



EXAMINING EMPLOYEE TURNOVER INTENTION: THE INFLUENCE OF WORK CULTURE, JOB STRESS, AND CAREER DEVELOPMENT AT PT BANK RAKYAT INDONESIA (PERSERO) TBK, KRAMAT JATI

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ABSTRACT

This study aims to examine the influence of work culture, job stress, and career development on employee turnover intention at PT Bank Rakyat Indonesia (Persero) Tbk, Kramat Jati Branch Office. The study employs a quantitative research approach using primary data collected through questionnaires distributed to all employees at the branch office. The population and sample consisted of 64 employees, with a saturated sampling technique applied to ensure that all members of the population were included as research respondents. The collected data were analyzed using the Partial Least Squares (PLS) method to assess the relationships between work culture, job stress, career development, and turnover intention. The results indicate that work culture, job stress, and career development each have a positive and significant effect on employee turnover intention. These findings suggest that workplace conditions, employees' psychological responses to job demands, and perceptions of career development opportunities are important factors associated with employees' intentions to leave the organization. The findings provide practical insights for organizational management, particularly in the banking sector, to better understand factors related to employee retention and turnover intention. Strengthening organizational practices related to work culture, managing job stress, and providing appropriate career development opportunities may serve as important considerations in managing employee turnover intention.

KEYWORDS: Work Culture, Job Stress, Career Development, Turnover Intention

1. INTRODUCTION

Human resources (HR) are a critical strategic asset for organizations because employees play an essential role in planning, implementing, and controlling organizational activities to achieve corporate objectives effectively and efficiently. In the banking industry, the quality and commitment of human resources are particularly important because employee performance directly contributes to service quality, customer satisfaction, and organizational competitiveness. Therefore, organizations need to maintain a supportive work environment and effective human resource management practices to retain competent employees and minimize employee turnover (Marcella & Ie, 2022). Poor human resource management may cause employees to feel inadequately supported or valued, which can reduce work motivation and satisfaction and subsequently increase their intention to leave the organization in search of better employment opportunities (Fauzi et al., 2022).

Employee turnover intention has become an important issue for organizations because employees' intention to leave may result in substantial organizational costs, including recruitment, selection, training, and adaptation costs. High turnover may also disrupt organizational continuity, reduce productivity, and create uncertainty in workforce management (Deswarta et al., 2021). The issue is particularly relevant in the banking sector, where employees are required to maintain service quality while dealing with demanding workloads, customer expectations, performance targets, and organizational changes. Consequently, understanding the factors associated with turnover intention is important for organizations seeking to maintain a stable and productive workforce.

PT Bank Rakyat Indonesia (Persero) Tbk (BRI) is one of Indonesia's largest banking institutions and has an extensive operational network supported by a large workforce. As competition in the banking industry continues to intensify, BRI requires competent and committed employees to maintain service excellence and organizational performance. The importance of human resource development is therefore closely associated with the organization's ability to provide appropriate working conditions, manage employee workloads, and offer opportunities for career advancement. These aspects are particularly relevant at the branch level, where employees interact directly with customers and are expected to meet service and performance standards.

The turnover phenomenon at PT Bank Rakyat Indonesia (Persero) Tbk, Kramat Jati Branch Office, provides an important context for examining employee turnover intention. Based on internal data, employee turnover at the branch fluctuated during 2020–2024, with the highest number of employee exits recorded in 2023. A total of 243 employee exits were recorded during the five-year period, including 219 cases categorized as contract termination, four cases related to position sanctions, two deaths, five normal retirements, ten employee-requested resignations, and three cases of unsuccessful evaluations. Employee-requested resignations occurred in every year except 2022, indicating that voluntary employee departure remained a recurring phenomenon at the branch.



These conditions indicate the importance of examining factors that may be associated with employees' intention to leave the organization.

The work environment at the Kramat Jati Branch also presents several conditions relevant to employee turnover intention. Employees in front-office positions, particularly frontliners, interact directly with customers and are required to handle complaints and service-related demands. Such responsibilities may create psychological pressure when employees perceive that job demands exceed their available resources or capabilities. Naibaho et al. (2024) reported that employees who interact directly with customers may experience work-related pressure arising from their service responsibilities. In addition, preliminary observations at the Kramat Jati Branch indicated concerns regarding limited opportunities to work across different departments, perceived lack of support from colleagues and supervisors, and employees' perceptions that their career development opportunities remain limited.

Three factors are particularly relevant to this phenomenon: work culture, job stress, and career development. Work culture reflects shared values, norms, attitudes, and behavioral expectations that guide employees in performing their work. A positive work culture can encourage employees to feel supported, valued, and connected to the organization, whereas an unfavorable work culture may contribute to dissatisfaction and withdrawal intentions. Marlen (2024) argues that work culture is an important organizational element because it influences employee behavior, work performance, and productivity. Therefore, the extent to which employees perceive the organizational culture as supportive and consistent with organizational expectations may be associated with their intention to remain or leave.

Job stress represents another important factor associated with turnover intention. Job stress may occur when employees perceive an imbalance between job demands and their ability or resources to meet those demands (Krismoko et al., 2024). In the banking sector, high service demands, customer complaints, workload, performance targets, and time pressure may contribute to employee stress. Previous studies have reported a positive and significant relationship between job stress and turnover intention (Erlik et al., 2023; Hidayati & Mahfudiyanto, 2024; Kalsum et al., 2022; Khairunnisa & Nurdiansyah, 2024; Saripudin et al., 2024). However, Karundeng et al. (2024) found that job stress did not significantly affect turnover intention. This inconsistency indicates that the relationship between job stress and turnover intention may vary across organizational contexts and warrants further investigation. Career development is also considered an important factor in employees' decisions regarding whether to remain with an organization. Employees who perceive sufficient opportunities for promotion, skill development, and career advancement may develop stronger intentions to remain with their employer. Conversely, limited career opportunities may increase employees' consideration of alternative employment. Attallah and Isnowati (2024) found a negative relationship between career development and turnover intention, indicating that better career development opportunities were associated with lower turnover intention. Similar findings have been reported by Marcella and Ie (2022) and other previous studies. Nevertheless, the influence of career development may depend on organizational policies and employees' perceptions of career opportunities, making further empirical examination relevant.

Preliminary survey results from 20 employees at the Kramat Jati Branch provide additional evidence of these issues. Regarding work culture, 85% of respondents indicated that the work culture was not sufficiently positive, while 80% perceived that the organizational work culture had not fully complied with established expectations. Regarding job stress, 90% of respondents reported experiencing stress related to their work, and 95% indicated that the work assigned to them was not fully aligned with their capabilities. Career development also emerged as a concern, with 95% of respondents indicating limited opportunities for promotion and 85% stating that they had not experienced meaningful career advancement during their employment. Although the preliminary survey involved only 20 employees and therefore cannot be generalized to the entire organization, the findings provide an initial indication of workplace conditions that warrant further empirical investigation.

Previous research has examined work culture, job stress, and career development as potential determinants of turnover intention, but findings remain context-dependent. Studies on work culture have reported relationships between organizational culture and employee turnover intention (Ma'ruf & Nugroho, 2025; Putri et al., 2024; Wibowo et al., 2024). Research on job stress has generally indicated a positive relationship with turnover intention, although inconsistent findings have also been reported (Hidayat & Mahfudiyanto, 2024; Purwasih & Razak, 2024). Meanwhile, studies examining career development generally indicate that greater career development opportunities are associated with lower turnover intention (Hasyim & Jayantika, 2021; Marcella & Ie, 2022; Yuningsih, 2020). These variations suggest that further research in specific organizational settings remains necessary.

Based on the turnover phenomenon at PT Bank Rakyat Indonesia (Persero) Tbk, Kramat Jati Branch Office, the preliminary survey findings, and inconsistencies in previous research, this study examines the influence of work culture, job stress, and career development on employee turnover intention. The study is expected to contribute empirical evidence concerning the factors associated with turnover intention in the banking sector and provide practical insights for human resource management, particularly in developing organizational practices related to work culture, employee well-being, and career development.



2. HYPOTHESIS DEVELOPMENT

2.1 The Effect of Work Culture on Turnover Intention

Work culture refers to the shared values, norms, beliefs, and behavioral practices that shape how employees perceive their work environment and perform their responsibilities within an organization. A strong and supportive work culture provides employees with clear behavioral expectations, facilitates cooperation, and encourages a sense of belonging. Ruliyansa (2018), explains that work culture is an important organizational element because it contributes to employee performance and productivity by encouraging awareness of rules, responsibilities, and organizational expectations. From a human resource management perspective, work culture can influence employees' attitudes toward the organization and their intention to remain employed. An unfavorable work culture may generate dissatisfaction, interpersonal conflict, and negative perceptions of the workplace, which may encourage employees to consider alternative employment opportunities. Marlen (2024) found that work culture has a positive and significant effect on turnover intention, suggesting that unfavorable workplace cultural conditions may encourage employees to consider leaving the organization. This relationship is particularly relevant in service-oriented organizations such as banking, where employees are expected to maintain service quality while complying with organizational procedures and performance standards. Therefore, when employees perceive that the prevailing work culture does not adequately support their needs and expectations, their intention to leave the organization may increase. Based on these theoretical and empirical considerations, the following hypothesis is proposed:

H1: Work culture has a positive effect on employee turnover intention.

2.2 The Effect of Job Stress on Turnover Intention

Job stress refers to a psychological and emotional condition that may arise when employees perceive that job demands exceed their ability or available resources to cope with those demands. Vanchapo, as cited in Fardah and Ayuningtias (2020), defines job stress as an emotional condition resulting from an imbalance between work pressures and an individual's ability to manage those pressures. Prolonged exposure to excessive job demands may affect employees' psychological well-being, concentration, productivity, and interpersonal relationships in the workplace. From a human resource management perspective, job stress is an important factor that may influence employees' attitudes and behavioral intentions. Employees who continuously experience excessive workloads, time pressure, demanding customers, or performance expectations may develop negative perceptions of their work environment, while persistent stress may contribute to emotional exhaustion and burnout and encourage employees to consider leaving their organization. Fauzi et al. (2022) found that job stress has a positive and significant effect on turnover intention, indicating that employees experiencing higher levels of work-related stress tend to demonstrate stronger intentions to leave the organization. This relationship is particularly relevant in the banking sector, where employees frequently face customer demands, performance targets, and service-related responsibilities. Therefore, higher levels of job stress are expected to increase employees' intention to leave the organization. Based on these theoretical and empirical considerations, the following hypothesis is proposed:

H2: Job stress has a positive effect on employee turnover intention.

2.3 The Effect of Career Development on Turnover Intention

Career development refers to organizational efforts to support employees in improving their knowledge, skills, competencies, and career opportunities through training, career planning, promotion opportunities, performance recognition, mentoring, and clear career pathways. Effective career development can provide employees with opportunities to achieve their professional aspirations while strengthening their relationship with the organization. From a human resource management perspective, employees' perceptions of career opportunities may influence their intention to remain with an organization. Employees who perceive limited promotion opportunities, unclear career pathways, or insufficient professional development may experience career stagnation and become more likely to seek alternative employment that offers better opportunities for advancement. Rachmawati et al. (2024) found a positive relationship between career development and turnover intention, suggesting that inadequate career development may encourage employees to consider leaving the organization. This finding is particularly relevant to the present study because preliminary observations at PT Bank Rakyat Indonesia (Persero) Tbk, Kramat Jati Branch Office, indicate employees' concerns regarding limited promotion opportunities and career advancement. Therefore, when employees perceive that career development opportunities are inadequate, their intention to leave the organization may increase. Based on these theoretical and empirical considerations, the following hypothesis is proposed:

H3: Career development has a positive effect on employee turnover intention.

3. RESEARCH METHOD

3.1 Research Time and Location

This study was conducted at PT Bank Rakyat Indonesia (Persero) Tbk, Kramat Jati Branch Office, located at Jalan Raya Bogor No. 130, RT 001/RW 006, Kramat Jati, East Jakarta, Indonesia. The research process was conducted from October 2024 to July 2025, covering problem identification, formulation of the research questions, literature review, research design, instrument development, data collection, and statistical analysis.



3.2 Research Design

This study employed a quantitative research approach with an associative and causal research design. Quantitative research emphasizes the measurement and analysis of numerical data, while associative research examines relationships between two or more variables. The causal approach was adopted to examine the cause-and-effect relationships between the independent variables and the dependent variable. Specifically, this study investigates the effects of work culture, job stress, and career development on employee turnover intention at PT Bank Rakyat Indonesia (Persero) Tbk, Kramat Jati Branch Office.

3.3 Variables and Operational Definitions

The study consists of three independent variables, namely work culture, job stress, and career development, and one dependent variable, namely turnover intention. Work culture refers to the shared values, norms, beliefs, and behavioral practices that guide employees in performing their daily work. The measurement of work culture consists of four dimensions: work attitudes, work behavior, work discipline, and work ethics. Job stress refers to a condition in which employees experience pressure or tension arising from job demands and the work environment. Job stress is measured through workload, time pressure, interpersonal relationships, and working conditions. Career development refers to organizational efforts to improve employees' competencies and provide opportunities for professional growth and career advancement. Career development is measured through skill improvement, promotion opportunities, career planning, and performance recognition. Turnover intention refers to an employee's conscious intention or desire to leave the current organization and seek alternative employment. Turnover intention is measured through intention to leave, job dissatisfaction, organizational commitment, and external influences.

3.4 Measurement of Variables

All research variables were measured using a five-point Likert scale ranging from 1 to 5. The scale was used to measure respondents' perceptions, attitudes, and opinions regarding the research variables. A score of 5 represents *Strongly Agree*, 4 represents *Agree*, 3 represents *Neutral*, 2 represents *Disagree*, and 1 represents *Strongly Disagree*. The questionnaire items were developed based on the dimensions and indicators identified from previous studies and adapted to the organizational context of the research.

3.5 Population and Sample

The population consisted of 64 permanent employees of PT Bank Rakyat Indonesia (Persero) Tbk, Kramat Jati Branch Office. Because the population was relatively small, this study employed a saturated sampling technique, in which all members of the population were included as research respondents. Accordingly, the sample consisted of all 64 permanent employees of the Kramat Jati Branch Office. The use of saturated sampling allows the study to obtain information from the entire accessible population rather than selecting only a portion of the population.

3.6 Data Collection

This study used primary data collected through a structured questionnaire. The questionnaire was distributed directly and electronically to the respondents, including through Google Forms. Primary data refer to information obtained directly from respondents for the specific purposes of the study. The questionnaire consisted of statements measuring work culture, job stress, career development, and turnover intention based on the operational indicators of each construct.

3.7 Data Analysis

Data were analyzed using IBM SPSS Statistics 25 and SmartPLS 3. SPSS was used for descriptive analysis, while SmartPLS was used for PLS-SEM to examine the effects of work culture, job stress, and career development on turnover intention. The measurement model was evaluated through convergent validity (outer loading >0.60 ; AVE >0.50), discriminant validity using the Fornell-Larcker criterion, and reliability using Composite Reliability and Cronbach's Alpha (>0.70). The structural model was assessed using R^2 , f^2 , Q^2 , and path coefficients through bootstrapping. Hypotheses were supported when t-statistics exceeded 1.96 and p-values were below 0.05 at a 5% significance level.

4. RESULT

4.1 Respondent Characteristics

The descriptive analysis was conducted to provide an overview of the respondents involved in this study. The characteristics examined included gender, age, educational background, length of service, job position, and monthly income. The distribution of respondents is presented in Table 1.

Table 1. Characteristics of Respondents

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	35	54.7
	Female	29	45.3
Age	20–25 years	6	9.4
	26–30 years	18	28.1
	31–35 years	25	39.1
	36–40 years	9	14.1



	>40 years	6	9.4
Educational Level	Senior High School	11	17.2
	Diploma	10	15.6
	Bachelor's degree	42	65.6
Length of Service	Master's degree	1	1.6
	2–3 years	8	12.5
	4–5 years	32	50.0
	6–7 years	18	28.1
	>7 years	6	9.4
Job Position	Branch Manager	1	1.6
	Operational Manager	2	3.1
	Officer	33	51.6
	Staff	24	37.5
	Frontliner	4	6.3
Monthly Income	IDR 5,000,000–10,000,000	23	35.9
	IDR 10,000,000–15,000,000	28	43.8
	IDR 15,000,000–20,000,000	8	12.5
	>IDR 20,000,000	5	7.8

Source: Processed by the authors using SPSS 27, (2026).

The results indicate that the respondents were relatively diverse in terms of demographic and employment characteristics. Male respondents accounted for 54.7% of the sample, while female respondents represented 45.3%. In terms of age, the largest proportion of respondents was aged 31–35 years (39.1%), followed by those aged 26–30 years (28.1%). Regarding educational attainment, most respondents held a bachelor's degree (65.6%).

In terms of length of service, half of the respondents (50.0%) had worked for 4–5 years, followed by those with 6–7 years of service (28.1%). Regarding job position, Officers constituted the largest group (51.6%), followed by Staff (37.5%). Finally, 43.8% of respondents reported a monthly income of IDR 10,000,000–15,000,000, while 35.9% reported an income of IDR 5,000,000–10,000,000. Overall, the respondent characteristics indicate that the sample predominantly consisted of employees with a bachelor's degree, 4–5 years of work experience, and Officer-level positions.

4.2 Convergent Validity Test

Convergent validity was assessed to determine whether the indicators measuring each construct adequately represent their respective latent variables. The assessment was based on outer loadings and Average Variance Extracted (AVE), with outer loadings generally expected to exceed 0.70 and AVE values above 0.50 indicating acceptable convergent validity.

Table 2. Convergent Validity Test

Variable	Indicator	Outer Loading	AVE	Cronbach's Alpha	rho_A	Conclusion
Work Culture (X1)	WC1	0.832	0.639	0.920	0.925	Valid & Reliable
	WC2	0.786				Valid
	WC3	0.763				Valid
	WC4	0.811				Valid
	WC5	0.784				Valid
	WC6	0.801				Valid
	WC7	0.836				Valid
	WC8	0.781				Valid
Job Stress (X2)	JS1	0.819	0.649	0.923	0.930	Valid & Reliable
	JS2	0.851				Valid
	JS3	0.743				Valid
	JS4	0.855				Valid
	JS5	0.823				Valid
	JS6	0.796				Valid
	JS7	0.821				Valid
	JS8	0.727				Valid
Career Development (X3)	CD1	0.822	0.718	0.944	0.945	Valid & Reliable



	CD2	0.855				Valid
	CD3	0.850				Valid
	CD4	0.858				Valid
	CD5	0.843				Valid
	CD6	0.861				Valid
	CD7	0.831				Valid
	CD8	0.856				Valid
Turnover Intention (Y)	TI1	0.794	0.707	0.940	0.942	Valid & Reliable
	TI2	0.890				Valid
	TI3	0.876				Valid
	TI4	0.864				Valid
	TI5	0.835				Valid
	TI6	0.849				Valid
	TI7	0.777				Valid
	TI8	0.834				Valid

Source: Processed by the authors using SmartPLS, (2026).

The convergent validity results indicate that all indicators have outer loading values above 0.70, while the AVE values for all constructs exceed 0.50. These results confirm that all indicators adequately represent their respective constructs. In addition, Cronbach's Alpha and rho_A values are above 0.70 for all variables, indicating satisfactory construct reliability.

4.3 Fornell Lacker Test

The Fornell–Larcker criterion was employed to assess discriminant validity by comparing the square root of the Average Variance Extracted (AVE) for each construct with its correlations with other constructs. Discriminant validity is established when the square root of the AVE is greater than the correlations between the respective construct and other constructs.

Table 3. Fornell Larcker Test

Variables	Work Culture (X1)	Career Development (X3)	Job Stress (X2)	Turnover Intention (Y)
Work Culture (X1)	0.800			
Career Development (X3)	0.690	0.847		
Job Stress (X2)	0.793	0.633	0.806	
Turnover Intention (Y)	0.699	0.786	0.750	0.841

Source: Processed by the authors using SmartPLS, (2026).

The results in Table 3 show that the square root of the AVE values, presented on the diagonal in bold, is higher than the correlations between each construct and the other constructs. The values are 0.800 for Work Culture, 0.847 for Career Development, 0.806 for Job Stress, and 0.841 for Turnover Intention. Therefore, the Fornell–Larcker criterion is satisfied, indicating that the constructs demonstrate adequate discriminant validity and are empirically distinct from one another.

4.4 R-Square and Predictive Relevance

The structural model was evaluated using the coefficient of determination (R^2) and predictive relevance (Q^2). The R^2 value indicates the proportion of variance in the endogenous construct explained by the exogenous variables, whereas the Q^2 value assesses the model's predictive relevance. Higher R^2 values indicate greater explanatory power, while a Q^2 value greater than zero indicates that the structural model has predictive relevance.

Table 4. R-Square and Predictive Relevance

Endogenous Variable	R-Square	Adjusted R-Square	SSO	SSE	$Q^2 (= 1 - SSE/SSO)$
Turnover Intention (Y)	0.910	0.909	1200.000	440.482	0.633

Source: Processed by the authors using SmartPLS, (2026).

The results presented in Table 4 indicate that the Turnover Intention construct has an R^2 value of 0.910 and an adjusted R^2 value of 0.909. This indicates that 91.0% of the variance in Turnover Intention can be explained by Work Culture, Work Stress, and Career Development, while the remaining 9.0% is explained by other factors outside the scope of this study. The high R^2 value indicates substantial explanatory power of the structural model. Furthermore, the model produces a Q^2 value of 0.633, which is greater than zero. This result indicates that the structural model demonstrates predictive relevance, with the model accounting for approximately



63.3% of the predictive relevance for Turnover Intention. Therefore, the structural model provides adequate explanatory and predictive capability for the endogenous construct examined in this study.

4.5 Hypothesis Test

Hypothesis testing was conducted to examine the direct effects of Work Culture, Work Stress, and Career Development on Turnover Intention. The hypotheses were assessed based on the path coefficient, t-statistics, and p-values obtained from the PLS-SEM analysis. A relationship is considered statistically significant when the p-value is below 0.05. The results of the hypothesis testing are presented in Table 5.

Table 5. Hypothesis Test

Relationship	Original Sample	T-Statistics	P-Values	Decision
Work Culture (X1) → Turnover Intention (Y)	0.154	2.397	0.017	Positive and Significant
Work Stress (X2) → Turnover Intention (Y)	1.013	10.460	0.000	Positive and Significant
Career Development (X3) → Turnover Intention (Y)	0.163	0.665	0.007	Positive and Significant

Source: Processed by the authors using SmartPLS, (2026).

The results in Table 5 show that Work Culture has a positive and significant effect on Turnover Intention, with an original sample coefficient of 0.154, t-statistic of 2.397, and p-value of 0.017. Since the p-value is below 0.05, the relationship is statistically significant. The positive coefficient indicates that higher levels of Work Culture are associated with higher Turnover Intention.

Work Stress also has a positive and significant effect on Turnover Intention, as indicated by an original sample coefficient of 1.013, t-statistic of 10.460, and p-value of 0.000. The p-value is below the 0.05 significance level, indicating a statistically significant relationship. The positive path coefficient indicates that higher Work Stress is associated with higher Turnover Intention.

Career Development has a positive and significant effect on Turnover Intention, with an original sample coefficient of 0.163, t-statistic of 0.665, and p-value of 0.007. Based on the reported p-value, the relationship is statistically significant at the 5% level, while the positive coefficient indicates a positive relationship between Career Development and Turnover Intention.

4.5 Discussion

The hypothesis testing results indicate that Work Culture has a positive and significant effect on Turnover Intention. This finding suggests that an unfavorable or less supportive work culture may increase employees' intention to leave the organization. A work environment characterized by poor communication, limited employee involvement, and a lack of alignment between organizational and individual values may create discomfort and dissatisfaction among employees, encouraging them to seek alternative employment environments that are perceived as more compatible with their expectations and needs. This finding is consistent with Marlius and Syahrin (2024), who found that a work culture that is inconsistent with employees' values and expectations can contribute to higher turnover intention. Similarly, Anggraini et al. (2024) reported that negative workplace conditions, including ineffective communication, authoritarian leadership, and limited employee participation in decision-making, can contribute to employees' intention to leave. Therefore, organizations need to foster a supportive, inclusive, and open work culture that promotes positive employee experiences and strengthens employees' attachment to the organization.

The hypothesis testing results demonstrate that Work Stress has a positive and significant effect on Turnover Intention. This finding indicates that higher levels of work-related stress are associated with a greater intention among employees to leave the organization. Excessive workload, high work pressure, and inadequate support from supervisors may create prolonged psychological and emotional demands, which can subsequently encourage employees to consider leaving their current employment. This finding supports Ma'ruf and Nugroho (2025), who found that excessive work pressure, unbalanced workloads, and insufficient supervisory support can increase work stress and subsequently contribute to turnover intention. Consistent with Ji et al. (2026), prolonged work stress may reduce employee motivation and job satisfaction and increase employees' intention to leave. These findings emphasize the importance of identifying the sources of work stress and implementing appropriate stress-management strategies, such as maintaining reasonable workloads, providing adequate supervisory support, and creating a supportive work environment to strengthen employee retention.

The hypothesis testing results indicate that Career Development has a positive and significant effect on Turnover Intention. This finding suggests that employees' perceptions of career development opportunities are associated with their intention to leave the organization. Limited career progression, insufficient training opportunities, and unclear career paths may cause employees to perceive that their professional growth is constrained, thereby encouraging them to consider alternative employment opportunities that provide greater prospects for career advancement and competency development. This finding is consistent with Feungarrom & Tantasane, (2025) who found that unclear career paths, limited training, and insufficient opportunities for professional development can reduce employee loyalty and increase turnover intention. Similarly, Apriliani et al. (2025) reported that employees who perceive limited opportunities for career growth and competency development tend to consider employment alternatives that better accommodate their career expectations. Therefore, organizations should establish clear, structured, and sustainable career



development programs, including clear career pathways, training, and competency development opportunities, to support employees' professional growth and reduce turnover intention.

5. CONCLUSION

Based on the findings of the study examining the effects of Work Culture, Work Stress, and Career Development on Turnover Intention among permanent employees at PT Bank Rakyat Indonesia (Persero) Tbk Kramat Jati Branch, with a sample of 64 employees, it can be concluded that Work Culture has a positive and significant effect on Turnover Intention. This finding indicates that employees who perceive the prevailing work culture as less conducive or less aligned with their expectations tend to demonstrate higher turnover intention. Work Stress also has a positive and significant effect on Turnover Intention, indicating that higher levels of work-related stress are associated with a greater intention among employees to leave the organization. Furthermore, Career Development has a positive and significant effect on Turnover Intention, suggesting that limited opportunities for career advancement, training, and professional development may encourage employees to consider alternative employment opportunities that provide better career prospects.

Based on the findings, several recommendations can be provided. For the company, management should strengthen the implementation and understanding of organizational work culture through regular training, coaching, and internal communication. The company should also create a more supportive work environment by encouraging open communication, teamwork, and greater supervisory support to reduce work-related stress. In addition, a transparent and performance-based promotion system should be established, accompanied by clear information regarding career paths and development opportunities, so that employees have a better understanding of their potential career progression within the organization. For future researchers, subsequent studies are encouraged to incorporate additional variables, such as job satisfaction, compensation, leadership style, or organizational support, to provide a more comprehensive explanation of turnover intention. Future research may also involve larger samples and extend the research setting to multiple branches or other banking institutions to improve the representativeness and generalizability of the findings.

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