networks (Bougie & Sekaran, 2016).

This study uses path analysis because it tests direct and indirect influences, namely by using SEM (*Structural Equation Modelling*). One type of multivariate analysis in the social sciences includes *Multiple Regression*, Factor Analysis (CFA) and Path Analysis, which describes the relationship between latent constructs or variables and their form in a complex model, which can be estimated/tested simultaneously or simultaneously (Hair *et al.*, 2014). The data analysis carried out in this study uses AMOS version 24.

RESULTS AND DISCUSSION

The descriptive data in this research shows characteristics of respondents based on gender category has a male gender of 147 people (60%), while female respondents are 98 people (40%). Furthermore, it shows that the most respondents are employees of PT. Bank Lampung with a working period of 6-10 years are 132 workers (53,88%), employees with a working period >10 years are 40 (16,33%) employees, employees with a working period 1-5 years are 73 (29,80%) employees and for workers with a working period of < 1 year, there were no respondents to this study. Most respondents are employees of PT. Bank Lampung with an age range of 25-35 years are 185 workers (75,51%), age of employees <25 years are 27 employees (11,02%), age of employees are 26-45 years are 24 (9,8%) employees and for the least frequency of respondents there is a classification in the age range of 46-55 years (3,67%).

Confirmatory Factor Analysis. The measurement stage of the indicators that form the latent variables in the research model is carried out using confirmatory factor analysis (CFA). CFA is one of the requirements to be able to analyze models using SEM. The technique used is CFA. The latent variables or constructs used in this research model consist of two exogenous variables, one endogenous variable, and one mediating variable with a total of 49 indicators. The validity of a questionnaire can be determined by looking at the loading factors with the help of the SEM AMOS application, with a loading factor value >0.50. The results of the initial model analysis contained several evaluations of the variable coefficients and indicators. Coefficient values <0.5 must be removed from the model, the smallest loading factor value must be removed so that a value that meets the standard is obtained. In the initial outer model of the work environment variable there were four indicators that had to be removed because their values did not meet the standards, then the job characteristics variable had two indicators that had to be removed because they had values below the standard, and the turnover intention variable had one indicator. After the process of removing indicators that do not meet the requirements periodically, the best outer model is obtained which meets the standards (>0.5).

Structural Equation Model. The model that will be used in this research is the causality or relationship or influence model and to test the proposed hypothesis, the analysis technique used is SEM (Structural Equation Models). The SEM analysis method is used because SEM can identify the dimensions of a construct and at the same time is able to measure the influence or degree of relationship between factors whose dimensions have been identified (Ferdinand, A.T., 2011).

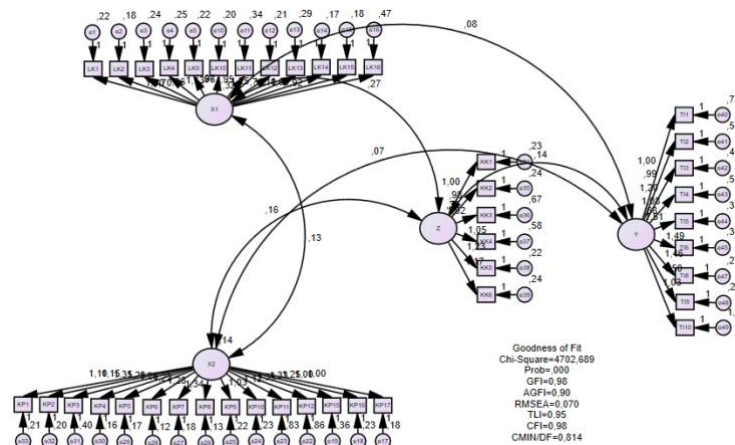


Figure 1. Measurement Model

The model goodness of fit test is used to test the model used in the research. According to (Ghozali, 2008), the SEM analysis technique uses several statistical tests to test the hypothesis of the model being developed.

Tabel 2. Conformity of the Goodness of Fit Measurement Model

Criteria	Goodness of Fit	Cut-off Value	Model Evaluation
Chi Square	4702,689	Expected Small	Marginal Fit
Probability	0,000	$\geq 0,05$	Marginal Fit
CMIN/DF	0,814	$\leq 2,00$	Good Fit
RMSEA	0,070	$\leq 0,08$	Good Fit
GFI	0,98	$\geq 0,90$	Good Fit
AGFI	0,90	$\geq 0,90$	Good Fit
TLI	0,95	$\geq 0,90$	Good Fit
CFI	0,98	$\geq 0,90$	Good Fit

Table 2. shows that there are 6 goodness of fit criteria that have met the cut off value, meaning that the evaluation results show that the model is good. This explains that the model used in this research produces the expected level of estimation. Thus, this model is a good and feasible model for explaining the relationship between variables in the model.

Discussion

The Influence of the Work Environment on Job Satisfaction

The first hypothesis (H1) is "Work Environment has a positive and significant effect on Job Satisfaction" in this study **is supported**. The results of the study show that the Work Environment has an effect on Job Satisfaction. The magnitude of the influence of the work environment on job satisfaction was 0,489 or 48,9%.

In this study, the job satisfaction of employees of PT. Bank Lampung is influenced by the work environment created by the management. PT. Bank Lampung has currently designed the work environment as dynamic as possible for its employees. The company has provided 8 (eight) hours of working hours a day within 5 (five) working days. If the employee has more working hours than that, it is calculated as overtime by taking into account the worker's rights (feeding and compensation). In addition, PT. Bank Lampung also pays attention to the safety and security of its employees by equipping various supporting facilities available in the workspace and providing BPJS Employment facilities for all employees. In order to strengthen the relationship between employees, PT. Bank Lampung also holds Family *Gathering* activities every year and provides opportunities for work units to hold FGDs (*Focus Group Discussions*) per operational office cluster which is held every year. PT. Bank Lampung also gave awards to the best workers in one position and also the work unit with the best achievements given during the Bank Lampung Anniversary event and facilitated the best workers to take part in a series of further training.

The work environment consists of employee safety, job security, good relations with colleagues, recognition of good performance, motivation to perform well and participation in the company's decision-making process (Spector, 1997). The work environment is described as an environment of physical and emotional aspects in the workplace that encourages

employee commitment, productivity, and satisfaction (Akinwale and George 2020). Organizations face several challenges due to the dynamic nature of the environment. One of the many challenges for a business is to satisfy its employees to cope with the ever-changing and evolving environment and to achieve success and stay in the competition (Raziq and Maulabakhsh 2015).

The results of this study are supported by previous research, namely research Akinwale & George (2020) proving the influence of the work environment on job satisfaction in nurses in Nigeria. In addition, research Raziq & Maulabakhsh (2015), proves that there is an influence of the work environment on employee job satisfaction in the Educational Institutions, Banking Sector and Telecommunications Industry in Quetta, Pakistan. The researchers suggest that organizations need to be aware of the importance of a good work environment to maximize job satisfaction levels.

The Effect of Job Characteristics on Job Satisfaction

The second hypothesis (H2) is "Job Characteristics have a positive and significant effect on Job Satisfaction" in this study **is supported**. The results of the study showed that Job Characteristics had an effect on Job Satisfaction. The basis for the influence of Job Characteristics on Job Satisfaction is 0,386 or 38,6%.

In this study, the job satisfaction of employees of PT. Bank Lampung is influenced by one of the characteristics of the jobs created by the company. The Strategic Planning Division of PT. Bank Lampung regulates provisions regarding *Job Description* in each position in the company. To support the smooth running of work in each hierarchy of positions, the *Human Capital* Division of PT. Bank Lampung places workers with the appropriate skills, abilities and capacities to achieve the assigned tasks. Of course, the *Human Capital Division* also provides support in the form of holding training for workers to carry out their daily tasks smoothly.

Job characteristics refer to the perception of features that can vary across different types of positions within an organization (Keena et al. 2020). By establishing the right job characteristics, we will be able to increase job satisfaction and reduce job demands and subsequent tensions (Charkhabi et al. 2014). Awareness of job characteristics that affect job satisfaction and role effectiveness assists managers in making decisions related to role realignment and current positioning as well as support for new roles for maximum contribution (Giles et al. 2017). The results of this study are supported by previous research, namely Keena *et al.*, (2020) proving that there is a positive influence of job characteristics factors on job satisfaction in South Prison Staff. In addition, research Giles et al., (2017) conducted on Nursing Consultants in Australia shows that there is a high job satisfaction identified were influenced and strongly correlated with occupational characteristic factors.

The Effect of the Influence of the Work Environment on Turnover Intention

The third hypothesis (H3) is "The Work Environment has a negative and significant effect on *Turnover Intention*" in this study **Supported**. The results of the study show that the Work Environment has a negative and significant impact on *Turnover Intention*. The magnitude of the influence of the Work Environment on *Turnover Intention* is -0,488. This study proves that that the better the working environment found by PT Bank Lampung workers, will emphasize *turnover intention* workers. In this modern era of rapid change and complexity,

employees are a competitive advantage in any organization. However, employees face various problems in their work environment because of these changes (George and Zakkariya 2015). Ghosh *et al.*, (2015) argues that it is necessary to consider other factors when deciding to quit a job; feelings about the characteristics of the workplace may be one of them. This research is in line with the research Wan *et al.*, (2018), found that there is a negative influence of the work environment on *turnover intention* on nurses in China.

The Influence of Job Characteristics on *Turnover Intention*

The fourth hypothesis (H4), namely "Job Characteristics have a negative and significant effect on Turnover Intention" in this research is **not supported**. The results of the study showed that Job Characteristics have a negative and insignificant effect on Turnover Intention. The magnitude of the influence of Job Characteristics on Turnover Intention is -0.188 with a p-value of 0.279.

Job characteristics appear to be another important predictor of *turnover intention* (Özbağ et al. 2014). In this study, *Turnover Intention* employees of PT. Bank Lampung is influenced by one of the characteristics of the jobs created by the company. Along with the availability of organizational resources, perseverance and focus associated with awareness will highlight the strength of the potential relationship between job characteristics and *turnover intention* (Gupta and Agarwal 2018).

In this study, the statements on the job characteristics variable with the lowest scores were on the statement "rather than asking my direct supervisor, I usually make my own decisions about what I should do in my job" and the statement "I can usually do what I want in this job without consulting my direct supervisor". These two statements are related to the indicators of occupational autonomy in the variables of occupational characteristics. This means that employees do not feel free to expand their work and responsibilities to carry out their daily duties and functions.

The Effect of Job Satisfaction on *Turnover Intention*

The fifth hypothesis (H5), namely "Job Satisfaction has a negative and significant effect on Turnover Intention" in this study is **supported**. The magnitude of the influence of Job Satisfaction on Turnover Intention is -0.237 with a p-value of 0.004. This research proves that employees who feel good job satisfaction will reduce the employee's turnover intention.

In this study, the statement on the job satisfaction variable with the lowest value was on the statement "I feel satisfied with my salary". Various efforts were made by the management of PT. Bank Lampung in order to satisfy its employees, including by establishing the "*pay for job, pay for performance*" method. *Pay for job* is carried out so that in each position hierarchy there is a gap in the salary obtained, where each employee salary structure is given according to the position, *job description*, and employee working period. *Pay for performance* is the provision of welfare funds for employees which is carried out so that workers are enthusiastic in achieving the Bank's Business Plan which is set where it is also correlated with the KPI (*Key Performance Indicator*) of each employee, In addition, PT. Bank Lampung also provides health facilities to employees both for outpatient and inpatient treatment, this is done as a form of the company's concern for the health of its employees. PT. Bank Lampung also provides leave

facilities in the form of annual leave, major leave, maternity leave, holy travel leave for religious people and leave outside dependents.

Job satisfaction is very important for service industry employees because it is assumed that only if employees are satisfied with their work in the service industry, they can satisfy their customers. Not only customers must be satisfied but the employees of the organization must also be satisfied to get customer satisfaction (George and Zakkariya 2015). Employee job satisfaction leads to several positive behavioral outcomes in the workplace. High job satisfaction gives rise to productive work behavior. This allows employees to satisfy customers which will create a customer experience in the workplace and reduce *turnover intention* employee (Akinwale and George 2020). The nature of job satisfaction implies that an individual will tend to stick with a job that satisfies him and quit a job that does not satisfy him (George and Zakkariya 2015). Dissatisfied employees will eventually leave the organization, and at the same time, the organization loses the knowledge that the employees have brought with them. If the organization decides to hire new employees to replace the departing employees, and their dissatisfaction is not met, it can affect the organization's operations, and *turnover intention* will happen again (Tnay et al. 2013).

Job Satisfaction Mediates the Influence of the Work Environment on *Turnover Intention*

The sixth hypothesis (H6), namely "Job Satisfaction mediates the influence of the Work Environment on Turnover Intention" in this research is **supported**. The study results showed that Job Satisfaction fully mediates the influence of the Work Environment on Turnover Intention with a p-value from the sobel test is 0,006.

Employee satisfaction with the context in which the employee works can influence his perception of the organization and can therefore be another predictor of his intention to leave (Ghosh et al. 2015). Employee job satisfaction leads to several positive behavioral outcomes in the workplace. High job satisfaction gives rise to productive work behavior. This allows employees to satisfy customers which will create a customer experience in the workplace and reduce *turnover intention* employee (Akinwale and George 2020).

The results of this study are supported by previous research, namely research conducted by Akinwale & George (2020) concluded that in order to maintain and prevent the desire to move among nurses and other healthcare workers in Nigeria, hospital management must pay attention to issues related to job satisfaction, one of which is the work environment, as this is likely to increase the effectiveness of the healthcare system. improving the mental and social health of nurses.

Job Satisfaction Mediates the Influence of Job Characteristics on *Turnover Intention*

The seventh hypothesis (H7), namely "Job Satisfaction mediates the influence of Job Characteristics on Turnover Intention" in this research is supported. The study results show that Job Satisfaction mediates the influence of Job Characteristics on Turnover Intention with a p-value from the Sobel test is 0,016.

Employees who are surrounded by a satisfying work context are more likely to respond positively to job characteristics, which in turn explains why they are more likely to be satisfied with their jobs and less intent on quitting (Ghosh et al. 2015). By establishing the right job characteristics, we will be able to increase job satisfaction and reduce job demands and

subsequent tensions (Charkhabi et al. 2014). The results of this study are supported by previous research, namely research research Ghosh *et al.* (2015), proving the influence of work characteristics on *turnover intention* mediated by job satisfaction in the banking sector in India. In addition, research Mcknight *et al.* (2009), proving that the influence of work characteristics on *turnover intention* mediated by job satisfaction in the IT department (*Information Technology*) a food products company in the United States.

CONCLUSION

Based on the discussion of the description above, conclusions can be drawn first, the results of the study show that the work environment has a positive and significant effect on the job satisfaction of PT Lampung Bank workers. Thus, the first hypothesis in this study is **supported**. Second, the results of the study show that job characteristics have a positive and significant effect on the job satisfaction of PT Bank Lampung workers. Thus, the second hypothesis in this study is **supported**. Third, the results of the study show that Work Environment has a negative and significant effect on the Turnover Intention of PT Bank Lampung workers. Thus, the third hypothesis in this study is **supported**. Fourth, the results of the study show that Job Characteristics have a negative and insignificant effect on Turnover Intention PT Bank Lampung workers. Thus, the fourth hypothesis in this study is **not supported**. Fifth, the results of the study show that job satisfaction has a negative and significant effect on the Turnover Intention of PT Bank Lampung workers. Thus, the fifth hypothesis in this study is **supported**. Sixth, the results of the study show that Job Satisfaction mediates the influence of the Work Environment on Turnover Intention PT Bank Lampung workers. Thus, the sixth hypothesis in this study is **supported**. Seventh, the results of the study show that Job Satisfaction mediates the influence of Job Characteristics on Turnover Intention PT Bank Lampung workers. Thus, the seventh hypothesis in this study is **supported**.

Suggestions that can be given to PT. Bank Lampung are the company needs to explore whether employees who spend low working hours have sufficient access to training, skills development and work experience that can improve their qualifications and motivation. Companies need to review the level of employee involvement in decision making in the work environment, observe the leadership style of employees' direct superiors, the effectiveness of organizational communication, especially regarding employee involvement in the decision making process. Companies should also research further the factors that influence the level of employee salary satisfaction and need to review existing employee development programs to help employees adapt to the desired job position, analyze further whether there are deficiencies in training or development programs that hinder the employee adaptation process. For further research, it is hoped that other factors such as those not explained in the research can be added, with the hope that the variables used will have a wider coverage.

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