The Influence of Job Satisfaction, Work Stress, And Career Development on Employee Turnover Intentions

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Abstract. *This paper will examine and discuss how job satisfaction, job stress, and career development affect turnover intention among the employees of the Muttaqin Bambang Purwanto Uswatun and Partners Public Appraisal Services Office in Jakarta. It follows a quantitative methodology. The sample population in this study was a population of 52 employees within the said office in Jakarta. The sampling method used was a saturated sampling method, where the entire population was covered with its total amount of 52 participants. The data was obtained by filling out a questionnaire using a Likert scale, which was provided by the means of Google Forms. This study findings show that the effect of job satisfaction on the turnover intention of the employees at the Muttaqin Bambang Purwanto Rozak Uswatun and Partners Public Appraisal Services Office in Jakarta is negative and statistically insignificant. Job stress positively and significantly influences the turnover intention of employees in the said office. The effects of career development on the turnover intention of employees in the same office, are positive albeit statistically significant. Additionally, job satisfaction, job stress, and career development are elements that determine turnover intention among the employees of the Muttaqin Bambang Purwanto Jakarta Office of the Purwanto Partners in Jakarta.*

Keywords: *Job Satisfaction, Job Stress, Career Development, Turnover Intention*

INTRODUCTION

In the modern world of globalization, competition between corporate entities has escalated so much that every company needs to be able to gain competitive advantage to survive in the market. Any business activity always entails the utilization of various resources with human capital being one of the most vital ones. Human resource management in an organization is very critical (Legge, 2014; Ployhart et al., 2014; Pasban & Nojedeh, 2016; Delery & Roumpi, 2017). Organizations that have skilled and professional human capital are likely to have competitive strength. The human resources term is used to refer to the people as a group who are engaged and devoted towards accomplishment of corporate goals.

Human resources are unique in relation to other resources categories in that they have the ability to utilize labor, production and creativity in the work process. In addition to that, human resources coordinate the mobilization of the ancillary resources including capital and technology (Malitskyi, 2021; Kuzmin, E., & Yakubova, 2024). Human beings are dynamic assets that cannot be ignored at any stage of production of goods and services. The performance of an organization

depends on the quality of human resources, which are supposed to be effective in the management of the auxiliary resources.

In this regard, companies regularly invest in capital training and development programmes that are geared towards the production of quality staff. However, employee behavior can cause the decline of organizational performance in different circumstances and when turnover intention arises. Turnover, as illustrated by Abdillah (2012) refers to the act of employees leaving their present employer. Besides, Melky (2015) defines turnover as the process when a person leaves the organization either by choice or at the request of the enterprise, which is usually caused by a break in the processes, the unity of the team, or performance in the unit.

Sagala argues that the turnover intention is an expression of behavioral manifestations caused by employee dissatisfaction over their work, when employees experience discontent over their jobs, they will look for other job opportunities (Niladanti et al., 2025). The effect of this phenomenon poses a serious challenge to organizations because employees are an important investment that can have a great impact on effectiveness and efficiency. Turnover may have adverse consequences on financial, resource and motivational levels. Leaving employees means that the company will have to spend money on hiring and training new employees (Kusumaningsih, 2023).

The Office Bambang Purwanto Rozak Uswatun and Partners of the Muttaqin Public Appraisal Services is already in a dire state of employee turnover, both in the branch and the central offices, which is a very severe threat to the stability of the organization. The turnover rates in the office have grown to alarming levels that require urgent strategic intervention in order to reduce the disruption in operations and also the loss of money. Formation and regulatory compliance the office was incorporated in 2009 per the Business Permit for the Public Appraisal Service Office (SIU-KJPP) No. 2,09,0027 dated 6 April 2009 and Decree No. 365/KM.1/2009 of the Minister of Finance.

The organisation is based in Jakarta and currently has fourteen branch offices and is registered by the Financial Services Authority (OJK) and the National Land Agency (BPN/Ministry of ATR) so as to support the service of its appraisal activities. Positioning in the market and alliances: The office is one of the biggest providers of appraisal services in Indonesia; therefore, it has a rich experience and a variety of services. It also has a working relationship with more than a hundred partner organisations, including the banking and non-banking sectors. These alliances make it easier to deliver a wide range of assessment products which is aligned to the stated competencies in the company.

Trends in productivity and workload of employees: The data on the reporting generation shows that productivity has increased by 233% between 2022 and 2023, reaching to 2,109 reports; nonetheless, the impact 2024 shows a downward trend of 1,555 reports which is approximately 42.6 per cent. The increase in the tasks volume requires that employees offer optimum performance as required in the contract agreements with the recipients of the services. The increased workload has caused strain among the employees, which heightens the need of organizational feedback.

Unresolved issues increase the likelihood of employees seeking alternative jobs and thus increasing turnover risks as pointed by Jakarta office Human Resources division. Turnover statistics: An overview of the last several years shows that turnover rates have been oscillating: 23.5 % in 2022 and decreased to 13.6 % in 2023 and then returned to its previous level of 15.9 in 2024. The annual turnover is at the average of 17.6, which is more than the high turnover threshold in the literature. Literature benchmark and organizational implications: According to Batt & Colvin (2011), turnover levels of above 10-percent are the signs of high attrition risk.

This is a serious call to action to apply retention strategies to protect the operational performance, as the average turnover of 17.6% in the office is considerably higher than normal

standards and also to contain the losses incurred as a result of the turnover. Predictors of turnover intention: Job satisfaction comes up as a leading cause of turnover intention. Employees with high satisfaction tend to be less likely to participate in job search behaviors and those who were dissatisfied tend to seek alternative job opportunities as hypothesized by Hawari (2023).

Job satisfaction is consequently crucial in curbing the loss of people in the organization. According to Roy et al. (2024), the job satisfaction has negative and statistically significant association with the turnover intention of the employees. Suandita et al. (2025), Saputri et al. (2024), and Rijasawitri & Suana (2020) also find a significant and negative effect between job satisfaction and turnover intention.

The cumulative evidence shows that the greater the level of perceived job satisfaction, the lower the turnover intention is among employees. On the other hand, Tsai & Wu (2010) reveal that job satisfaction is positively and significantly correlated with turnover intention. Further, Nurbaeti et al. (2024) and Jannavi & Utami (2024) come to the conclusion that job satisfaction does not have a considerable impact on turnover intention. The differences between these studies highlight the controversy on the effects of job satisfaction on the intention to turnover.

Hogh et al. (2012) describes work stress as the personal reaction to the work environment, such as intimidation and other negative events that might occur inside an organizational environment. Stress may lead to sickness or quitting a job (Manurung & Ratnawati, 2012). According to Ikhsan & Sari (2022), there exist evidences that work stress has a positive and significant impact on turnover intention. Dewi & Sriathi (2019) also state that there is a significant and positive impact of work stress on turnover intention. These results indicate that work stress level is associated with an increased turnover intention but Jannavi & Utami (2024) do not support this relationship.

Career development has also been known as a determinant of turnover intention along with job satisfaction and work stress. Sudiro theorizes career development as the process through which people develop their professional competences in order to attain the desired career results. Employees who believe that their career development is going in the right direction and their career objectives can be achieved in the organization tend to be more committed and have lesser intentions to leave; employees whose career developmental paths are stalled show more intentions to move to other organizations (Weng & McElroy, 2012). Park et al. (2024) also show that employee turnover is significantly and directly predicted by career development. This negative relationship is supported by Ulviana (2025) but Sopia et al. (2024) do not find the direct effect of career development on turnover intention.

METHODS

In this study using quantitative methods with a descriptive approach. Quantitative methods are research based on philosophy of positivism, which is used to examine certain populations or samples, and data analysis is quantitative/statistical with the aim of testing the predetermined hypotheses (Sugiyono, 2008). Then the descriptive approach is a study to determine facts with the right interpretation to recognize phenomena and to accurately describe the properties of several phenomena, groups, or individuals that are happening (Sugiyono, 2019 in (Ningrum et al., 2024).

Location and Time

This research was conducted at the Muttaqin Public Appraisal Services Office Bambang Purwanto Rozak Uswatun and Jakarta Partners (Muttaqin Public Appraisal Service Office Bambang Purwanto Rozak Uswatun and Jakarta Partners). The study time was conducted from May 2025 to July 2025.

Sample Population and Technique

The population is a generalization area consisting of: objects/subjects that have certain quality and characteristics determined by researchers to be studied and then concluded (Sugiyono, 2008). The population in this study was the employee of the Muttaqin Public Appraisal Service Office Bambang Purwanto Rozak Uswatun and the Jakarta Partners (Muttaqin Public Appraisal Service Office Bambang Purwanto Rozak Uswatun and Jakarta Partners), as many as 52 people. Sample technique is a technique in taking a research sample. To determine the sample to be used in the study, there are various sampling techniques used. In this study using nonprobability sampling techniques and samples used were saturated samples where all populations were used as samples, so the samples in this study were 52 people.

Data Collection Instrument

Data collection instruments are tools used to gather information or data in a study. This tool helps researchers in obtaining relevant, accurate, and in accordance with the research objectives. In this study will use a questionnaire as the main instrument in collecting primary data to identify and analyze the linkages and events between research variables through the Google Form link. Questionnaire or questionnaire is a tool used to collect data through a series of questions that have been designed with the aim of measuring research variables according to Sekaran & Bougie, 2016 in (Jailani, 2023).

Data Analysis

Data analysis is conducted after collecting all responses from participants (Sugiyono, 2017). The process involves grouping data by variables and simplifying it so that it is easier to interpret using quantitative methods. This approach ensures more accurate measurement of respondents' answers, which can then be processed statistically with the SPSS application.

Descriptive Statistical Analysis

Descriptive statistics are used to present and explain collected data as it is without drawing broader conclusions (Sugiyono, 2017). This helps in providing a clear picture of the characteristics of the data.

Instrument Test

The questionnaire was tested for validity and reliability. The validity test used product moment correlation, with items deemed valid if the r-count was greater than the r-table. Reliability was tested using Cronbach's Alpha, where values above 0.6 indicated reliable instruments (Pramuditya & Nuvriasari, 2023).

Classic Assumption Test

The classic assumption test was applied to ensure the accuracy of the regression model. The normality test, based on the Kolmogorov-Smirnov test, assessed whether data were normally distributed, with significance values above 0.05 indicating normality (Ghozali, 2018). The multicollinearity test examined correlations between independent variables using VIF and tolerance values, with VIF <10 showing no multicollinearity. Finally, heteroscedasticity was tested using Spearman's rank correlation, where significance values above 0.05 suggested no heteroscedasticity (Ghozali, 2018).

Multiple Linear Regression Analysis

Multiple regression analysis is used to examine the effect of more than one independent variable on a dependent variable (Ghozali, 2018). In this study, it analyzes the influence of job satisfaction (X1), work stress (X2), and career development (X3) on turnover intention (Y). The model is expressed as:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

where a is the constant, b1–b3 are the coefficients, and e is the error term.

Hypothesis Testing

Hypothesis testing is conducted to determine both partial and simultaneous effects of the independent variables. The t-test evaluates the significance of each independent variable, with results significant if t-count > t-table and $p < 0.05$. The F-test examines the simultaneous influence of all independent variables, with significance determined if F-count > F-table and $p < 0.05$. Finally, the coefficient of determination (R^2) measures how well the model explains variations in the dependent variable, with values closer to 1 indicating stronger explanatory power (Ghozali, 2018).

RESULTS AND DISCUSSION

Analysis of 52 respondents revealed significant variation across all study variables. The descriptive table shows that job satisfaction had a score range of 42–105 with a standard deviation of 13.94, indicating significant heterogeneity in perceptions among employees. The same pattern was observed for work stress (SD = 9.02), career development (SD = 9.04), and turnover intention (SD = 7.75). This wide range of scores is significant because it indicates that the population has diverse work experiences, job pressures, and perceptions of career development. This variation can affect the stability of the regression model, including increasing error variance, thus reducing the likelihood of certain variables becoming statistically significant. Instrument testing demonstrated that all items were valid and reliable. Classical assumption tests also confirmed that the model was free from normality, multicollinearity, and heteroscedasticity issues.

However, the relatively low tolerance values for job satisfaction and career development (0.362 and 0.371) indicate a risk of inter-item correlation. Although it does not exceed the formal multicollinearity threshold (VIF < 10), it still has the potential to increase the standard error and weaken the significance of the regression coefficients. The results of the multiple linear regression show that: Job satisfaction has a negative but insignificant coefficient (β = –0.138; p = 0.120). Work stress has a positive and significant coefficient (β = 0.579; p 0.0001). Career development has a positive but insignificant coefficient (β = 0.003; p = 0.984). Meanwhile, the simultaneous test yielded F = 21.413; p 0.0001, indicating that all three variables together have a significant effect on turnover intention. However, it is important to note that this significant result is likely dominated by the strong contribution of the work stress variable, which is the only significant predictor. The regression model explains 57.2% of the variation in turnover intention, while the remaining 42.8% is explained by other unobserved factors.

Table 1. Descriptive statistical test results

	N	Minimum	Maximum	Mean	Std. deviation
job satisfaction	52	42. 00	105. 00	72.0577	13. 94163
work stress	52	32. 00	80. 00	46. 5577	9. 023375
career development	52	13.00	60. 00	40. 6731	9. 02375
Turnover intention	52	10. 00	50. 00	28. 5769	9. 04395
Valid N (Listwise)	52		50. 00		7. 75190

Based on the results of the descriptive statistical test above, it shows that the answers or respondents' responses obtained from the results of the distribution of the questionnaire in the job satisfaction variable produced a minimum value of 42.00, the maximum value of 105.00, and the average value of the total answer was 72,0577, and the standard deviation was 13,94163. In the work stress variable, respondents' answers resulting from filling the questionnaire produced a minimum value of 32.00, the maximum value of 80.00 and the average value of the total answer was 46,5577 with a standard deviation standard of 9,02375. Furthermore, for career

development variables, the minimum value produced is 13.00, the maximum value is 60.00, and the overall average value is 40,6731, and the standard deviation is 9,04395, while for the turnover intention variable, based on respondents' answers produce a minimum value of 10.00, the maximum value is 50.00, and the average value of 28,5769 with a standard deviation of 7,75190.

Table 2. Validity Test Results

Variable	Number of Items	r-count Range	r-table	Remark
Job Satisfaction (X1)	21	0.394 – 0.856	0.361	All Valid
Work Stress (X2)	16	0.467 – 0.845	0.361	All Valid
Career Development (X3)	12	0.699 – 0.896	0.361	All Valid
Turnover Intention (Y)	10	0.661 – 0.886	0.361	All Valid

Based on the results of the validity test of all variables that are displayed in Table 13, it shows that all indicators used to measure each variable to produce the value of R-count are greater than R-table (0.361) so that it can be concluded that all statements on each job satisfaction variable (X1), work stress (X2), career development (X3) and Turnover Intensions (Y) are declared valid.

Table 3. Reliability test results

Variable	Cronbach's Alpha	Alpha Threshold	Remark
Job Satisfaction	0.929	0.60	Reliable
Work Stress	0.913	0.60	Reliable
Career Development	0.948	0.60	Reliable
Turnover Intention	0.936	0.60	Reliable

Based on Table 14 above, it shows that from the results of reliability tests on all research variables which include job satisfaction variables (X1), work stress (X2), and career development (X3) and variable turnover intention (Y) have an alpha coefficient exceeding the reliability standard limit of 0.60, so that from all research instruments can be declared reliable or reliable.
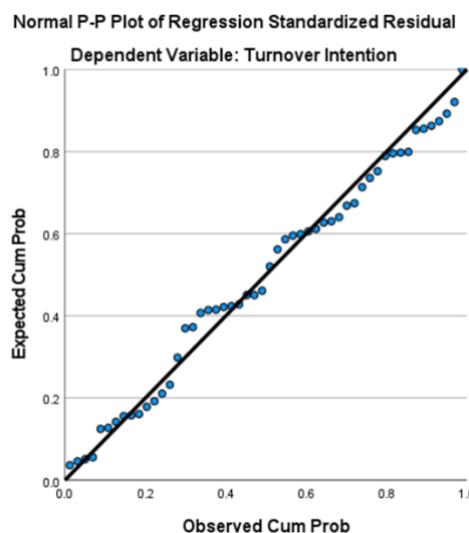

Figure 1. Normality test results (normal plot graph)

Based on Figure 1 above, from the results of the graphical nomality test, it can be explained that the data spreads following the diagonal line, it can be concluded that the regression model is normally distributed. Furthermore, based on Figure 4 Histogram graph describes the normal curve line, so it can be concluded that the data studied is normally distributed.
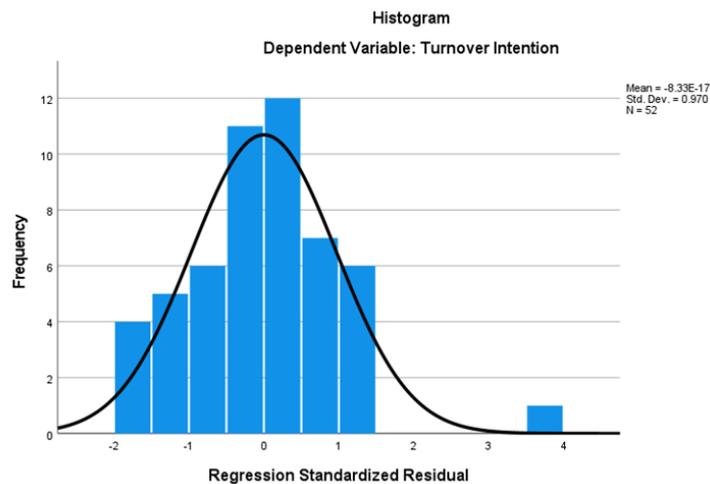
Figure 2. Normal Probability Plot

Based on the images of the histogram graph describing the normal curve line, so it can be concluded that the data studied is normally distributed.

Table 4. Nomality Test Results (Kolmogorov Smirnov)

Item	Value
N	52
Mean	0.000
Std. Deviation	5.069
Test Statistic	0.077
Asymp. Sig. (2-tailed)	0.200

Table 4 shows that variable job satisfaction (X1), work stress (X2), career development (X3), and Turnover Intention (Y) are normally distributed. This can be seen from the Symposia value of 0.200 which is more than 0.05 so that it is feasible for regression models in testing research hypotheses.

Table 5. Multicollinearity Test

Model	Variable	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.	Collinearity Statistics (Tolerance)	VIF
1	(Constant)	11.428	5.917	–	1.931	0.059	–	–
	Job Satisfaction	-0.138	0.087	-0.248	-1.582	0.120	0.362	2.760
	Work Stress	0.579	0.083	0.674	7.013	<0.001	0.963	1.038
	Career Development	0.003	0.133	0.003	0.021	0.984	0.371	2.698

All independent or independent variables, namely job satisfaction, work stress, and career development get a tolerance value> 0.10 and get a VIF value <10 it can be stated that the regression model in this study there are no symptoms of multicollinearity.
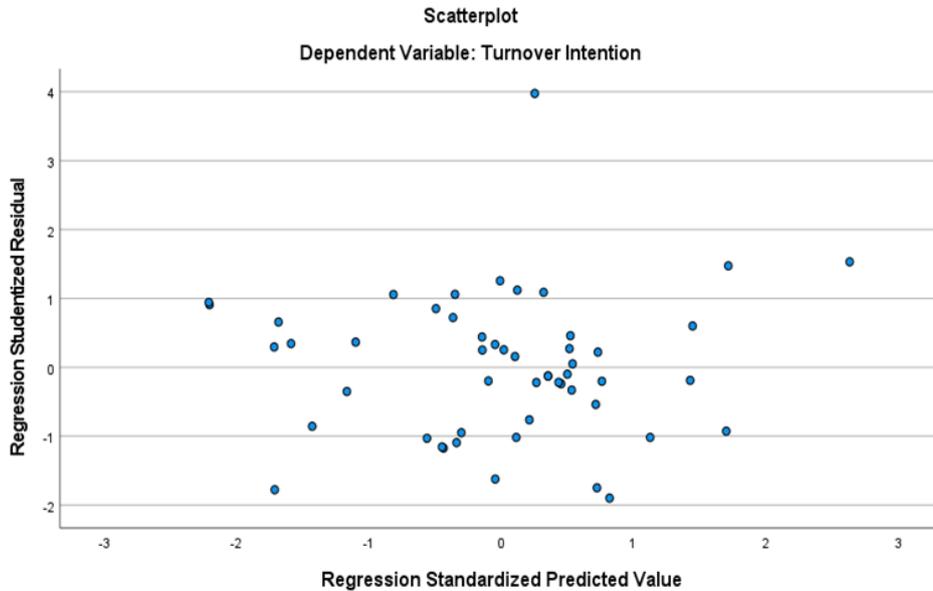
Figure 3. Heteroscedasticity test plot graph

Based on the results of the scatterplot graph in the heteroscedasticity test above, it shows that the points are spread and do not form certain patterns that are clear, it can be concluded that the data does not occur symptoms of heteroscedasticity so that the data can be said to be normal and can meet the assumptions for further regression models.

Table 6. Glejser Test Results

Model	Variable	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
1	(Constant)	7.658	3.676	–	2.083	0.043
	Job Satisfaction	-0.095	0.054	-0.406	-1.749	0.087
	Work Stress	-0.030	0.051	-0.083	-0.580	0.565
	Career Development	0.108	0.083	0.301	1.312	0.196

Above in the SIG column shows that the job satisfaction variable has a significance value of 0.087, the work stress variable obtains a value of 0.565, and the career development variable has a significance value of 0.196, where 3 values are greater than 0.05, so it can be concluded that from the data there are no heteroscedasticity symptoms.

Table 7. Multiple Linear Regression Analysis Test

Variable	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	11.428	5.917	–	1.931	0.059	–	–
Job Satisfaction	-0.138	0.087	-0.248	-1.582	0.120	0.362	2.760
Work Stress	0.579	0.083	0.674	7.013	<0.001	0.963	1.038
Career Development	0.003	0.133	0.003	0.021	0.984	0.371	2.698

Kontanta (A) value of 11,428 which means that if the job satisfaction variable, work stress and career development are 0 then the turnover intention variable is 11,428. Job satisfaction regression coefficient (X1) of-0.138, this means that if a work breadth (X1) increases, the turnover intention (Y) decreases by-0.138 Assuming other free variables of the regression model are fixed. Work stress coefficient (X2) of 0.579, this means that if work stress (X2) increases, the turnover intention (Y) has increased by 0.579 assuming other free variables of the regression

model are fixed. Career development coefficient (X3) of 0.003 This means that if career development (X3) increases, the turnover intention (Y) experiences an increase of 0.003 assuming other free variables of the regression model are fixed.

Table 8. Test Results T (partial)

Variable	B	Std. Error	Beta	t	Sig.
(Constant)	11.428	5.917	–	1.931	0.059
Job Satisfaction	-0.138	0.087	-0.248	-1.582	0.120
Work Stress	0.579	0.083	0.674	7.013	<0.001
Career Development	0.003	0.133	0.003	0.021	0.984

Based on Table 8, the partial t-test results show that job satisfaction (X1) has no significant negative effect on turnover intention, as indicated by a significance value of 0.120 (>0.05) and a t-count of -1.582 (<1.677), thus H0 is accepted and H1 rejected. Conversely, work stress (X2) has a significant positive effect on turnover intention, with a significance value of <0.001 (<0.05) and a t-count of 7.013 (>1.677), meaning H0 is rejected and H2 accepted. Meanwhile, career development (X3) has no significant positive effect on turnover intention, shown by a significance value of 0.984 (>0.05) and a t-count of 0.021 (<1.677), so H0 is accepted and H3 rejected.

Table 9. Results of the f test (simultaneous)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1754.039	3	584.680	21.413	<0.001
Residual	1310.653	48	27.305		
Total	3064.692	51			

Based on the results of the f test above, it is known that the calculated f value is 21.413 and the significance value is 0.001. The F table used with a significance level of 0.05 and for df (degree of freedom) is 49 with a value of 2.794, it can be concluded that the calculated f> f table (21.413> 2.794) and the significance value is smaller than 0.05 (0.001 <0.05). This shows that the variables of job satisfaction (X1), work stress (X2), and career development (X3) simultaneously have a positive and significant effect on employee turnover intention (Y), so it can be concluded that Hypothesis H4 is accepted and Ho is rejected.

Table 10. Results of the Coefficient of Determination (R2) Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.757[a]	.572	.546	5.22545

explains that the R Square value obtained is 0.572 or with a percentage value of 57.2% which means that all independent variables in this study, namely job satisfaction (X1), work stress (X2), and career development (X3) have an effect on the dependent variable, namely turnover intention, by 57.2%, while 42.8% is influenced by other factors outside the variables or other variables that were not examined in this study.

The findings of this study fundamentally reposition how turnover intention should be interpreted in contemporary human resource management, particularly within high-pressure professional service environments such as public appraisal firms. The overwhelmingly dominant role of work stress as the only significant driver of turnover intention demands a conceptual reorientation. Classical models in HRM continue to emphasize job satisfaction as the most reliable predictor of turnover (Roy et al., 2024; Suandita et al., 2025; Rijasawitri & Suana, 2020), and many strategic HR frameworks assume that improving satisfaction inevitably reduces attrition (Kusumaningsih, 2023; Sazili et al., 2022). Yet, the insignificant effect of job satisfaction in this study illustrates that contemporary workplaces particularly knowledge-intensive and output-driven sectors have entered what Ikhsan & Sari (2022) describe as a "stress-saturated ecosystem," where psychological pressures overshadow more traditional workplace attitudes. This divergence is not merely statistical noise. Instead, it signals a structural shift, reinforcing

arguments by Marcella & Ie (2022), and Hida et al. (2025) that organizational environments characterized by relentless workloads and volatile productivity cycles create conditions where stress functions as a primary behavioral catalyst, capable of overriding the buffering effects of satisfaction or loyalty.

This reorientation has broader theoretical implications for turnover research. For decades, the dominant discourse from Herzberg's classic two-factor model (Andriani et al., 2017) to later refinements in Pratama et al. (2023) has insisted that satisfaction, developmental clarity, and motivational hygiene shape turnover intention. Yet, the evidence here suggests a weak explanatory presence for both satisfaction and career development when employees are embedded in demanding, metric-centric environments. Similar findings have emerged in contemporary studies observing the erosion of satisfaction's predictive strength under high-strain conditions (Jannavi & Utami, 2024; Nurbaeti et al., 2024; Situmorang et al., 2023). This supports the argument that traditional turnover theories insufficiently conceptualize the intensity and immediacy of stress exposures in digitalized, fast-cycle professional organizations. Moreover, the lack of influence from career development commonly considered essential for retention (Ulviana, 2025) underscores the growing irrelevance of long-term career paths when employees operate in labor markets offering abundant external opportunities and high mobility. Such environments recast career development from a retention tool into a negotiable asset that employees leverage across employers rather than within them.

While stress emerges as the predominant force, its implications extend beyond individual strain. The results reaffirm arguments by Dewi & Sriathi (2019), Sudnanti & Wijayanti (2018), and Syafii et al. (2024) that unmanaged stress is no longer merely an occupational hazard but a strategic threat to organizational stability and performance. In appraisal firms where workload spikes, client-driven deadlines, and accuracy obligations intersect, stress becomes embedded in organizational routines rather than episodic occurrences. This structural embedding aligns with findings by Vijayan (2018) and Manurung & Ratnawati (2012), who argue that high cognitive-emotional demands in technical professions escalate turnover intention even when employees report moderate satisfaction. The implications are profound: retention strategies that concentrate on satisfaction enhancement improving supervisor relations, rewards, or recognition may become strategically ineffective unless they simultaneously address the systemic origins of occupational stress. This challenges the HRM orthodoxy that "satisfied employees stay" and expands the growing body of work arguing that "employees stay when they are not overwhelmed" (Saputri et al., 2024).

Another important contribution of this study concerns organizational design and job architecture. The non-significant influence of career development suggests that even well-structured development paths promotions, workshops, mentoring struggle to prevent attrition in environments where workload intensification erodes employees' bandwidth to even engage in developmental trajectories. Several scholars have reported similar trends: career initiatives lose traction when operational pressures dominate (Rachmandha & Husniati, 2022). This raises concerns regarding the sustainability of development-based retention models in firms where operational demands consume employees' cognitive and temporal resources. When stress is unrelenting, career development can paradoxically increase turnover intention, as found by Sopia et al. (2024), because development creates awareness of one's market value, prompting mobility rather than loyalty. This study reinforces that paradox, suggesting that development without workload recalibration becomes counterproductive.

From a managerial standpoint, the study strongly supports the emerging consensus that organizations must pivot from cosmetic HR interventions toward structural reforms. The predictive dominance of stress signals the necessity of reengineering work systems, redistributing load, optimizing deadlines, and integrating psychosocial risk assessment into performance management frameworks. Prior research emphasizes similar directions: effective retention arises from structural redesign rather than motivational augmentations (Perkasa &

Abadi, 2018; Rumawas, 2018; Bukit et al., 2017). In appraisal firms, this may require algorithmic task allocation, workload analytics, or revised client-delivery promises recommendations echoed across recent organizational behavior scholarship (Malik et al., 2021). The results also imply that leadership practices must shift from promotion-centric motivation strategies to stress-buffering behaviors such as expectation calibration, emotional labor management, and proactive resourcing.

Finally, the study opens theoretical and practical avenues for rethinking turnover modeling. The substantial 42.8% unexplained variance in turnover intention highlights that even stress does not fully account for mobility behaviors. This aligns with new directions in HR research emphasizing the influence of job insecurity (Niladanti et al., 2025), labor market fluidity (Yanuari et al., 2024), and organizational culture misalignment (Mukuan et al., 2025). Consequently, turnover intention must be reconceptualized as a multidimensional construct shaped by both psychological strain and structural market conditions. For management scholarship, this finding contributes to the ongoing critique that turnover models anchored in satisfaction-stress dichotomies underestimate the complexity of modern workforce dynamics. Thus, this study calls for a hybrid theoretical model integrating work stress, market mobility, and organizational load structures an advancement consistent with broader shifts in strategic HRM and behavioral organization theories.

CONCLUSION

Job satisfaction has a negative and insignificant effect on the turnover intention of employees at the Muttaqin Bambang Purwanto Rozak Uswatun and Partners Public Appraisal Services Office in Jakarta. Job stress has a positive and significant effect on the turnover intention of employees at the Muttaqin Bambang Purwanto Rozak Uswatun and Partners Public Appraisal Services Office in Jakarta. Career development has a positive but insignificant effect on the turnover intention of employees at the Muttaqin Bambang Purwanto Rozak Uswatun and Partners Public Appraisal Services Office in Jakarta. Job satisfaction, job stress, and career development collectively have a positive and significant effect on the turnover intention of employees at the Muttaqin Bambang Purwanto Rozak Uswatun and Partners Public Appraisal Services Office in Jakarta.

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