

Exploring millennial loyalty through job embeddedness and satisfaction in regional banks



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Orientation: Turnover intention (TI) remains a critical challenge in supporting organisational goals, especially in the banking sector. This study focuses on millennial employees, who are often more prone to job mobility.

Research purpose: This research investigates the effect of job embeddedness (JE) on TI, with job satisfaction (JS) as a mediating variable, among millennial employees in Regional Development Banks across Sumatra, Indonesia.

Motivation for the study: Millennials represent a growing workforce segment whose career preferences influence organisational stability. Exploring the role of JS provides a deeper understanding of how JE indirectly reduces TI.

Research approach/design and method: A quantitative approach was employed with data collected from 348 millennial employees in regional banks across Sumatra. Descriptive and inductive statistics were applied, and structural relationships were analysed using Structural Equation Modelling-Partial Least Squares.

Main findings: Results show that (1) JE negatively influences TI, (2) JE positively influences JS and (3) JS mediates the link between JE and TI.

Practical/managerial implications: Enhancing JE and increasing JS can effectively reduce TI and strengthen millennial employee loyalty in the banking sector.

Contribution/value-add: This study extends the literature on employee retention by providing empirical evidence from the Indonesian banking sector and highlighting JS as a key mediator influencing millennials' TIs.

Keywords: job embeddedness; job satisfaction; turnover intention; millennials; banking sector.

Introduction

Banks are widely recognised as strategic institutions that play a pivotal role in harmonising and balancing various elements of national development (Mendez & Houghton, 2020; Rina El Maza et al., 2022; Tradition et al., 2022). Their strategic importance stems from their capacity to mobilise and allocate public funds effectively and efficiently, while upholding the principles of economic democracy and fairness (Challoumis, 2024; Zhuk et al., 2023; Agustian et al., 2023; Septiani & Herminingsih, 2025). As both conventional and Islamic banking continue to evolve, the sector has become increasingly competitive, prompting institutions to seek stronger market positions and sustainable operational advantages (Ali et al., 2022; Bouteraa et al., 2020; Zehra et al., 2022; Bawasa & Othman, 2024). This competitive landscape demands adaptability, productivity and innovation from banking organisations (Amini & Rahmani, 2023; Paramita et al., 2020).

In this environment, human resources (HR) has emerged as a critical driver of competitive advantage. Strategic HR management not only involves attracting and retaining talent but also ensuring that employees are well-equipped to contribute effectively and efficiently to organisational goals (Jamal et al., 2021; Muttaqien et al., 2023; Alamsjah & Asrol, 2023). Empirical evidence shows that banks implementing data-driven HR strategies have achieved up to 20% improvements in operational efficiency, largely by optimising recruitment and training processes (Majam & Jarbandhan, 2022). Continuous development of competent and competitive employees is therefore imperative for sustaining performance in the banking sector (Anwar & Abdullah, 2021; Darmawan et al., 2020; Bernal-torres et al., 2021).

One of the most pressing challenges in HR management is turnover intention (TI), a long-standing concern in organisational behaviour research (Gomes & Ribeiro, 2023; Lo et al., 2023;

Yuan et al., 2024). Millennials, in particular, display higher turnover tendencies compared to previous generations, often driven by the pursuit of professional growth, recognition and flexibility (Mappamiring et al., 2020). Turnover intention, defined as an employee's conscious and deliberate wilfulness to leave their current organisation (Laily et al., 2022; Ramlawati et al., 2021), can disrupt workflow, increase workloads and diminish productivity (Alzoubi et al., 2024; Diana Situmorang & Kusuma Wardhani, 2022; Junaidi et al., 2020).

Job embeddedness (JE), conceptualised as the extent to which employees are connected to their job and organisation through factors such as fit, links and sacrifice (Aman-Ullah et al., 2022; Setiadi & Ariefiara, 2022), has emerged as a strong predictor of retention. Research consistently shows that employees with higher JE are less likely to leave (Faisal et al., 2020; Peltokorpi & Allen, 2024; Syed Noordin et al., 2021). This relationship is well explained by Social Exchange Theory (SET), which posits that employment relationships are governed by reciprocal exchanges: when employees perceive organisational support, fairness and career opportunities, they feel obliged to reciprocate with loyalty and reduced TI.

Complementing SET, the Conservation of Resources Theory (COR) offers an additional lens by emphasising individuals' motivation to acquire, retain and protect valuable resources ranging from social networks and career capital to organisational familiarity. Leaving a job often entails a loss of these accumulated resources, making employees more inclined to stay when they are strongly embedded (Ipinazar et al., 2021). In this framework, job satisfaction (JS) functions both as a resource in itself and as an outcome of JE, serving as a mediating mechanism that reinforces employees' retention.

Grounded in these theoretical perspectives, this study investigates the role of JE in shaping TI, with JS as a mediator, alongside other factors such as job insecurity and person-job fit. Focusing on millennial employees in Regional Development Banks (Bank Pembangunan Daerah, BPD) across Sumatra, Indonesia, the research aims to provide empirical insights that contribute to both theory and practice in managing talent retention in the banking sector.

Literature review

Hypothesis development

Job embeddedness is a construct that reflects the extent to which employees are connected to their jobs and work environments through personal, professional and practical linkages (Goliroshan et al., 2021; Pasaribu et al., 2021; Saeed et al., 2020). Factors such as age, tenure and personal commitments influence embeddedness, with older employees often demonstrating greater stability in their employment decisions (Norouzinik et al., 2022; Setyaningrum et al., 2025; Shah et al., 2020b). The concept is commonly described through three dimensions: fit (compatibility between the individual and the organisation), links (the number and quality of formal and informal

relationships within the workplace) and sacrifice (the perceived cost of leaving the organisation) (Fuchs, 2022; Rahimnia et al., 2022; Shah et al., 2020a). Drawing on SET, employees who experience high JE perceive strong organisational support and reciprocal benefits, which foster trust, loyalty and a reduced desire to leave. Conservation of Resources Theory further explains this relationship by positing that employees seek to retain valuable resources such as workplace relationships, accumulated expertise and organisational familiarity that would be lost upon departure. Empirical studies have consistently shown that greater embeddedness significantly reduces TI by strengthening employees' ties to the organisation (Alharbi, 2020; Setthakorn et al., 2024; Van Zoonen et al., 2021). Accordingly, JE is expected to exert a negative effect on TI (H1).

Job satisfaction, on the other hand, represents a positive emotional state arising from the appraisal of one's job experiences and environment (Andersson et al., 2021; Naz et al., 2020; Rohaida & Zainal, 2022). It captures the degree to which employees' expectations, needs and values align with their job roles and organisational context (Barkhuizen & Gumede, 2021; Febrianti et al., 2020; Malik et al., 2020). Job embeddedness can enhance JS by creating a sense of belonging, fostering meaningful workplace relationships, aligning personal values with organisational goals and increasing perceived investments in one's job (Shah et al., 2020a, 2020b; Wibowo et al., 2022). From the perspective of SET, embeddedness facilitates positive exchanges, such as recognition, career opportunities and social support, which in turn heighten satisfaction. Meanwhile, COR theory suggests that embeddedness preserves valuable psychological and social resources, enabling employees to cope more effectively with workplace challenges and uncertainties. Research has shown that higher JE correlates with greater JS and adaptive responses to organisational change (Costas-Gual et al., 2024; Gašić et al., 2025; Hessari et al., 2024; Rashid et al., 2022; Reh et al., 2021; Yang et al., 2020; Yildiz & Yildiz, 2022). Thus, JE is expected to have a positive relationship with JS (H2).

Turnover intention refers to an employee's conscious and voluntary decision to leave their current position or move to another organisation (Abudaqa et al., 2021; Alkadash, 2020; Dordunu et al., 2020; Mokoena et al., 2022). High turnover rates can disrupt organisational stability, inflate recruitment and training costs, and diminish overall performance (Adeodu et al., 2021; Aranda-Jiménez et al., 2024). Job satisfaction has been identified as a critical predictor of TI, with numerous studies confirming that satisfied employees are more committed and less inclined to seek alternative employment (James, 2020; Mansoor et al., 2024; Srivastava & Mohale, 2022; Ullah et al., 2024). Within SET, JS is interpreted as an outcome of equitable and mutually beneficial exchanges, which reinforces loyalty. From a COR standpoint, satisfaction represents a psychological resource that employees are reluctant to relinquish, as leaving could result in the loss of personal, professional and emotional benefits associated with their current role. Consequently, JS is anticipated to have a negative effect on TI (H3).

The interplay between JE, JS and TI is multifaceted and mutually reinforcing. Employees who are strongly embedded in their jobs tend to experience greater satisfaction, which subsequently reduces their intention to leave (Muafi & Kusumawati, 2021; Pašić et al., 2023; Siswanti & Muafi, 2025). Social Exchange Theory explains this dynamic by emphasising that embeddedness strengthens the accumulation of social and professional resources, leading employees to reciprocate with loyalty, while COR theory underscores the protective nature of embeddedness and satisfaction in safeguarding valued resources. Prior research demonstrates that JE can reduce TI both directly and indirectly through JS (Fahmi et al., 2023; Tran et al., 2025; Wiyatno et al., 2024), and in some cases, the direct effect of embeddedness on TI may be stronger than its mediated effect (Muafi & Kusumawati, 2021; Siddiqui et al., 2025; Wigren-Kristoferson et al., 2022). Based on this evidence, JS is posited to mediate the relationship between JE and TI, such that higher embeddedness fosters greater satisfaction, thereby diminishing employees' intention to leave (H4).

Research design

Research paradigm and approach

This study employs a quantitative explanatory research design to examine the relationships among JE and TI, with JS as the intervening variable (Azami et al., 2023; Lizarralde-Aiastui et al., 2020; Sousa et al., 2023). The explanatory design is aimed at identifying potential causal linkages among the constructs and drawing inferences grounded in statistical evidence. The quantitative approach facilitates objective measurement of variables through structured data collection tools, such as standardised questionnaires, thereby enhancing the generalisability of the findings.

Research method

This study employs a quantitative explanatory research design, which is particularly suitable for examining causal relationships among constructs and providing empirical validation through statistical modelling (Creswell & Creswell, 2018). The design allows for the simultaneous testing of multiple hypotheses while ensuring robustness in the interpretation of structural relationships. Data were collected using a structured questionnaire, with measurement instruments adapted from validated scales in prior studies to ensure conceptual alignment with the study's objectives.

Research participants and sampling strategy

The target population comprised millennial employees of BPD across Sumatra, Indonesia. A total of 348 respondents were drawn from eight selected BPDs: Bank Aceh, Bank Sumut, Bank Riau Kepri Syariah, Bank Nagari, Bank Bengkulu, Bank Jambi, Bank Sumsel Babel and Bank Lampung. These banks were purposively selected to represent a broad spectrum of geographic, economic and cultural contexts within Sumatra, thereby increasing the

representativeness of the findings. The inclusion of banks from both western and eastern parts of the island was intended to capture variations in organisational climate and employee experiences across different socio-cultural settings (Aguilar-Rodríguez et al., 2021; Rožman et al., 2013). Nonetheless, restricting the sample to eight institutions may introduce potential bias if unobserved regional or cultural factors influence the constructs under study. This limitation is acknowledged, and the results should be generalised with caution to other banking contexts in Indonesia.

Measurement instruments

All constructs were measured using instruments adapted from widely recognised scales, translated into Indonesian and back-translated into English in accordance with Brislin's (1980) guidelines to ensure linguistic and conceptual equivalence. Cultural adaptation was conducted through expert panel reviews involving academics and HR practitioners, ensuring that the items were contextually relevant to the Indonesian banking sector:

- Job embeddedness was measured with 19 items covering organisational fit, work-life balance, workplace environment and facilities, communication, teamwork, interpersonal relationships, health insurance, retirement benefits and team chemistry.
- Job satisfaction was assessed using 28 items spanning intrinsic (e.g. autonomy, growth opportunities, creativity, skill development) and extrinsic (e.g. salary fairness, promotion criteria, leadership quality, working conditions, workplace safety) dimensions. The relatively high number of items reflects the multidimensional nature of JS; while this comprehensiveness enhances construct coverage, item redundancy was addressed by retaining only indicators with strong factor loadings during the validation stage.
- Turnover intention was measured with nine items capturing cognitive, affective and behavioural aspects of employees' intent to leave, including thoughts of resignation, active job searching, reduced commitment and responsiveness to external job offers.

Responses were recorded on a five-point Likert scale ranging from 1 ('strongly disagree') to 5 ('strongly agree'). The psychometric properties of the measures were rigorously evaluated. Discriminant validity was confirmed using both the Fornell-Larcker criterion, where the square root of the Average Variance Extracted (AVE) exceeded inter-construct correlations, with all values below 0.85. Convergent validity was supported by factor loadings above 0.70, while variance inflation factor (VIF) scores below five indicated the absence of multicollinearity.

Data collection procedure

Data were collected using a mixed-mode approach. Online surveys were distributed via Google Forms, while printed questionnaires were administered in person for participants without reliable internet access. All respondents received a plain-language statement outlining the study's purpose, assuring anonymity and emphasising voluntary

participation. Ethical clearance was obtained prior to data collection, and informed consent was secured from all participants.

To mitigate *common method bias* (CMB), several procedural remedies were implemented. Firstly, predictor and criterion variables were measured in separate sections, and for a subset of respondents, temporal separation was applied between the measurement of independent and dependent variables. Secondly, anonymity and confidentiality assurances were emphasised to reduce evaluation apprehension. Thirdly, item order was randomised within each construct to minimise response pattern biases. Finally, items were carefully worded to avoid ambiguity or leading language.

Statistical analysis

Data were analysed using Structural Equation Modelling (SEM) with Partial Least Squares (PLS) implemented in SmartPLS. This method was selected for its ability to model complex relationships, accommodate measurement error and perform well with non-normal data distributions (Hair et al., 2022). Structural Equation Modelling-Partial Least Squares was particularly appropriate given the study's focus on both direct and indirect relationships, enabling the examination of JS as a mediating variable in the relationship between JE and TI.

Ethical consideration

This study was conducted in strict adherence to ethical standards as outlined by Universitas Sriwijaya and its institutional review board. Ethical clearance was granted prior to data collection by the Faculty of Economics Review Board. Participants' privacy was safeguarded throughout the research process, with all responses anonymised before analysis. Informed consent was obtained from all respondents, ensuring they were fully aware of the study's objectives and that their participation was entirely voluntary.

Results

This section presents the study's findings, beginning with the characteristics of the sample, followed by the evaluation of the measurement and structural models, and concluding with the hypothesis testing results and an in-depth discussion.

Sample characteristics

Respondents involved in this study mostly have an age between 28 years and 30 years, namely 90 employees (25.9%). The next order is respondents aged 31–35 years, as many as 130 employees (37.4%), and 36–44 years, as many as 128 employees (36.8%). Referring to the category of respondents, most of the respondents were female, as many as 188 employees (54%), and male respondents, as many as 160 employees (46%). Educational background Bachelor (S1), as many as 230 people or 66.1% of the total respondents.

Respondents with Diploma (D3) education cover 20.1% or 70 people, Postgraduate (S2) reaches 48 people or 13.8%, who generally occupy managerial or strategic roles. Aspects of work units, as many as 57.5% or 200 respondents work in the front office unit; this section includes tellers, customer service representatives who directly interact with customers. The dominant number (57.5%) reflects their important role in bank operations. Meanwhile, 42.5% or 148 respondents work in the back office unit. Employees in this section include operations, finance, technology and administration teams.

Measurement model

The measurement model was assessed through reliability, convergent validity and discriminant validity. Reliability testing indicated that all constructs demonstrated strong internal consistency (Table 1), with Cronbach's alpha values exceeding 0.90 and composite reliability (CR) values surpassing the recommended threshold of 0.70 (Nunnally & Bernstein, 1994). Specifically, JE ($\alpha = 0.957$; CR = 0.957), JS ($\alpha = 0.985$; CR = 0.985) and TI ($\alpha = 0.969$; CR = 0.970) all exhibited excellent reliability, confirming that the indicators consistently measure their respective latent constructs.

Table 2 presents the results of the factor loadings and convergent validity (AVE) for the three constructs. Overall, all items demonstrated satisfactory outer loadings, with values above the recommended threshold of 0.70, indicating that each indicator adequately reflects its underlying construct. The AVE values for JE (0.742), JS (0.712) and TI (0.803) all exceeded the 0.50 benchmark (Fornell & Larcker, 1981), thereby confirming strong convergent validity across constructs.

Reliability testing further reinforced these findings, as both Cronbach's alpha and CR values were well above the conventional 0.70 cut-off (Nunnally & Bernstein, 1994). This demonstrates that the indicators within each construct possess high internal consistency and measurement stability. Nonetheless, a closer inspection of the factor loadings reveals that some items of JS (e.g. JS6 = 0.788; JS8 = 0.811) were relatively lower compared to other indicators within the same construct. Although these values remain above the minimum threshold and thus acceptable, they suggest potential redundancy or weaker alignment with the latent variable. Future studies may consider refining or eliminating weaker items to enhance the overall psychometric robustness of the scale.

Taken together, the results confirm that the measurement model exhibits strong reliability and convergent validity while also highlighting areas for refinement in subsequent applications. This provides a solid foundation for advancing to the structural model analysis.

TABLE 1: Reliability and convergent validity of constructs based on Cronbach's alpha, composite reliability, and average variance extracted.

Construct	Cronbach's alpha	Composite reliability
Job embeddedness	0.96	0.96
Job satisfaction	0.98	0.98
Turnover intention	0.97	0.97

TABLE 2: Convergent and discriminant validity testing of constructs based on average variance extracted, Fornell–Larcker Criterion, and heterotrait-monotrait ratio.

Construct	Indicator	Outer loading	AVE
Job embeddedness	JE1	0.88	0.74
	JE2	0.85	
	JE3	0.84	
	JE4	0.86	
	JE5	0.85	
	JE6	0.86	
	JE7	0.87	
	JE8	0.87	
	JE9	0.86	
Job satisfaction	JS1	0.83	0.71
	JS2	0.83	
	JS3	0.84	
	JS4	0.83	
	JS5	0.86	
	JS6	0.79	
	JS7	0.86	
	JS8	0.81	
	JS9	0.86	
	JS10	0.86	
	JS11	0.84	
	JS12	0.84	
	JS13	0.84	
	JS14	0.86	
	JS15	0.84	
	JS16	0.83	
	JS17	0.86	
	JS18	0.85	
	JS19	0.86	
	JS20	0.84	
	JS21	0.85	
	JS22	0.85	
	JS23	0.83	
	JS24	0.86	
	JS25	0.85	
	JS26	0.84	
	JS27	0.85	
	JS28	0.85	
Turnover intention	TI1	0.91	0.80
	TI2	0.89	
	TI3	0.91	
	TI4	0.88	
	TI5	0.90	
	TI6	0.90	
	TI7	0.85	
	TI8	0.92	
	TI9	0.91	

JE, Job embeddedness; JS, job satisfaction; TI, turnover intention; AVE, average variance extracted.

Structural model

The most important or main evaluation of goodness of fit is the Standardised Root Mean Square Residual (SRMR) index (Table 3). If the SRMR value < 0.08 , it means the model fits. The test results show SRMR of 0.018, so that $SRMR < 0.08$. Another index is the Normed Fit Index (NFI), where if $NFI > 0.9$ means the model is a good fit. The results of the test show an NFI value of 0.810, which is in the marginal fit category, or still acceptable. Thus, in general, it can be

TABLE 3: Goodness of fit result.

Index	Estimated model	Cut-off value	Conclusion
SRMR	0.02	< 0.08	Fit
NFI	0.81	> 0.90	Marginal fit

SRMR, standardised root mean square residual; NFI, normed fit index.

concluded that the model has a good fit, so there is a match between the empirical model and the empirical model.

The structural model results provide compelling evidence for the relationships proposed in this study. The explanatory power of the model, reflected in the R^2 values, is moderate and meaningful. Job satisfaction (JS) is explained by JE at 33.1%, while TI is explained by both JE and JS at 48.2%. These values suggest that while JE alone contributes significantly to satisfaction, the combination of JE and JS plays an even stronger role in shaping employees' TIs. This finding aligns with prior PLS-SEM research, where R^2 values in the moderate range are considered both acceptable and theoretically informative (Hair et al., 2019).

The analysis of effect sizes (f^2) provides deeper insight into the relative strength of the structural paths. Job embeddedness exerts a strong influence on JS ($f^2 = 0.495$), reaffirming the view that when employees feel embedded in their roles and communities, their overall satisfaction is substantially enhanced. In turn, JS shows a medium-to-large effect on TI ($f^2 = 0.289$), underscoring its central role as a mechanism that links JE to employees' intentions to stay or leave. Interestingly, the direct effect of JE on TI is relatively weak ($f^2 = 0.083$), which suggests that embeddedness alone is insufficient to retain employees unless it is accompanied by higher satisfaction. This pattern of results strengthens the argument for a partial mediation, where JS acts as the primary pathway through which JE reduces TI. Theoretically, this adds nuance to the SET and COR by showing that resources embedded in the job context translate into lower turnover only when they are converted into positive psychological states such as satisfaction.

The predictive relevance analysis (Q^2) further demonstrates the robustness of the model. Both JS (0.215) and TI (0.312) yielded positive Q^2 values, confirming that the model is not only explanatory but also predictive. This predictive accuracy is important in organisational contexts, as it indicates that managers can rely on JB and JS as reliable indicators when designing retention strategies. From a practical perspective, these findings highlight the need for organisations, particularly in the non-Western banking context studied here, to focus on initiatives that foster embeddedness while simultaneously nurturing satisfaction. For millennial employees, who often prioritise career development, work-life balance and meaningful engagement, such practices may be especially effective in reducing TI.

Overall, the structural model findings reinforce both theoretical and practical contributions. They demonstrate that JE is a powerful antecedent of satisfaction and that

TABLE 4: Hypothesis testing.

Hypothesis	Relationship	Coefficient	p-value	Conclusion
H1	Job embeddedness positively influences job satisfaction	0.57	0.000	Supported
H2	Job embeddedness negatively influences turnover intention	-0.27	0.000	Supported
H3	Job satisfaction negatively influences turnover intention	-0.48	0.000	Supported
H4	Job embeddedness negatively influences turnover intention through job satisfaction (mediation)	-0.27	0.000	Supported

satisfaction is the critical lever for reducing turnover. By situating these insights within SET and COR, the study advances scholarly understanding while also offering actionable guidance for organisations seeking to retain valuable talent in an increasingly competitive environment.

Inner model and research hypothesis testing

The description below explains the results of the statistical analysis to prove the acceptance or rejection of the hypothesis. The calculated values are the path coefficient (loading factor), significance or *p*-value. The results of calculating the values with the help of SmartPLS 4 are shown in Figure 1.

The results of the hypothesis testing presented in Table 4 indicate that all proposed relationships are statistically significant at the 5% level, thereby providing robust empirical support for the research model. Firstly, JE was found to exert a strong positive influence on JS ($\beta = 0.574$, $p = 0.000$), confirming H1. This finding suggests that employees who feel more embedded in their organisations through alignment of values, meaningful social connections and perceived organisational support report higher levels of satisfaction with their work. This result reinforces the argument that embeddedness acts as a resource-enriching mechanism that enhances employees' affective evaluation of their jobs.

Secondly, JE exhibited a significant negative effect on TI ($\beta = -0.269$, $p = 0.000$), thereby supporting H2. This result highlights that employees with stronger organisational ties and attachments are less inclined to leave, consistent with the notion that embeddedness functions as a 'retention force' by making departure more costly both socially and psychologically.

Thirdly, JS demonstrated a significant negative relationship with TI ($\beta = -0.476$, $p = 0.000$), supporting H3. This underscores the importance of fostering positive job attitudes, as satisfied employees are more committed and less likely to explore external employment opportunities. The strength of this relationship also affirms the centrality of JS in predicting turnover-related behaviours across organisational contexts.

Finally, the mediation analysis revealed that JS partially mediates the link between JE and TI ($\beta = -0.273$, $p = 0.000$), confirming H4. This indicates that embeddedness reduces turnover not only directly but also indirectly by enhancing satisfaction, which subsequently lowers the desire to quit. The finding of partial mediation suggests that while JE

independently anchors employees to their organisations, its effect is reinforced when employees simultaneously derive satisfaction from their work. Together, these results contribute to a more nuanced understanding of turnover dynamics by demonstrating the dual pathways direct and indirect through which JE influences employee retention.

The results of testing the indirect effect are presented in Table 5:

The indirect effect path coefficient value can be obtained by multiplying the direct effect path coefficient value of the JE variable on the JS variable, which is 0.307, by the direct effect of JS on TI, which is (-0.332). The indirect effect value is obtained from multiplying the direct path coefficient value of (0.307) by the JS variable path coefficient value (-0.332).

To find out the extent to which the JS variable can perform its function as a mediating variable, the mediating variable test is carried out. This test uses the calculation of Variance Accounted For (VAF). If the VAF value is <20%, it is stated that the variable suspected of being a mediating variable is proven not to be a mediating variable. The following Equation 1 will present the results of the calculation of the VAF value:

$$VAF = \frac{\text{Indirect Effect}}{\text{Indirect Effect} + \text{Direct Effect}} \quad [\text{Eqn 1}]$$

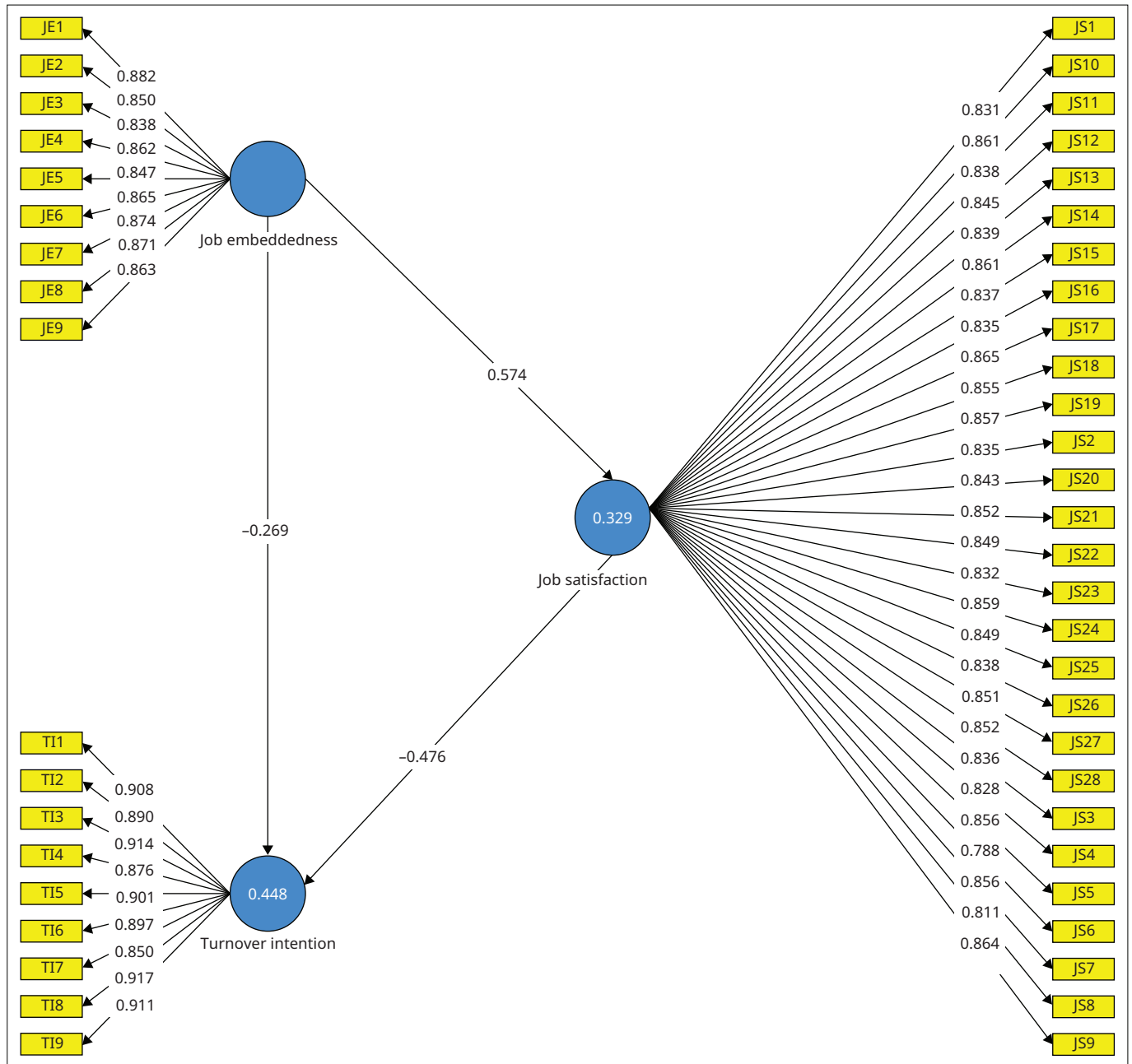
$$VAF = 0.419 \text{ or } 41.9\%$$

Based on the results of the above calculations, it can be seen that the VAF is 0.419 or 41.9%, so it is >20%, thus it can be concluded that there is a partial mediating effect (partial mediated) JS in the influence of JE on TI, meaning that H4 is accepted.

Discussion

The results of this study confirm that JE exerts a significant negative effect on TI, supporting the view that embeddedness reflects the alignment between employees' values, skills and organisational context. When this alignment is strong, employees are less likely to seek alternative employment, even when they encounter role-specific challenges. This finding echoes recent evidence that embedded employees display higher resilience and remain committed to their organisations because of stronger social and professional ties (Afsar et al., 2022; Chen & Hsieh, 2023; Mostafa et al., 2021). Importantly, this relationship demonstrates that TI is shaped not only by dissatisfaction but also by the psychological and social forces anchoring employees to their workplace.

From a theoretical perspective, this study contributes by extending the JE framework into a non-Western context, namely Indonesia's regional banking sector. While prior research has predominantly focused on Western labour



JE, job embeddedness; JS, job satisfaction; TI, turnover intention.

FIGURE 1: Path coefficient (loading factor) and *p*-value.

TABLE 5: Direct, indirect and total effect.

Variable	Direct effect on JS	Direct effect on TI	Indirect effect via JS	Total effect on TI
Job embeddedness (X1)	0.307	-0.140	$0.307 \times -0.332 = -0.101$	$-0.140 + (-0.101) = -0.241$
Job satisfaction (Y)	-	-0.332	-	-0.332

TI, turnover intention; JS, job satisfaction.

markets, our findings reveal that collectivist values, community ties, and familial obligations strongly influence retention in Southeast Asia. This supports SET, whereby organisational support fosters reciprocal commitment, and COR, which posits that employees remain with organisations to safeguard valued resources (Hobfoll et al., 2018; Rahimnia et al., 2022). These insights highlight that retention mechanisms are culturally contingent and cannot be universally generalised.

Practically, the findings suggest that banks can strengthen employee retention by fostering deeper JE. Structured mentoring programmes, flexible work arrangements and cross-functional team projects can enhance organisational support and coworker compatibility. These strategies are especially relevant for millennial employees, who place high value on career development, work-life balance and meaningful work (Tan & Yeap, 2022; Ullah et al., 2024). In contexts such as BPD across Sumatra, fostering positive

co-worker relationships and collaborative cultures can enhance satisfaction, reduce TI and strengthen organisational performance.

Conclusion

This study provides compelling evidence that JE significantly reduces TI among millennial employees in Indonesia's BPD, with JS acting as a partial mediator in this relationship. By incorporating both organisational factors, such as coworker compatibility, leadership support, and career opportunities and off-the-job factors such as community ties and work-life balance, the findings expand traditional turnover models that have largely focused on dissatisfaction as the primary driver of attrition. The theoretical integration of SET and COR offers a deeper explanation for these dynamics: employees reciprocate organisational support with loyalty, while simultaneously striving to conserve valued resources that may be disrupted by changing jobs. Practically, the results underscore the importance of strategic HR interventions, including structured mentoring programmes, flexible work arrangements and transparent career development pathways, to strengthen embeddedness and enhance JS. Moreover, the generational perspective highlights that millennials' emphasis on work-life balance, career growth and meaningful work can magnify the retention effect of embeddedness when these needs are met, but may weaken it when they are overlooked.

Limitations and future research directions

While this study provides valuable theoretical and practical insights, several limitations must be acknowledged. Firstly, the cross-sectional design restricts the ability to establish causality between the examined constructs. Future studies employing longitudinal or experimental approaches would allow for stronger inferences about causal pathways and the temporal stability of these relationships. Secondly, the cultural and contextual focus on millennial employees in Regional Development Banks across Sumatra limits the generalisability of the findings. Cultural norms, economic structures and labour market dynamics may shape how JE and satisfaction interact with TI. Replication in different sectors, regions and countries is therefore necessary to assess the universality of the proposed model. Thirdly, while JS was modelled as a mediator, other organisational and psychological factors such as organisational culture, leadership style, perceived organisational support or employee engagement may also play mediating or moderating roles. Incorporating such variables in future research could provide a more comprehensive understanding of the mechanisms underlying TI. Finally, the generational scope of this study was limited to millennials; the findings may not generalise to Gen Z or older cohorts. Addressing these limitations will help refine the JE framework and extend its applicability across diverse organisational, generational and cultural contexts.

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Competing interests

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

Authors' contributions

Erick Elthorik: Conceptualisation, Methodology, Formal analysis, Investigation, Project administration, Validation, Data curation, Funding acquisition, Writing – original draft, Writing – review & editing. Isnurhadi Isnurhadi: Conceptualisation, Methodology, Project administration, Validation, Writing – review & editing, Supervision. Zunaidah Zunaidah: Supervision, Conceptualisation, Methodology, Validation, Project administration, Writing – review & editing. All authors reviewed and approved the final version of the manuscript.

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Data availability

The data that support the findings of this study are available from the corresponding author, Erick Elthorik, upon reasonable request. No publicly available datasets were used in this research. There are no access codes or web links applicable. All figures in the manuscript are based on primary data collected by the authors, and the raw data are stored securely. There are no restrictions on data availability.

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