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THE ROLE OF JOB DISSATISFACTION ON EMPLOYEE TURNOVER INTENTION AT PT X WITH ANCHOR STABILITY AS A MODERATOR

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ABSTRACT
The high employee turnover rate is a challenge for companies in maintaining quality human resources. PT. X experienced an average turnover rate of 17.60% in the January–August 2025 period, which indicates an employee retention problem. One of the factors that influences turnover intention is job dissatisfaction. However, this influence can be different for each individual, so anchor stability is thought to play a role in strengthening or weakening the relationship between job dissatisfaction and turnover intention. This research aims to analyze the influence of job dissatisfaction on turnover intention, the influence of anchor stability on turnover intention, and examine the role of anchor stability in mediating the relationship between job dissatisfaction and turnover intention in PT employees. X. This research uses a quantitative approach with a population of 418 PT employees. X. The research sample consisted of 229 employees who were selected using purposive sampling techniques based on certain criteria. Data was collected through questionnaires and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the help of SmartPLS 3.2.8. The research results show that job dissatisfaction has a positive and significant effect on turnover intention (β=0.545; t=7.681; p=0.000), anchor stability (β=0.856; t=49.085; p=0.000), and turnover intention through anchor stability (β=0.260; t=4.183; p=0.000). Anchor stability also has a positive and significant effect on turnover intention (β=0.303; t=4.146; p=0.000). These findings prove that anchor stability acts as a mediating variable in the relationship between job dissatisfaction and turnover intention

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INTRODUCTION

High employee turnover rates are a major challenge for organizations in retaining competent human resources amid increasingly dynamic business competition. Changing employee expectations regarding work-life balance,

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career development opportunities, and a conducive work environment make it difficult for organizations to retain top talent (ILO, 2023). In Indonesia, this phenomenon is increasingly evident among millennials, who have a higher tendency to change jobs than previous generations. Jobplanet data shows that 76.7% of Generation Y employees only stay with one company for one to two years, compared to 39.7% for Generation X (Darmeinis, 2022).

Turnover intention is a key predictor of actual turnover and can lead to significant losses for organizations, such as increased recruitment and training costs, as well as disruptions to productivity and operational stability. One factor consistently linked to turnover intention is job dissatisfaction (Tett & Meyer, 1993). Employees who feel their work fails to meet their expectations tend to experience a decrease in organizational commitment and begin to seek alternative employment (Romeo et al., 2020; Gebregziabher et al., 2020).

This phenomenon also occurs at PT. X. Company data from January to August 2025 shows an average turnover rate of 17.60%, above the normal annual turnover limit of 5–10% and considered high. This condition indicates an employee retention problem that could potentially impact the company's operational effectiveness. Therefore, it is necessary to identify the factors driving turnover intention as a basis for developing employee retention strategies.

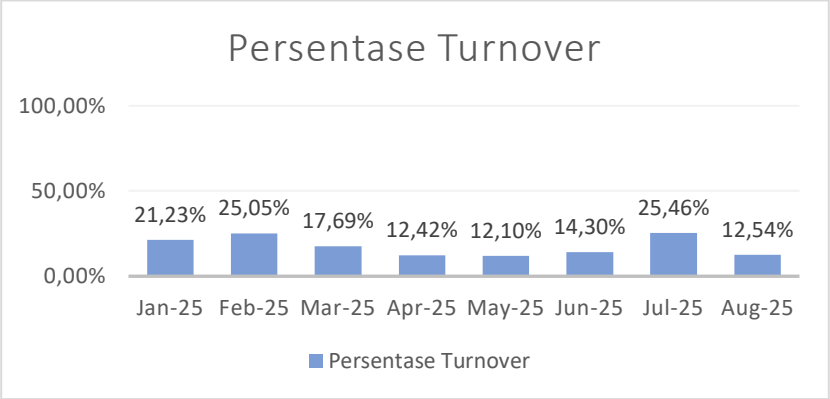


Figure 1. Turnover Jan – August 2025

Source: PT. X

Although the relationship between job dissatisfaction and turnover intention has been widely demonstrated, the strength of this relationship varies across individuals. One factor suspected of influencing this relationship is anchor stability, which is an individual's ability to maintain values, beliefs, and career orientation when faced with pressure or unsatisfactory work conditions. Individuals with a security/stability anchor orientation tend to prioritize job security, career certainty, and a stable work environment. A mismatch between these needs and organizational conditions can influence the decision to stay or leave the company.

Research on the role of anchor stability has yielded mixed results. Pratiwi and Riyono (2019) found that several career anchor dimensions are associated with turnover intention, while other research indicates that anchor stability does not provide a consistent moderating effect across various organizational contexts. These differing findings indicate a continuing research gap regarding the mechanisms of the relationship between job dissatisfaction, anchor stability, and turnover intention, particularly in the financing sector.

Based on these phenomena and research gaps, this study aims to analyze the influence of job dissatisfaction on turnover intention, the influence of job dissatisfaction on anchor stability, the influence of anchor stability on turnover intention, and examine the role of anchor stability as a mediating variable among employees of PT. X. The results are expected to enrich studies on organizational behavior and provide a basis for companies in formulating strategies to improve employee retention.

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METHOD

This research uses a quantitative approach with an explanatory research design to examine the relationship between job dissatisfaction, anchor stability, and turnover intention in PT employees. X. The research population was 418 employees, while the sample of 229 respondents was selected using a purposive sampling technique with the following criteria: (1) Account Officer (AO) in Langkat Regency, (2) aged 18–30 years, and (3) with a work period of more than three months. Primary data was collected through a questionnaire using a seven-point Likert scale (1 = strongly disagree to 7 = strongly agree). The turnover intention variable is measured based on the dimensions thinking of quitting, intention to search for alternatives, and intention to quit. The anchor stability variable includes the dimensions of self, others, materials, and virtues, while job dissatisfaction is measured through the dimensions of job content, supervision, work environment, and coworkers. Data analysis was carried out using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the help of SmartPLS 3.2.8. Model evaluation includes testing the outer model (convergent validity, discriminant validity, and composite reliability), inner model (R^2, Q^2, f^2, and SRMR), as well as hypothesis testing using a bootstrapping procedure with a significance level of 5%.

RESULTS AND DISCUSSION

Result

Outer Model (Measurement Model Evaluation)

Outer model (measurement model) evaluation is the initial stage in Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis, which aims to assess the quality of the measurement model. This evaluation is conducted to ensure that each indicator accurately and consistently measures the latent construct through validity and reliability testing. Testing was conducted using SmartPLS software version 3.2.8 through the PLS Algorithm feature.

1. **Validity**
   a. **Convergent Validity**

Table 1. Convergent Validity

	Job Dissatisfaction	Anchor Stability	Turnover intention
KK1	0.989		
KK2	0.987		
KK3	0.990		
KK4	0.987		
KK5	0.990		
KK6	0.989		
KK7	0.989		
KK8	0.987		
SA1		0.988	
SA2		0.987	
SA3		0.989	
SA4		0.989	
SA5		0.987	

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SA6	0.987	
SA7	0.988	
SA8	0.987	
TI1		0.988
TI2		0.990
TI3		0.990
TI4		0.988
TI5		0.989
TI6		0.990
TI7		0.987
TI8		0.990
TI9		0.987

Source: Output Result SmartPLS

Based on the results of the outer model testing in the table, all indicators in the research variables have outer loading values >0.70, indicating that all indicators meet the convergent validity criteria and are suitable for further analysis in the inner model testing stage.

Table 2. Average Variance Extracted (AVE)

	Average variance extracted (AVE)
Job Dissatisfaction	0.978
Anchor Stability	0.976
Turnover intention	0.978

Source: Output SmartPLS Result

Based on the results of the convergent validity test using the Average Variance Extracted (AVE) value in the table, it can be seen that all variables in this study have an AVE value > 0.50. Thus, these results indicate that all constructs in the model can be used for further analysis because they have met the requirements for convergent validity.

b. *Discriminant Validity*

Table 3. Results of Discriminant Validity Test with the Fornell – Lacker Method

	Job Dissatisfaction	Anchor Stability	Turnover intention
Job Dissatisfaction	0.989		
Anchor Stability	0.856	0.988	
Turnover Intention	0.804	0.770	0.989

Source: Output SmartPLS Result

Based on the table, the results of the discriminant validity test using the Fornell-Larcker Criterion show that the square root of the Average Variance Extracted (AVE) value for each variable is on the main diagonal and is greater than the correlation between variables in the same row and column. This indicates that the construct is more capable of explaining its own indicators than the relationship with other constructs, so it can be concluded that all variables in the model meet the Fornell-Larcker discriminant validity criteria.

Table 4. Cross Loading Result

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	Jobn Dissatisfaction	Anchor Stability	Turnover intention
KK1	0.989	0.842	0.786
KK2	0.987	0.847	0.801
KK3	0.990	0.848	0.794
KK4	0.987	0.848	0.794
KK5	0.990	0.851	0.796
KK6	0.989	0.848	0.794
KK7	0.989	0.849	0.799
KK8	0.987	0.839	0.798
SA1	0.847	0.988	0.759
SA2	0.848	0.987	0.758
SA3	0.847	0.989	0.766
SA4	0.844	0.989	0.765
SA5	0.838	0.987	0.755
SA6	0.855	0.987	0.761
SA7	0.845	0.988	0.760
SA8	0.843	0.987	0.760
TI1	0.785	0.754	0.988
TI2	0.803	0.760	0.990
TI3	0.795	0.770	0.990
TI4	0.796	0.754	0.988
TI5	0.791	0.762	0.989
TI6	0.788	0.761	0.990
TI7	0.797	0.750	0.987
TI8	0.794	0.759	0.990
TI9	0.810	0.780	0.987

Source: Output SmartPLS Result

Based on the cross-loading results in the table, all indicators in this study showed the highest factor loading values for their respective original constructs compared to their correlation values with other constructs. Thus, the cross-loading analysis results in this study confirm that all indicators have good discriminatory ability and meet the discriminant validity requirements in the PLS-SEM measurement model.

Table 5. HTMT Result

	Job Dissatisfaction	Anchor Stability	Turnover intention
Job Dissatisfaction			
Anchor Stability	0.859		
Turnover intention	0.807	0.772	

Source: Output SmartPLS Result

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Based on the Heterotrait-Monotrait Ratio (HTMT) calculation results in the Table, all ratio values between constructs are <0.90, indicating there is no excessive correlation between variables that could cause discriminant validity issues. Thus, all constructs in this study have met discriminant validity based on the HTMT criteria and are declared valid.

2. Reliability

Table 6. Cronbach's Alpha Result

	Cronbach's alpha
Job Dissatisfaction	0.997
Anchor Stability	0.996
Turnover intention	0.997

Source: Output SmartPLS Result

Based on the reliability calculations using Cronbach's Alpha values in the table, all variables in this study showed values > 0.70. Thus, all variables in this study met the internal reliability criteria based on Cronbach's Alpha, making them suitable for use in further analysis of the structural model.

Table 7. Composite Reliability Result

	Composite reliability (rho_a)
Job Dissatisfaction	0.997
Anchor Stability	0.996
Turnover intention	0.997

Source: Output SmartPLS Result

Based on the results of reliability testing using the composite reliability (CR) method in the table above, all variables in this study have composite reliability values above 0.70, namely job dissatisfaction at 0.997, anchor stability at 0.996, and turnover intention at 0.997. These results indicate that all constructs have a very high level of internal consistency and can therefore be declared reliable.

Inner Model (Structural Model Evaluation)

The evaluation of the inner model (structural model) aims to assess the suitability of the constructed structural model in explaining the relationships between latent constructs based on empirical data. Through this evaluation, the model's ability to explain the variance of endogenous constructs, the strength of the influence between variables, and the level of significance of the tested relationships can be determined. The evaluation results serve as the basis for determining whether the research hypothesis can be accepted or rejected according to the established testing criteria.

1. **R^2 value (Coefficient of Determination)**

Table 8. R-square Analysis Test Results

	R-square	R-square adjusted
Anchor Stability	0.733	0.732
Turnover intention	0.672	0.669

Source: Output SmartPLS Result

The analysis results show that the R^2 value for Anchor Stability is 0.733, meaning 73.3% of the variation can be explained by the model, while 26.7% is influenced by other factors. Meanwhile, Turnover intention has an R^2 value of 0.672, meaning 67.2% of the variation can be explained by the model and 32.8% by factors outside the study. These results indicate that the model has good explanatory power for both endogenous variables.

2. **Q Square**

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Table 9. Q-Square Analysis Test Results

	SSO	SSE	Q² (=1-SSE/SSO)
Job Dissatisfaction	1832.000	1832.000	0.000
Anchor Stability	1832.000	531.506	0.710
Turnover intention	2061.000	717.774	0.652

Source: Output SmartPLS Result

The Q² analysis results indicate that the model has good predictive relevance. A Q² value of 0.710 for Anchor Stability and 0.652 for Turnover intention (both >0) indicates strong predictive ability. Meanwhile, job dissatisfaction has a Q² value of 0.000 because it is an exogenous variable not predicted by other constructs. Overall, the model has good predictive ability for endogenous constructs.

3. **F-square**

Table 10. F-Square Analysis Test Results

	f-square
Job Dissatisfaction -> Anchor Stability	2.746
Job Dissatisfaction -> Turnover intention	0.241
Anchor Stability -> Turnover intention	0.075

Source: Output SmartPLS Result

The results of the f² analysis show that the influence of job dissatisfaction on Anchor Stability has a large effect (f² = 2.746), while the influence of job dissatisfaction on Turnover intention has a moderate effect (f² = 0.241). Meanwhile, the influence of Anchor Stability on Turnover intention is relatively small (f² = 0.075). These findings indicate that the largest influence in the model comes from the relationship between job dissatisfaction and Anchor Stability.

4. **SRMR (Standardized Root Mean Square Residual)**

Table 11. SRMR Analysis Test Results

	Saturated model	Estimated model
SRMR	0.007	0.007
d_ULS	0.015	0.015
d_G	0.318	0.318
Chi-square	409.277	409.277
NFI	0.977	0.977

Source: Output SmartPLS Result

The model fit test results showed an SRMR value of 0.007 (<0.08), indicating excellent goodness of fit. The NFI value of 0.977 (>0.90) also indicated a high level of model fit. Thus, the structural model was deemed suitable for analysis and hypothesis testing.

Hypothesis

In this study, hypothesis testing will be conducted to determine the direct influence between variables. The following is the research model:

Table 12. Direct Effect Hypothesis Test Analysis

Hipotesis	Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values

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H1	Job Dissatisfaction-> Turnover Intention	0.545	0.547	0.071	7.681	0.000
H2	Anchor Stability -> Turnover Intention	0.303	0.301	0.073	4.146	0.000
H3	Job Dissatisfaction-> Anchor Stability	0.856	0.856	0.017	49.085	0.000

Source: Output SmartPLS Result

Based on the data processing results in the Direct Effect Analysis Table, the following results were obtained:

1. Job Dissatisfaction → Turnover Intention

The results show that job dissatisfaction influences turnover intention with an original sample (O) value of 0.545, a t-statistic of 7.681 (> 1.96), and a p-value of 0.000 (< 0.05). Thus, job dissatisfaction has a positive and significant effect on turnover intention. These results indicate that the higher the level of job dissatisfaction, the higher the employee's tendency to have turnover intention.

2. Anchor Stability → Turnover Intention

The results show that anchor stability influences turnover intention with an original sample (O) value of 0.303, a t-statistic of 4.146 (> 1.96), and a p-value of 0.000 (< 0.05). Thus, anchor stability has a positive and significant effect on turnover intention. This indicates that anchor stability significantly influences turnover intention among respondents in this study.

3. Job Dissatisfaction → Anchor Stability

The results show that job dissatisfaction influences anchor stability with an original sample (O) value of 0.856, a t-statistic of 49.085 (> 1.96), and a p-value of 0.000 (< 0.05). Thus, job dissatisfaction has a positive and significant effect on anchor stability. This indicates that changes in job dissatisfaction significantly influence anchor stability.

Table 13. Indirect Test Hypothesis

Hipotesis	Variabel	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
H4	Job Dissatisfaction-> Anchor Stability -> Turnover Intention	0.260	0.257	0.062	4.183	0.000

Source: Output SmartPLS Result

Based on the results of data processing in the Mediation Test Table, the indirect effect test shows that the indirect effect of job dissatisfaction on turnover intention through anchor stability has an original sample value (O) of 0.260, a t-statistic of 4.183 (> 1.96), and a p-value of 0.000 (< 0.05). Thus, anchor stability is able to significantly mediate the relationship between job dissatisfaction and turnover intention. These results indicate that job

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dissatisfaction not only has a direct effect on turnover intention but also has an indirect effect through anchor stability as a mediating variable.

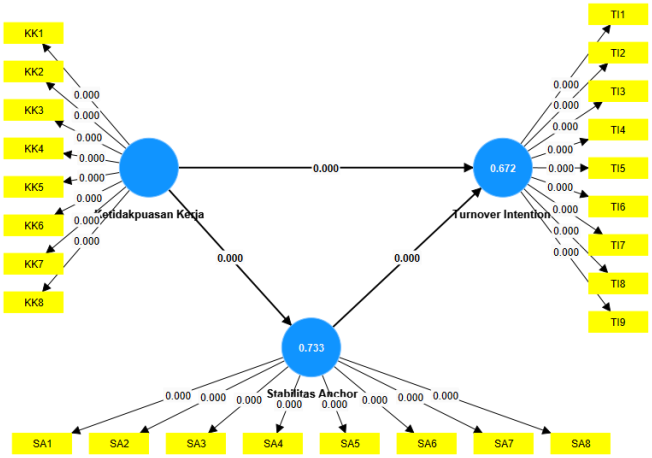


Figure 2. Bootsraping

Source: Output SmartPLS Result

Discussion

The Effect of Job Dissatisfaction on Turnover Intention

The test results show that job dissatisfaction has a positive and significant effect on turnover intention (α = 0.545; t = 7.681; p = 0.000), thus the first hypothesis is accepted. This finding indicates that the higher the job dissatisfaction experienced by employees, the higher their tendency to leave the company. This result aligns with the conditions at PT X, which has a relatively high turnover rate. Workload, demanding targets, an unsupportive work environment, and a mismatch between expectations and working conditions contribute to dissatisfaction, which ultimately increases employees' intention to look for other jobs. This finding is also consistent with research by Romeo et al. (2020) and Gebregziabher et al. (2020), which states that job dissatisfaction is a significant factor that increases turnover intention.

The Effect of Anchor Stability on Turnover Intention

The results of this study indicate that anchor stability has a positive and significant effect on turnover intention (α = 0.303; t = 4.146; p = 0.000), thus the second hypothesis is accepted. This finding indicates that employees with a strong career orientation and work values are more likely to have turnover intentions if the organization fails to meet their expectations for security, stability, and alignment with work values. This situation is relevant to the situation at PT X, which is characterized by high work pressure and targets. According to Schein's career anchor theory, individuals with a security/stability orientation will seek organizations that provide certainty and a stable work environment. These results are also supported by research by Pratiwi and Riyono (2019) and Le et al. (2023), which shows that career orientation plays a role in employees' decisions to stay or leave an organization.

The Effect of Job Dissatisfaction on Anchor Stability

The test results show that job dissatisfaction has a positive and significant effect on anchor stability (α = 0.856; t = 49.085; p = 0.000), thus the third hypothesis is accepted. This finding suggests that increasing job dissatisfaction is related to changes in employee anchor stability. At Company X, work pressure, high targets, and a less conducive work environment influence career orientation and employees' need for security and stability. Based on Schein's career anchor theory, a mismatch between expectations and working conditions can affect an individual's

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career orientation. This finding is also supported by research by Pratiwi and Riyono (2019) and Le et al. (2023), which explains that working conditions and psychological resources influence employee anchor stability.

The Effect of Job Dissatisfaction on Turnover Intention through Anchor Stability

The test results show that anchor stability significantly mediates the relationship between job dissatisfaction and turnover intention ($\alpha = 0.260$; $t = 4.183$; $p = 0.000$), thus the fourth hypothesis is accepted. This indicates that job dissatisfaction not only increases turnover intention directly but also through changes in anchor stability. These findings indicate that job dissatisfaction affects employees' career orientation, need for stability, and work values, which in turn increases their likelihood of leaving the organization. Therefore, companies need to increase job satisfaction while creating a work environment that meets employees' needs for security, career certainty, and value congruence to minimize turnover intention.

CONCLUSION

Job dissatisfaction has a positive and significant effect on anchor stability, therefore accepting the first hypothesis (H1). The results show that increasing employee job dissatisfaction also affects their anchor stability. Working conditions that do not meet expectations, such as high work pressure, a less conducive work environment, or job uncertainty, lead to changes in employee value consistency, career orientation, and need for job stability. Job dissatisfaction has a positive and significant effect on turnover intention, thus the second hypothesis (H2) is accepted. The higher the level of job dissatisfaction experienced by employees, the higher their tendency to intend to leave the company. Dissatisfaction with their job, supervisor, work environment, and other aspects encourages employees to consider alternative jobs that are deemed more capable of meeting their expectations and needs.

Anchor stability has a positive and significant effect on turnover intention, therefore the third hypothesis (H3) is accepted. The results show that employees with a strong career orientation and need for stability tend to have higher turnover intentions when the organization fails to meet their expectations for job security, career certainty, and a stable work environment. Thus, anchor stability contributes to influencing employees' decisions to consider leaving the company. Anchor stability is proven to significantly mediate the effect of job dissatisfaction on turnover intention, therefore the fourth hypothesis (H4) is accepted. This indicates that job dissatisfaction not only directly influences turnover intention but also through anchor stability, which is the psychological mechanism explaining the relationship. In other words, increasing job dissatisfaction affects employees' anchor stability, which ultimately increases their tendency to have turnover intention. Based on the test results, the role of anchor stability in this study is partial mediation because both direct and indirect influences are proven to be significant.

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