

Human Resource Practices and Employee Turnover Intention in the Banking Industry: The Mediating Role of Workload and Organizational Commitment at PT Maybank Indonesia Medan

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Abstract

This study aims to examine the influence of the human resource recruitment system, workload, and organizational commitment on employee turnover intention at PT Maybank Indonesia Tbk Medan Branch. Turnover intention is a critical issue in the banking sector due to its impact on organizational stability, operational efficiency, and human resource sustainability. The research employs a quantitative descriptive approach. The population in this study consists of all employees of PT Maybank Indonesia Tbk Medan Branch, totaling 47 employees. Because the population size is relatively small, a saturated sampling (census) technique was applied, meaning that all members of the population were used as the research sample, totaling 47 respondents. Data were collected using a structured questionnaire with a Likert scale measurement. The variables measured include the recruitment system (X1), workload (X2), organizational commitment (X3), and turnover intention (Y). Data analysis was conducted using SPSS software, including descriptive statistics, instrument testing (validity and reliability), classical assumption tests, multiple linear regression analysis, and hypothesis testing using t-test, F-test, and coefficient of determination (R^2). The results indicate that employee turnover intention is influenced by the recruitment system, workload, and organizational commitment. These variables simultaneously and partially affect turnover intention based on multiple linear regression analysis. The study implies that banking management should improve recruitment accuracy to ensure person-job fit, manage workload distribution to reduce employee stress, and strengthen organizational commitment through effective engagement and supportive leadership practices. These efforts are essential to reduce turnover intention and improve organizational performance.

Keywords: Recruitment System, Workload, Organizational Commitment, Turnover Intention, Population And Sample, Banking Sector.

INTRODUCTION

The period of globalization has radically transformed the structure of organizational competitiveness, where competitive advantage is no longer only defined by capital and technology but increasingly depends on the quality of human resources (HR) held (Simanjuntak et al., 2026). In this context, HR is characterized as a strategic asset that plays a critical role in defining the degree of competitiveness, adaptability and sustainability of an organization in responding to the dynamics of a continuously changing business environment (Napitupulu et al., 2026). A company's inability to manage its HR efficiently can lead to several difficulties such as reduced performance, operational inefficiencies and increased workforce instability (Faris et al., 2024). Therefore, HR management must be done in an integrated manner through a comprehensive system, which includes a recruitment process that can ensure the match between individual competencies and values with organizational needs, proportional workload management to prevent excessive work pressure, and strengthening work commitment as a primary instrument in maintaining employee loyalty (Tambun et al., 2026). These three components are linked and constitute a system that influences organizational stability, where deficits in one aspect can effect the increase of turnover intention and the decrease of total organizational performance (Bhastary et al., 2024).

One of the key challenges that often occurs in the banking industry is the high turnover intention or intention to leave the organization. Turnover intention is a major concern due to increased recruitment and training costs, poor organizational stability and interrupted corporate operational performance (Rasulova & Tanova, 2025). This situation also occurred in PT Maybank Indonesia Tbk Medan Branch which increased the number of employees leaving from 2021 to 2025 from 7 to 15 persons suggesting a severe problem in HR management.

The HR recruitment system is seen to be one aspect that influences turnover intention. Poor recruitment can cause a mismatch between the employee and the job (person-job fit) and the organizational culture (person-organization fit), leading to low job satisfaction and a higher intention to leave the organization (Butson et al., 2025). In addition, one of the main factors that might raise work stress, emotional tiredness and decreased work motivation is the imbalance of workload (Galanis et al., 2025). Low work commitment is also found to be a significant factor of greater turnover intention, as employees who do not have emotional attachment are more likely to leave the firm (Chang et al., 2025).

Previous studies have explored the influence of recruitment procedures, workload and work commitment on turnover intention, but there are still significant study gaps. First, most of the prior studies only include variables partially, therefore they are not able to present a comprehensive picture about the simultaneous influence of all three factors in one integrated research model. Second, the research on turnover intention in the banking sector, especially at the branch level of regional banks such as PT Maybank Indonesia Tbk Medan Branch, is still very restricted. Third, the findings of prior research are inconsistent, especially regarding the role of workload on turnover intention. Some research has shown that workload has a considerable beneficial effect on turnover intention, while other research has shown different results. The scenario highlights a need for re-examination in many organizational settings and research sites.

The urgency of this research lies in the importance of understanding the factors influencing turnover intention in the highly competitive banking industry. High turnover intention can disrupt operational stability, increase organizational costs, and reduce the quality of service to customers. Therefore, a more in-depth empirical study is needed to provide a basis for management in formulating more effective HR management strategies. This research is also crucial for providing policy recommendations related to improving recruitment systems, managing workloads, and increasing work commitment to sustainably reduce turnover intention.

LITERATURE REVIEW

Turnover intention

Turnover intention is a psychological construct that indicates an employee's conscious and deliberate intention to leave the organization and seek alternative employment in the future and is thus often considered the most relevant early indicator in predicting actual turnover within an organization (Syafuddin et al., 2024). Conceptually, turnover intention is not only the individual decision but also the outcome of accumulation of work experience, perception of organizational environment and individual assessment of the fit of the individual to the job (Khoir et al., 2024). (S & Bangun, 2025) indicates that turnover intention has strategic consequences from the perspective of management because of its potential to increase recruitment and training costs and impair stability in the workforce and disrupt the efficacy and continuity of organizational operations. Moreover, many studies indicate that turnover intention is not a result of a single factor but rather is shaped by a combination of organizational and individual factors, such as workload, job satisfaction, organizational commitment, and the effectiveness of human resource management systems (Aktürk & Yeşiltaş, 2024). Therefore, the control of turnover intention should be an integral and complete management (Suresh & Nigam, 2022).

Human Resources Recruitment System

The human resource recruiting system is a systematic process in which organizations obtain, select and place people that best meet the job needs and long-term goals of the organization (Gezinski, 2024). This approach is not only aimed to fulfill workforce needs in numeric terms, but

also in terms of quality elements through the alignment of individual competencies, values and character with organizational culture (Butar et al., 2023). It is a valuable device in attaining the best person-job fit and person-organization fit so that the chosen personnel are able to adapt and contribute maximally to the organizational performance (Madanchian, 2024). Moreover, a clear, objective, and competency-based recruitment approach can boost the fairness perception of prospective employees, enhance the initial commitment to the business, and decrease the gap in job expectations (Noble et al., 2025). Eventually, these conditions will have ramifications for enhancing staff retention and reducing turnover intention levels within the firm (Fabbri et al., 2023).

Research results (Mittal & Singh, 2021) suggest that a structured recruitment approach based on competency can improve the quality of recruited human resources, consequently reducing the level of desire of employees to quit the firm. Also, (Stoliaruk, 2023) reported that good recruitment process helps in improving employee-job fit, which minimizes turnover intention. Other research also suggests that when inappropriate recruitment occurs, it can lead to employees not being a good match for the job, which can then cause low job satisfaction and higher desire to quit the firm (Lubis et al., 2024).

Workload

Workload is a multidimensional notion that refers to the degree of job demands to be met by employees within a particular time limit, representing the combination of task complexity, time pressure and individual capacity to effectively accomplish work (Harianto, 2024b). From the standpoint of human resource management, workload is considered not only as a quantitative accumulation of activities but also as a psychological aspect that can affect the mental and physical balance of an employee when fulfilling their position (Syihabudhin, 2022). When expectations of the job are greater than what the individual is capable of doing a condition of job strain is created which can lead to long term work stress, emotional tiredness and lowered intrinsic motivation. This condition is often empirically linked with lower individual performance and a higher tendency of employees to detach themselves from the business (Fatajo, 2024). At the macro scale, a poorly managed workload might be a major factor that drives turnover intention, especially when the businesses do not supply appropriate work resources to fulfill high job demands (Anggraeny et al., 2024).

According to research (S & Bangun, 2025), heavy workloads have a substantial effect on increased turnover intention as employees feel unable to meet the demands of the job efficiently. Furthermore, (Ode et al., 2025) discovered that a mismatch between workload and individual capacity can diminish work motivation and elevate employees' inclination to seek other employment. Other studies also indicate that overwork is a major element that gives rise to work stress and job unhappiness in organizations.

Work Commitment

Work commitment is a psychological construct that represents the level of connection, identity, and participation of an individual with an organization as evidenced in an employee's readiness to remain with and contribute to the achievement of organizational goals on an ongoing basis (Marnisah, 2022). Theoretically, job commitment is not only a sign of loyalty but also a psychological mechanism that affects the stability of employee work behavior in an organization (Nurlina, 2022). Employees with a high level of commitment tend to exhibit persistent positive attitudes, strong emotional attachments and orientation for the organization which would suppress the tendency to leave their positions despite the external demands and work challenges (Simbolon et al., 2023). Conversely, the lower the amount of work commitment, the lower the internalization of organizational principles, which in turn makes employees more vulnerable to turnover intention, especially when faced with job discontent or more enticing external options (Abebe & Assemie, 2023). Organizational commitment is a determining element that greatly affects employee decisions to stay or leave an organization, and the lower the level of work commitment, the higher the chance of turnover intention in a business (Holliman et al., 2022).

The results of the study (Serang et al., 2024) shown that organizational commitment had a negative and substantial effect on turnover intention; that is, the more the employee's commitment to the organization, the lower the intention to leave the organization. Strong corporate commitment can promote employee loyalty, and lower willingness to quit jobs. Other studies have also shown that organizational commitment is a significant factor in long term employee retention (Panjaitan, 2022).

METHODOLOGY

This study employs a quantitative approach with descriptive methodologies in analyzing the influence of the human resource recruitment system, workload, and work commitment on employee turnover intention. The study was designed with a quantitative approach and sought to explore the cause and effect relationship of the variables through evaluating the earlier developed hypotheses. The research was held in PT Maybank Indonesia Tbk Medan Branch Jl. P. Diponegoro No. 18 Medan. The research period was from October 2025 to February 2026.

Population in this study were all 47 workers of PT Maybank Indonesia Tbk Medan Branch. The sampling technique employed is saturated sampling (census) that is the complete population is used as a research sample because the number is relatively modest. Data were obtained via a questionnaire issued by the researcher to the respondents using a five-level Likert scale to examine the respondents' impressions of the research variables, namely the HR recruitment system (X1), workload (X2), work commitment (X3), and turnover intention (Y). In addition, documentation investigations were also carried out to assist the research study.

Statistical analysis was performed using the Statistical Package for the Social Sciences (SPSS). The study steps include descriptive analysis, data quality testing (Validity and reliability testing), classical assumption testing (normality, multicollinearity, and heteroscedasticity), and multiple linear regression analysis to evaluate the influence between variables. Hypothesis testing with partial tests (t-test), simultaneous test (F-test) and the coefficient of determination (R^2) for the magnitude of contribution of independent variables to the dependent variable.

The regression model was $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$.

RESULTS and DISCUSSION

Validity Test Results

The validity test results show that all indicators in the HR recruitment system—workload, organizational commitment, and turnover intention—have r-count values greater than r-table (0.361), so all items are declared valid. In the HR recruitment system variables, the r count value is in the range of 0.654 to 0.941, which indicates a high level of validity, with the strongest indicator in SR3 (0.941). Workload variables also show very good results with r count values between 0.743 and 0.923, where BK1 has the highest value.

Furthermore, the Organizational Commitment variable has an r count value ranging from 0.734 to 0.868, indicating that all indicators are able to measure the construct well and consistently. Similarly, the Turnover Intention variable shows high r count values, ranging from 0.751 to 0.910, with TI6 as the strongest indicator. Overall, all study variables have met validity criteria and are therefore suitable for further analysis.

Table 1. Validity Test Results

Variables	Code	r count	r table (0.05)	Information
HR recruitment system	SR1	0.856	0.361	Valid
	SR2	0.898	0.361	Valid
	SR3	0.941	0.361	Valid
	SR4	0.829	0.361	Valid
	SR5	0.745	0.361	Valid
	SR6	0.694	0.361	Valid
	SR7	0.693	0.361	Valid
	SR8	0.654	0.361	Valid
	SR9	0.798	0.361	Valid

	SR10	0.683	0.361	Valid
	SR11	0.721	0.361	Valid
	SR12	0.842	0.361	Valid
Workload	BK1	0.923	0.361	Valid
	BK2	0.806	0.361	Valid
	BK3	0.880	0.361	Valid
	BK4	0.849	0.361	Valid
	BK5	0.752	0.361	Valid
	BK6	0.743	0.361	Valid
	BK7	0.821	0.361	Valid
	BK8	0.843	0.361	Valid
Organizational commitment	KO1	0.868	0.361	Valid
	KO2	0.832	0.361	Valid
	KO3	0.843	0.361	Valid
	KO4	0.868	0.361	Valid
	KO5	0.792	0.361	Valid
	KO6	0.734	0.361	Valid
Turnover intention	TI1	0.789	0.361	Valid
	TI2	0.836	0.361	Valid
	TI3	0.805	0.361	Valid
	TI4	0.825	0.361	Valid
	TI5	0.838	0.361	Valid
	TI6	0.910	0.361	Valid
	TI7	0.872	0.361	Valid
	TI8	0.751	0.361	Valid

Reliability Test

Table 2. Reliability Test Results for All Research Variables

Variables	Cronbach's Alpha	r teori	Information
HR recruitment system (X1)	0.914	0.600	Reliabel
Workload (X2)	0.903	0.600	Reliabel
Work commitment (X3)	0.902	0.600	Reliabel
Turnover intention (Y)	0.933	0.600	Reliabel

Source: Data Processed from Research Results, 2026

The results of the reliability test showed that all study variables have a Cronbach's Alpha value over the minimum limit of 0.600 such that all instruments were deemed reliable. The variable of HR recruiting system (X1) was acquired with a Cronbach's Alpha value of 0.914 which suggests a very high level of dependability. Also, the Workload variable (X2) had a solid result with a value of 0.903 which shows good internal consistency of the instrument to measure the same construct. In addition, the Work commitment variable (X3) has a Cronbach's Alpha score of 0.902 which means that all indications in this variable are consistent and can be believed in measurement. The Turnover Intention variable (Y) obtained the highest value of 0.933 which means a very strong and highly consistent level of reliability. All variables in this study met the reliability criteria and are thus prepared for further analysis.

Normality Test

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		47
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.86564433
Most Extreme Differences	Absolute	.113

	Positive	.080
	Negative	-.113
Test Statistic		.113
Asymp. Sig. (2-tailed)		.171 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: Data Processed from Research Results, 2026

The results of the normality test using One-Sample Kolmogorov-Smirnov reveal the number of research samples that are 47 observations, the average residual value of 0.0000000 and the standard deviation of 3.86564433. The value of Kolmogorov-Smirnov test statistic is 0.113 and the value of Asymp. Sig. (2-tailed) is 0.171. Based on these results, the significance value is 0.171 which is greater than 0.05 therefore it can be inferred that the residual data is normally distributed. This implies that the assumption of normality in the regression model is satisfied so that the research model is appropriate for further analysis and hypothesis testing.

Multicollinearity Test

Table 4. Multicollinearity Test

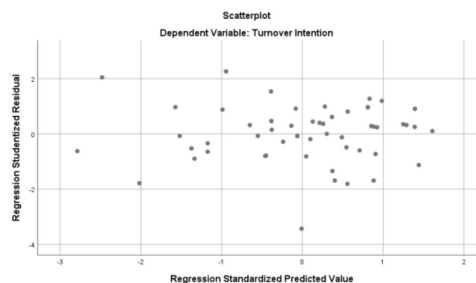
Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	55.429	15.174		3.653	.001		
	HR recruitment system	.485	.172	.373	2.814	.007	.713	1.402
	Workload	.805	.339	.317	2.374	.022	.702	1.424
	Work commitment	-.844	.293	-.332	-2.882	.006	.944	1.059

a. Dependent Variable: Turnover intention

The outcome of regression test shows that HR recruitment system has positive and significant effect on Turnover Intention with coefficient of 0.485 ($t = 2.814$; $\text{sig} = 0.007$). Workload also has a positive and significant influence with a coefficient of 0.805 ($t = 2.374$; $\text{sig} = 0.022$) meaning that increased workload can raise turnover intention. On the other hand, Work commitment has a negative and significant effect with coefficient of -0.844 ($t = -2.882$; $\text{sig} = 0.006$) which means that the higher the work commitment the lower the turnover intention. Furthermore, tolerance value > 0.10 and $\text{VIF} < 10$ suggest that there is no multicollinearity problem, hence the regression model is appropriate for further research.

Heteroscedasticity Test

Figure 2. Heteroscedasticity Test



Based on the graph of the scatterplot, the results of the heteroscedasticity test can be seen that the distribution of the data points does not follow a certain systematic pattern and is scattered randomly above and below the zero line. The random pattern of distribution shows that the residual variance is constant over the whole range of expected values. So it can be argued that the regression

model does not show signs of heteroscedasticity or has met the assumption of homoscedasticity. This implies that the regression model used in this study is viable and satisfies the BLUE (Best Linear Unbiased Estimator) criteria for use in subsequent analysis and decision making.

Multiple Linear Regression Analysis Results

Table 5. Multiple Linear Regression Analysis Results

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	55.429	15.174		3.653	.001		
	HR recruitment system	.485	.172	.373	2.814	.007	.713	1.402
	Workload	.805	.339	.317	2.374	.022	.702	1.424
	Work commitment	-.844	.293	-.332	-2.882	.006	.944	1.059

a. Dependent Variable: Turnover intention

Based on the table above, the equation of multiple linear regression obtained, namely $Y = 55.429 + 0.485 X_1 + 0.805 X_2 - 0.844 X_3$. The constant value of 55.429 implies that if the variable HR recruitment system, workload and job commitment are constant or equal to zero the turnover intention level is 55.429. In addition, the coefficient of HR recruiting system variable is positive (0.485) which shows that one unit increase will raise turnover intention by 0.485. Further, workload variables have a positive coefficient of 0.805 which suggests that an increase in workload will raise the turnover intention by 0.805. Meanwhile work commitment has a negative coefficient of 0.844 that is for every increase in work commitment will reduce turnover intention by 0.844. Thus, work commitment is the biggest element to lower levels of employee turnover intention.

Coefficient of Determination (R²) Results

Table 6. Coefficient of Determination (R²) Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 ^a	.761	.723	3.998

a. Predictors: (Constant), X3, X1, X2

The value of the adjusted R-squared is 0.723 or 72.3% based on the results given in the table above. Thus, the variables of HR recruiting system (X1), workload (X2), and work commitment (X3) may explain the variation in the change of employee turnover intention variables (Y) of 72.3% at PT Maybank Indonesia Tbk., Medan Branch. The remaining 27.7% is explained by other variables not included in this research model. Therefore, this study model has a rather significant predictive power to explain the effect of independent variables on turnover intention. But there are also additional aspects that are not investigated in this study that have the ability to affect employee turnover intention; thus, it can be a space for further research to broaden the research model.

t-Test (Partial Test)

Table 7. t-Test (Partial Test)

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	55.429	15.174		3.653	.001		
	HR recruitment system	.485	.172	.373	2.814	.007	.713	1.402

Workload	.805	.339	.317	2.374	.022	.702	1.424
Work commitment	-.844	.293	-.332	-2.882	.006	.944	1.059

a. Dependent Variable: Turnover intention

The value of Adjusted R Square is 0.723 or 72.3% based on the results given in the table above. Thus, the variables of HR recruiting system (X1), workload (X2), and work commitment (X3) may explain the variation in the change of employee turnover intention variables (Y) of 72.3% at PT Maybank Indonesia Tbk Medan Branch. The remaining 27.7% is explained by other variables not included in this research model. Therefore, this study model has a rather significant predictive power to explain the effect of independent variables on turnover intention. But there are also additional aspects that are not investigated in this study that have the ability to affect employee turnover intention, thus it can be a space for further research to broaden the research model.

F-Test (Simultaneous Test)

Table 8. F-Test (Simultaneous Test)

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	587.038	3	195.679	12.241	.000 ^b
	Residual	687.387	43	15.986		
	Total	1274.426	46			

a. Dependent Variable: Turnover intention

b. Predictors: (Constant), X3, X1, X2

The hypothesis test was performed by a simultaneous test (F test) with the F value of 12.241 and the significance level of 0.000. The results show that the value of F count is more than the value of F (12.241 > 2.82) and the value of significance is less than 0.05 (0.000 < 0.05). So that H0 is rejected and Ha is accepted, which means that the HR recruitment system (X1), workload (X2), and job commitment (X3) simultaneously have a major effect on the employee turnover intention (Y) at PT Maybank Indonesia Tbk, Medan Branch.

The result shows that these three independent variables are not only somewhat effective but also mutually reinforcing in explaining variation of turnover intention. The findings empirically support that the dynamics of employee turnover intention are not explained by a single factor, but rather the result of the combination of structural and psychological organizational elements.

DISCUSSION

The Influence of HR Recruitment System on Turnover Intention

The findings of the test suggest that the HR recruitment system has a good and substantial influence on employee turnover intention at PT Maybank Indonesia Tbk Medan Branch with a t value of 2.814 > t table 2.016 and significance of 0,007 < 0,05. This result is consistent with other earlier investigations. First, (Butson et al., 2025) found that recruitment system has a considerable effect on turnover intention in the financial sector. Second, research (35) suggests that strong recruitment quality can enhance work fit and decrease turnover intention. Third, (Wenyan et al., 2024) reveals that efficient recruitment affects the increase in work satisfaction and the decrease in turnover intention. Fourth, (Hussein & Zakhem, 2024) shows that competency-based recruitment strategy helps to HR stability. Fifth, study (Madanchian, 2024) affirms that recruitment variables is one of the main determinants in influencing the employee turnover intention.

The managerial implications of the results indicate that PT Maybank Indonesia Tbk, Medan Branch, should improve the effectiveness of the recruitment system by applying competency-based selection, using objective assessment methods, and increasing the transparency of job information for prospective employees. In addition, the company must guarantee that the values and character of the candidates are aligned with the organizational culture in order to limit the possibility of mismatch. Therefore, the improvement of recruiting system is not only conducive to the improvement of human

resource quality, but also an important technique for decreasing turnover intention and ensuring sustainable organizational performance.

The Influence of Workload on Turnover Intention

The test result indicates that workload has a substantial and positive effect on staff turnover intention at PT Maybank Indonesia Tbk Medan Branch, with $t\text{-value } 2.374 > t\text{-table } 2.016$ and significance $0.022 < 0.05$. This conclusion continually enhances empirical evidence that workload is an important predictor that predicts turnover intention in diverse organizational environments. Research (Galanis et al., 2025) demonstrates that growing workload affects not only operational aspect but also deteriorates the psychological condition of employees which eventually results in the development of intentions to leave the organization. In line with that, (Chang et al., 2025) reveals that disproportionate workload works as a primary trigger for work stress which immediately leads to increased turnover intention. Moreover, (Chang et al., 2024) underlines that the mismatch between job needs and human potential generates a condition of workload misfit that progressively erodes employee motivation and commitment to the business. More precisely, the study in (Ode et al., 2025) shows that workload has a considerable positive effect on turnover intention in the banking sector, hence stressing the importance of this finding for work-intensive businesses. Furthermore, (S & Bangun, 2025) points out that workload is not only an operational element, but also a structural factor, which always affects the employees' decisions to stay with or quit the business.

The managerial implications of these findings indicate that PT Maybank Indonesia Tbk Medan Branch needs to do more optimal workload management through proportional task allocation, adjusting work targets to employee capacity, and increasing organizational support, such as effective supervision and adequate work facilities. Also, the organization should improve job resources, such as training, rewards and excellent support, to balance job demands. Therefore, efficient workload management not only minimizes work stress but also is a significant method in decreasing employee turnover intention.

The Influence of Work Commitment on Turnover Intention

The test findings show that the variable of work commitment has a $t\text{-value of } -2.814$ with a significance threshold of $0.006 < 0.05$, hence H_0 is rejected and H_a is accepted. The results show that job dedication has a strong negative effect on employee turnover intention at PT Maybank Indonesia Tbk Medan Branch. The results show that the greater the work commitment of the employee, the lower the level of turnover intention. Conversely, the lower the level of work commitment, the higher the inclination of employees to leave the firm. The results of this research are in line with other earlier studies that have consistently shown a negative link between work dedication and turnover intention. (Kesuma et al., 2022) did research that high job commitment can boost employee loyalty so that it can reduce the intention to leave the organization. Moreover, (Astika et al., 2022) showed that high organizational commitment is significant in the generation of workforce stability and reduction of employee turnover rates. (Sulaiman, 2022) also found that employees who have strong commitment have high feeling of responsibility and emotional tie to the organization. In the same vein, (Harianto, 2024a) have said that affective commitment can enhance job satisfaction and in turn reduce turnover intention. Furthermore, (Bhastary et al., 2023) noted that firms that generate commitment through rewards, career growth, and favorable work environment will be more effective in retaining personnel.

Managerial implications of the finding PT Maybank Indonesia Tbk Medan Branch has to improve its strategy on enhancing job commitment through improving organizational support, fair reward, career growth, and supportive work environment. Improving these factors is important to increase the emotional commitment of employees to the organization and thus reduce turnover intention. So, the management of job commitment is not only a psychological feature but also a strategic approach in order to retain quality human resources in the competition of the banking environment.

CONCLUSION

This study aims to examine the effect of human resource recruitment system, workload, and organizational commitment on employee turnover intention at PT Maybank Indonesia Tbk Medan Branch. The findings confirm that the recruitment system has a positive and significant effect on turnover intention, indicating that the quality of recruitment practices plays a crucial role in shaping employees' intentions to stay or leave the organization. Similarly, workload is found to have a positive and significant effect on turnover intention, suggesting that excessive job demands increase employees' psychological strain and strengthen their intention to leave the organization.

In contrast, organizational commitment exhibits a negative and significant effect on turnover intention, implying that higher levels of employee commitment are associated with lower turnover intention. This finding highlights the importance of emotional attachment, loyalty, and psychological identification with the organization in retaining employees. Furthermore, the simultaneous test indicates that recruitment system, workload, and organizational commitment collectively have a significant influence on turnover intention, confirming that employee turnover behavior is shaped by a combination of organizational and psychological factors rather than a single determinant.

From a practical perspective, the findings suggest that organizations, particularly in the banking sector, should strengthen their human resource management strategies in a more integrated manner. Improving recruitment accuracy through competency-based selection and ensuring person–job fit and person–organization fit are essential to reduce early-stage employee mismatch. In addition, workload management should be optimized by balancing task distribution and organizational capacity to minimize job stress and burnout. Furthermore, strengthening organizational commitment through career development, reward systems, and employee engagement initiatives is critical to enhance employee retention and reduce turnover intention in the long term.

Although the model demonstrates meaningful explanatory power, this study has several limitations. First, the research focuses only on three antecedent variables, whereas turnover intention is a complex phenomenon that may also be influenced by other factors such as job satisfaction, leadership style, work stress, and organizational culture. Second, the study employs a cross-sectional design with a relatively small sample size, which limits the generalizability of the findings. Future research is encouraged to adopt longitudinal approaches and larger samples to capture behavioral changes over time. Third, the study is limited to a single banking branch, which may restrict external validity. Therefore, future studies should consider multi-sector and cross-cultural comparisons to enhance the robustness of the model. Finally, potential moderating or mediating variables were not included in this study, suggesting the need for more complex analytical models such as moderated mediation in future research.

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