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THE EFFECT OF SELF-EFFICACY, CAREER DEVELOPMENT, AND WORK-LIFE BALANCE ON EMPLOYEE TURNOVER INTENTION AT BANK SYARIAH INDONESIA SURAKARTA BRANCH OFFICE

PENGARUH EFIKASI DIRI, PENGEMBANGAN KARIER, DAN KESEIMBANGAN KEHIDUPAN-KERJA TERHADAP KEINGINAN KARYAWAN UNTUK BERHENTI BEKERJA (TURNOVER INTENTION) DI BANK SYARIAH INDONESIA KANTOR CABANG SURAKARTA

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Abstract

This study aims to examine the effect of self-efficacy, career development, and work-life balance on employee turnover intention at Bank Syariah Indonesia (BSI) Surakarta Branch Office. A quantitative approach was employed with primary data collected through questionnaires distributed to all 51 employees using saturated sampling. Data analysis was conducted using multiple linear regression with SPSS, including instrument testing, classical assumption tests, t-test, F-test, and coefficient of determination analysis. The results indicate that self-efficacy has no significant effect on employee turnover intention ($t = -1.783$, sig. = 0.081). Career development also has no significant effect on employee turnover intention ($t = -0.399$, sig. = 0.691). Meanwhile, work-life balance has a significant effect on employee turnover intention ($t = 2.080$, sig. = 0.043). The regression model is considered appropriate with a significance value of $0.004 < 0.05$. The Adjusted R Square value of 0.194 indicates that self-efficacy, career development, and work-life balance collectively explain 19.4% of the variation in turnover intention, while the remaining 80.6% is influenced by other variables outside this study.

Keywords : Self-Efficacy, Career Development, Work-Life Balance, Turnover Intention.

Abstrak

Penelitian ini bertujuan untuk menguji pengaruh efikasi diri, pengembangan karier, dan keseimbangan kehidupan kerja (work-life balance) terhadap keinginan berpindah (turnover intention) karyawan di Bank Syariah Indonesia (BSI) Kantor Cabang Surakarta. Pendekatan kuantitatif digunakan dengan data primer

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yang dikumpulkan melalui kuesioner yang dibagikan kepada seluruh 51 karyawan menggunakan teknik sampling jenuh (saturated sampling). Analisis data dilakukan dengan regresi linear berganda menggunakan perangkat lunak SPSS, yang mencakup pengujian instrumen, uji asumsi klasik, uji-t, uji-F, serta analisis koefisien determinasi. Hasil penelitian menunjukkan bahwa efikasi diri tidak berpengaruh signifikan terhadap keinginan berpindah karyawan (t = −1,783; sig. = 0,081). Pengembangan karier juga tidak berpengaruh signifikan terhadap keinginan berpindah karyawan (t = −0,399; sig. = 0,691). Sebaliknya, keseimbangan kehidupan kerja berpengaruh signifikan terhadap keinginan berpindah karyawan (t = 2,080; sig. = 0,043). Model regresi dinyatakan layak digunakan dengan nilai signifikansi 0,004 < 0,05. Nilai Adjusted R Square sebesar 0,194 menunjukkan bahwa efikasi diri, pengembangan karier, dan keseimbangan kehidupan kerja secara bersama-sama menjelaskan 19,4% variasi dalam keinginan berpindah karyawan, sementara 80,6% sisanya dipengaruhi oleh variabel lain di luar penelitian ini.

Kata Kunci : Efikasi Diri, Pengembangan Karier, Keseimbangan Kehidupan-Pekerjaan, Niat untuk Keluar (Turnover Intention).

1. INTRODUCTION

The increasingly competitive banking industry requires every organization to have competent, adaptive human resources capable of delivering optimal performance in the face of a changing business environment. In the service industry, particularly banking, service quality is highly dependent on the competence and continuity of employees as strategic organizational assets. Companies are therefore required not only to acquire qualified workers but also to retain employees so that they continue to contribute optimally over the long term. Armstrong (2022) states that a company's ability to retain employees is an important factor for organizational sustainability, especially when those employees make positive contributions to achieving corporate objectives. Furthermore, Supiah et al. (2021) explain that human resources have a greater influence on organizational effectiveness compared to other resources, making HR management a key determinant of a company's success in achieving competitive advantage.

Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia, formed through the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah in 2021. Following the merger, BSI has grown into a national Islamic financial institution with more than 1,200 service offices serving approximately 20 million customers and holding assets of up to IDR 401 trillion as of 2025 (Bank Syariah Indonesia, 2024). The scale of these operations demands that the company maintain the stability of its human resources to preserve service quality for customers. In a post-merger organizational context, the company faces challenges not only in system and work culture integration but also in retaining competent employees to ensure an effective organizational transformation. Therefore, efforts to improve employee retention have become one of the critical strategies supporting organizational success amid the increasingly dynamic banking industry.

One of the most widely used indicators to identify the potential departure of employees is turnover intention, defined as the tendency or intention of an individual to leave the organization before the decision is actually realized. Robbins and Judge (2019) state that turnover intention is an early form of an employee's decision to resign, and is therefore often regarded as an early warning system for organizations. High turnover intention can have negative consequences, including increased recruitment and training costs, disrupted service continuity, and reduced organizational productivity. A preliminary survey conducted by the researchers on 15 employees of Bank Syariah Indonesia revealed indications of turnover intention, demonstrated by respondents' tendencies to search for job vacancies at other companies, their desire to leave the company, and their objections to certain organizational policies. These preliminary findings indicate that turnover intention remains an issue that requires serious attention, necessitating an empirical study of the factors influencing it among employees of Bank Syariah Indonesia Surakarta Branch Office.

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This study employs the Job Demands–Resources Theory (JD-R Theory) developed by Bakker and Demerouti (2007) as the theoretical foundation for explaining the factors that influence turnover intention. The theory posits that every job has two main characteristics: job demands and job resources. Job demands are work requirements that necessitate physical or psychological effort and can potentially cause exhaustion if sustained over prolonged periods. Conversely, job resources are organizational and individual resources that help employees achieve work goals, reduce job demands, and promote personal and professional development.

From the perspective of JD-R Theory, turnover intention arises when high job demands are not offset by adequate resources, leading to occupational stress, emotional exhaustion, and decreased organizational attachment. Conversely, the greater the resources available to the individual and the organization, the lower the employee's tendency to leave the company. In this study, self-efficacy is considered a personal resource, while career development and work-life balance are forms of job resources that can enhance work motivation, strengthen employee attachment to the organization, and reduce turnover intention.

Self-efficacy is an individual's belief in their ability to complete tasks, face work challenges, and achieve established targets (Bandura, 1977, as cited in Calicchio, 2023). Employees with high self-efficacy tend to be more confident in facing work pressures, more effective in solving problems, and more motivated at work. Conversely, low self-efficacy can cause employees to be more susceptible to stress, lose motivation, and have a tendency to leave the organization. Within the JD-R Theory framework, self-efficacy is a personal resource that can enhance an individual's ability to cope with job demands, thereby suppressing turnover intention.

Career development is a process undertaken by organizations to enhance competence, skills, and experience, as well as to provide employees with opportunities to advance to higher career levels. The availability of career development opportunities signals that the organization values employee contributions, thereby increasing motivation and loyalty. Within the JD-R Theory framework, career development is a form of job resources that can increase work engagement and reduce employees' desire to seek employment elsewhere.

Work-life balance is a condition in which an individual is able to balance work responsibilities with personal life, preventing conflicts that disrupt psychological well-being or work productivity. This balance has become increasingly important in the service sector, which has high service demands, such as the banking industry. Employees who are able to maintain work-life balance tend to have better job satisfaction, lower work stress, and higher organizational loyalty. Within the JD-R Theory framework, work-life balance is a form of job resources capable of reducing the negative impact of job demands on employees' psychological condition.

Based on the literature review and hypothesis development, the conceptual framework of this study is as follows: Self-Efficacy (X_1), Career Development (X_2), and Work-Life Balance (X_3) serve as independent variables, while Turnover Intention (Y) is the dependent variable. The three independent variables are examined individually (partially) for their effects on the dependent variable.

2. RESEARCH METHOD

This study adopted a quantitative approach using a survey method to analyze the effect of self-efficacy, career development, and work-life balance on the turnover intention of Bank Syariah Indonesia Surakarta Branch Office employees. The population comprised all 51 employees of the branch. The sampling technique used was saturated sampling, in which the entire population was selected as respondents, yielding a total of 51 respondents.

Data consisted of primary and secondary sources. Primary data were collected through questionnaires distributed to respondents using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Secondary data were obtained through literature reviews, company documents, and relevant published materials.

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The independent variables consisted of self-efficacy (X_1), career development (X_2), and work-life balance (X_3), while the dependent variable was turnover intention (Y). Self-efficacy was measured using indicators of level, strength, and generality. Career development was measured through promotion opportunities, training, competency development, and career path clarity. Work-life balance was measured through time balance, involvement balance, and satisfaction balance between work and personal life. Turnover intention was measured based on employees' tendencies to consider leaving the company, search for other employment, and desire to leave the organization.

Prior to analysis, the research instruments were tested for validity and reliability. Data were then analyzed using multiple linear regression analysis with the assistance of IBM SPSS Statistics. Before hypothesis testing, the regression model was examined through classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests. Hypothesis testing was conducted using the t-test to determine the partial effect of each independent variable on turnover intention, the F-test to assess model fit, and the coefficient of determination (Adjusted R^2) to determine the model's explanatory power over the variation in turnover intention.

3. RESULT AND DISCCUSSION

Validity Test

The validity test was used to measure whether the questionnaire items were valid. An item was considered valid if its p-value < 0.05. The results of the validity test for each variable are presented in Tables 1–4.

Table 1. ***Validity Test Results for Self-Efficacy (X_1)***

Item	p-value	α 0.05	Status
X1.1	0.000	0.05	Valid
X1.2	0.000	0.05	Valid
X1.3	0.000	0.05	Valid
X1.4	0.000	0.05	Valid
X1.5	0.000	0.05	Valid
X1.6	0.000	0.05	Valid
X1.7	0.000	0.05	Valid
X1.8	0.000	0.05	Valid

Source: Primary data processed, 2026

Based on the validity test results in Table 1, all items of the self-efficacy variable have p-values < 0.05, indicating that all items are valid.

Table 2. ***Validity Test Results for Career Development (X_2)***

Item	p-value	α 0.05	Status
X2.1	0.000	0.05	Valid
X2.2	0.000	0.05	Valid
X2.3	0.000	0.05	Valid
X2.4	0.000	0.05	Valid
X2.5	0.000	0.05	Valid
X2.6	0.000	0.05	Valid
X2.7	0.000	0.05	Valid
X2.8	0.000	0.05	Valid
X2.9	0.000	0.05	Valid
X2.10	0.000	0.05	Valid
X2.11	0.000	0.05	Valid
X2.12	0.000	0.05	Valid
X2.13	0.000	0.05	Valid
X2.14	0.000	0.05	Valid

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Source: Primary data processed, 2026

Based on the validity test results in Table 2, all items of the career development variable have p-values < 0.05, confirming that all items are valid.

Table 3. ***Validity Test Results for Work-Life Balance (X₃)***

Item	p-value	α 0.05	Status
X3.1	0.000	0.05	Valid
X3.2	0.000	0.05	Valid
X3.3	0.000	0.05	Valid
X3.4	0.000	0.05	Valid
X3.5	0.000	0.05	Valid
X3.6	0.000	0.05	Valid
X3.7	0.000	0.05	Valid
X3.8	0.000	0.05	Valid

Source: Primary data processed, 2026

Based on the validity test results in Table 3, all items of the work-life balance variable have p-values < 0.05, confirming that all items are valid.

Table 4. ***Validity Test Results for Turnover Intention (Y)***

Item	p-value	α 0.05	Status
Y.1	0.000	0.05	Valid
Y.2	0.000	0.05	Valid
Y.3	0.000	0.05	Valid
Y.4	0.000	0.05	Valid
Y.5	0.000	0.05	Valid
Y.6	0.000	0.05	Valid
Y.7	0.000	0.05	Valid
Y.8	0.000	0.05	Valid

Source: Primary data processed, 2026

Based on the validity test results in Table 4, all items of the turnover intention variable have p-values < 0.05, confirming that all items are valid.

Reliability Test

Reliability testing was conducted to measure the consistency and stability of the questionnaire. A questionnaire is considered reliable if its Cronbach's Alpha value exceeds 0.60. The reliability test results are presented in Table 5.

Table 5. ***Reliability Test Results***

Variable	Cronbach's Alpha	Criterion	Conclusion
Self-Efficacy (X_1)	0.911	0.60	Reliable
Career Development (X_2)	0.949	0.60	Reliable
Work-Life Balance (X_3)	0.649	0.60	Reliable
Turnover Intention (Y)	0.780	0.60	Reliable

Source: Primary data processed, 2026

Based on the reliability test results in Table 5, all variables in this study are reliable, as all Cronbach's Alpha values exceed 0.60.

Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the effect of self-efficacy, career development, and work-life balance on turnover intention. The regression equation used is: $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$, where Y = Turnover Intention, a = Constant, X_1 = Self-Efficacy, X_2 = Career Development, X_3 = Work-Life Balance, and e = Error term. The results are presented in Table 6.

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Table 6. ***Multiple Linear Regression Results***

Model	B	Std. Error	Beta	t	Sig.
(Constant)	25.174	5.891	—	4.273	0.000
Self-Efficacy	−0.433	0.243	−0.365	−1.783	0.081
Career Development	−0.044	0.111	−0.085	−0.399	0.691
Work-Life Balance	0.393	0.189	0.286	2.080	0.043

Source: Primary data processed, 2026

Based on the regression analysis in Table 6, the equation can be expressed as follows:

$$Y = 25.174 - 0.433X_1 - 0.044X_2 + 0.393X_3 + e$$

The regression results can be interpreted as follows:

(a) = 25.174 indicates that if the variables of self-efficacy, career development, and work-life balance are held constant or equal to zero, the turnover intention value of BSI Surakarta Branch Office employees is 25.174.

$b_1 = -0.433$ is the regression coefficient for self-efficacy, which has a negative value. This means that if self-efficacy increases by one unit, turnover intention tends to decrease by 0.433, assuming career development and work-life balance remain constant.

$b_2 = -0.044$ is the regression coefficient for career development, which has a negative value. This means that if career development increases by one unit, turnover intention tends to decrease by 0.044, assuming self-efficacy and work-life balance remain constant.

$b_3 = 0.393$ is the regression coefficient for work-life balance, which has a positive value. This means that if work-life balance increases by one unit, turnover intention tends to increase by 0.393, assuming self-efficacy and career development remain constant.

Hypothesis Testing (t-Test)

The t-test results are presented in Table 7.

Table 7. ***t-Test Results***

Variable	t-value	Sig.	Conclusion
Self-Efficacy	−1.783	0.081	H_1 not supported
Career Development	−0.399	0.691	H_2 not supported
Work-Life Balance	2.080	0.043	H_3 supported

Source: Primary data processed, 2026

The t-test results for self-efficacy yielded a t-value of −1.783 with a significance value of 0.081 > 0.05, meaning H_0 is accepted and H_1 is rejected. Thus, the first hypothesis stating that self-efficacy significantly affects turnover intention of BSI Surakarta Branch Office employees is not supported.

The t-test results for career development yielded a t-value of −0.399 with a significance value of 0.691 > 0.05, meaning H_0 is accepted and H_2 is rejected. Thus, the second hypothesis stating that career development significantly affects turnover intention is not supported.

The t-test results for work-life balance yielded a t-value of 2.080 with a significance value of 0.043 < 0.05, meaning H_0 is rejected and H_3 is accepted. Thus, the third hypothesis stating that work-life balance significantly affects turnover intention of BSI Surakarta Branch Office employees is supported.

Model Fit Test (F-Test)

The F-test was used to assess the overall fitness of the regression model. The results are presented in Table 8.

Table 8. ***F-Test (ANOVA) Results***

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	383.374	3	127.791	5.007	0.004
Residual	1199.606	47	25.524		
Total	1582.980	50			

Source: Primary data processed, 2026

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The model fit test in Table 8 shows an F-value of 5.007 with a significance value of 0.004 < 0.05, indicating that the regression model is appropriate for predicting the effect of self-efficacy, career development, and work-life balance on turnover intention. The three independent variables are simultaneously capable of explaining the variation in turnover intention.

4.6 Coefficient of Determination

The coefficient of determination was used to determine the contribution of the independent variables to the dependent variable. The results are presented in Table 9.

Table 9. ***Coefficient of Determination Results***

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.492	0.242	0.194	5.052

Source: Primary data processed, 2026

Based on the coefficient of determination (Adjusted R^2) in Table 9, a value of 0.194 was obtained. This indicates that the variables of self-efficacy, career development, and work-life balance are able to explain 19.4% of the variation in turnover intention of BSI Surakarta Branch Office employees, while the remaining 80.6% is explained by other variables outside the research model, such as compensation, job satisfaction, work stress, work environment, workload, organizational commitment, organizational culture, leadership style, and other factors not examined in this study.

Discussion

The Effect of Self-Efficacy on Turnover Intention

The results of this study demonstrate that self-efficacy does not significantly affect the turnover intention of BSI Surakarta Branch Office employees. The negative regression coefficient indicates that higher self-efficacy tends to reduce turnover intention; however, this effect is not statistically significant. These findings are consistent with the studies by Shobirin (2023) and Muarifah et al. (2024), which also found that self-efficacy does not significantly affect turnover intention, but differ from the findings of Aisyah and Faeni (2021), who reported a significant effect. According to Bandura (1977, as cited in Calicchio, 2023), self-efficacy is an individual's belief in their ability to complete tasks and face work challenges. However, among BSI Surakarta Branch Office employees, belief in one's own ability has not become a primary factor influencing the desire to leave the company. This suggests that employees' decisions to stay or leave the organization are more influenced by other factors beyond self-efficacy, such as compensation, work environment, and career development opportunities.

The Effect of Career Development on Turnover Intention

The results indicate that career development does not significantly affect the turnover intention of BSI Surakarta Branch Office employees. The negative regression coefficient shows that better perceived career development tends to reduce turnover intention, but this effect is not statistically significant. These findings are consistent with the research of Maulidyah (2023) and Taufikurrahmah and Dahliana (2025), who found no significant effect of career development on turnover intention, but differ from the findings of Dyastuti (2020) and Nasution et al. (2023), who reported a significant effect. The insignificance of career development in this study suggests that the career development opportunities provided by BSI Surakarta Branch Office have not become a primary consideration for employees in determining whether to stay or leave the company. Such decisions are presumably more influenced by other factors, including compensation, workload, work environment, and work-life balance.

The Effect of Work-Life Balance on Turnover Intention

The results demonstrate that work-life balance significantly affects the turnover intention of BSI Surakarta Branch Office employees. The positive regression coefficient indicates that work-life balance has a positive relationship with turnover intention, and this effect is statistically significant. These findings are consistent with the study by Simanjuntak et al. (2026), who found that work-life balance significantly affects turnover intention, but differ from the findings of Siwi and Ahsani (2024) and Shobirin (2023), who reported no significant effect. This result shows that work-life balance is

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one of the factors influencing turnover intention among BSI Surakarta Branch Office employees. Therefore, the company needs to pay attention to policies that support work-life balance, such as proportional workload management, work flexibility, and adequate rest periods to create more conducive working conditions and minimize turnover intention.

4. CONCLUSION

Based on the results of this study, several conclusions can be drawn. First, self-efficacy does not have a significant effect on the turnover intention of Bank Syariah Indonesia Surakarta Branch Office employees. Second, career development also does not have a significant effect on turnover intention. Third, work-life balance has a significant effect on the turnover intention of Bank Syariah Indonesia Surakarta Branch Office employees. These findings indicate that work-life balance is a more influential factor in determining turnover intention compared to self-efficacy and career development.

This study recommends that Bank Syariah Indonesia Surakarta Branch Office prioritize policies related to work-life balance, including proportional workload management, flexible working arrangements, and adequate rest periods to reduce employee turnover intention. Future research should consider additional variables such as compensation, organizational commitment, leadership style, and work stress to provide a more comprehensive understanding of the factors influencing turnover intention in the banking sector.

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