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# The Effect of Person-Organization Fit on Turnover Intention with Job Satisfaction as Mediating Variable

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**Abstract.** Currently, the sharia banking industry continues to grow and develop. Furthermore, one of the fastest growing sharia banks is Sharia Mandiri Bank (BSM). Every company including sharia banking faces the challenge of attracting, developing, and retaining its employees. This study aims to examine the effect of person-organization-fit (P-O fit) on employee turnover intention in Sharia Mandiri Bank (BSM) by considering job satisfaction as a mediating variable. Multidimensional P-O fit, namely supplementary fit, complementary fit, needs-supplies fit and demands-abilities fit (Piasentin, 2007), Michigan Organizational Assessment Questionnaire (Camman et al. 1979) and Mobley, Horner and Hollingsworth's (1978) revised model were used to measure P-O fit, job satisfaction and turnover intention. A quantitative survey was conducted on a non-probability (purposive) sample of 100 permanent employees working at PT Bank Syariah Mandiri. Correlation, multistage regression and bootstrap were used to test the direct and mediating relationship between key variables. The results uncovered that there is a moderate negative correlation between P-O fit and turnover intention, a strong positive correlation between P-O fit and job satisfaction, and a moderate negative correlation between job satisfaction and turnover intention. The simple regression analysis showed that P-O fit is a significant predictor of job satisfaction and both P-O fit and job satisfaction were significant predictors to turnover intention. Bootstrapping test revealed a statistical support for the indirect effect of P-O fit on turnover intention through job satisfaction. Moreover, the results of multistage regression analysis confirm that job satisfaction significantly mediated the relationship between P-O fit and turnover intention as a full mediator. The results and implications of the study are discussed and recommendations for future research are addressed.

**Keywords:** job satisfaction, person-organization fit, turnover intention

**Abstrak.** Industri perbankan syariah saat ini terus tumbuh dan berkembang. Salah satu bank syariah di Indonesia yang memiliki pertumbuhan cukup pesat adalah Bank Syariah Mandiri (BSM). Setiap perusahaan termasuk perbankan syariah menghadapi tantangan untuk menarik, mengembangkan, dan mempertahankan karyawannya. Penelitian ini bertujuan untuk menguji pengaruh person-organization fit (P-O fit) terhadap turnover intention pada Bank Syariah Mandiri (BSM) dengan mempertimbangkan kepuasan kerja sebagai variabel mediasi. P-O fit diukur menggunakan multidimensi P-O fit yaitu supplementary fit, complementary fit, needs-supplies fit and demands-abilities fit (Piasentin, 2007); kepuasan kerja diukur dengan Michigan Organizational Assessment Questionnaire (Camman et al. 1979) dan turnover intention diukur dengan model revisi Mobley, Horner and Hollingsworth (1978). Data penelitian dikumpulkan melalui survei kuantitatif dengan sampel sebanyak 100 orang karyawan tetap di PT Bank Syariah Mandiri, yang diambil menggunakan teknik non-probability purposive sampling. Penelitian ini menggunakan analisis korelasi, regresi bertingkat dan bootstrap untuk menguji pengaruh langsung dan pengaruh mediasi di antara variabel-variabel kunci. Hasil uji korelasi menunjukkan bahwa terdapat korelasi yang negatif dan moderat antara P-O fit dan turnover intention, korelasi yang positif dan kuat antara P-O fit dan kepuasan kerja, serta korelasi yang negatif dan moderat antara P-O fit dan turnover intention. Analisis regresi sederhana mengindikasikan bahwa P-O fit merupakan prediktor kepuasan kerja yang signifikan, serta P-O fit dan kepuasan kerja masing-masing merupakan prediktor turnover intention yang signifikan. Hasil Bootstrapping memberi bukti bahwa pengaruh tidak langsung P-O fit terhadap turnover intention melalui kepuasan kerja signifikan secara statistik. Sejalan dengan penelitian terdahulu, hasil analisis regresi bertingkat mengkonfirmasi bahwa kepuasan kerja memediasi hubungan P-O fit dan turnover intention sebagai mediator penuh.

**Kata kunci:** kepuasan kerja, person-organization fit, turnover intention

## INTRODUCTION

Every company encounters challenges in enticing, improving, and maintaining its employees. Maintaining employees is connected with employee turnover. A high employee turnover rate is a commonly used to measure indication of a problem with the organization. Turnover intention is an early signal of employee turnover within a company. Shaw, Gupta, and Delery (2005) explain

that turnover not only increases the cost of hiring, but also reduces knowledge capital and damages the organization's reputation (Liu, Liu & Hu, 2010).

In general, most of the companies are still using a traditional approach in recruiting its employees regarding the suitability between individuals and the job offered (person-job fit). Nevertheless, this person-job fit approach is not enough in the recruiting process because the effectivity of an organization cannot be defined

only by examining task accomplishment, but also by considering the employees' behaviors extensively.

Understanding the person-organization fit (P-O fit) can help the company in selecting the candidates who

uphold values and principals which are aligned with the organization and establishing the experiences that can strengthen that suitability. P-O fit is based on the assumptions of individual's willingness in maintaining and holding job satisfaction and commitment which are needed in competitive business environment (Bowen, Ledrof & Nathan, 1991)

The previous studies have given theoretical justification and empirical evidence that P-O fit has positive impacts on job. Locke (1976) and Schneider (1987) explain that, in general, individuals are more interested and feel convenient to be in an organization which has similar characteristics with them. Chatman (1989) also confirms that individuals which are compatible with the company's values tend to feel satisfied, competent, and willing to continue working for the company.

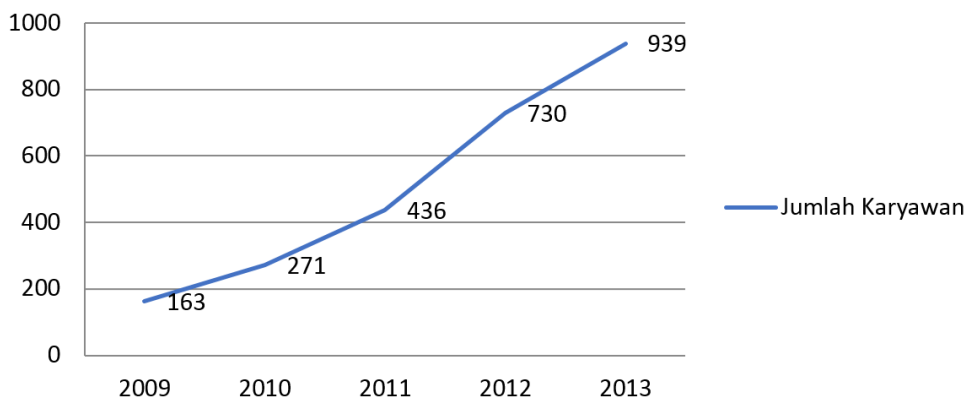
Those findings have proven that P-O fit approach has positive benefits on the attitudes and behavior of employees, particularly in the matter of job satisfaction and turnover intention (Kristof, 1996, Kristof-Brown et al., 2005). Researchers found that the better the P-O fit, the smaller the desire of employees to quit or resign from the organization (Wheeler, Gallagher, Brouer & Sablynski, 2007; Liu, Liu & Hu, 2010; Kasimati, 2011). Even so, the obtained value of negative correlation between the P-O fit and turnover intention, in general, is relatively weak. (Liu, Liu & Hu, 2010; Kasimati, 2011). Therefore, many researchers argue that P-O fit does not directly affect turnover intention, but is mediated by job

satisfaction (Wheeler, Gallagher, Brouer & Sablynski, 2007; Liu, Liu & Hu, 2010).

Job satisfaction is "a pleasant or positive emotional state resulting from one's assessment of work or work experience" (Locke 1976). Wexley and Yukl (1977) define that the higher suitability value of Company and value of employee (P-O fit) will increase job satisfaction of employees. Furthermore, the employees who has high job satisfaction also have low turnover intention. In general, the P-O fit first affects employee job satisfaction, and then simultaneously affects their turnover intention.

In the last couple of years, the banking sector in Indonesia has been one of the industrial sectors which is consistently experiencing high growth, especially in Islamic banking segment which has recorded a growth of up to 43% (Wong, 2014). PT Bank Syariah Mandiri (BSM) as the leading and the largest Islamic Bank in Indonesia is an example of Islamic banking companies that implement the principles of P-O fit approach. This is manifested in the culture which applied in the company and align with the employees' profile to the company's values, called "ETHIC" (Excellent, Teamwork, Humanity, Integrity, Customer Focus) (PT Bank Syariah Mandiri, n.d.).

PT Bank Syariah Mandiri has attempted to supervise the HR management to be more integrated and preserved. However, the turnover issue remains considered as a critical issue in this company. Based on the data from Human Capital Division of the company, the turnover ratio of permanent employees of PT Bank Syariah Mandiri within the last 5 years has likely increased year by year, although it is still below 10% (personal Interview with Agustina, Vienna, March 7, 2014) as show in figure 1.



**Figure 1. Number of Turnover Employee during last 5 years**  
 Source: Human Capital Division PT Bank Syariah Mandiri, March 2014

Mobley (1986) stated that the main cause of employees' turnover is that the company does not aware of the employees' basic needs. The existence of a large gap between the company and its employees in considering what is more important for the employees indicates mismatch (misfit) between the individuals and

the organization (person-organization) which can lead to the negative attitude that the employees expressed towards their jobs in the form of discontentment and the intention to quit from the company (turnover intention).

A number of studies have shown that turnover intention is the best predictor of the actual turnover behavior (Tett

& Meyer, 1993). In general, turnover intention is defined as a conscious desire to leave the organization through the process of cognition in which the employee is actively considering to go out and seek for another alternative companies (Mobley, 1986).

Mobley, Horner, and Hollingsworth (1978) depict a model of voluntary turnover to explain the process, starting from the resignation behavior of employees from an organization. Mobley, Horner, and Hollingsworth (1978) simply explains that the individual factors of the employees, the job itself, and their economic conditions can affect the employee's decision to leave the organization. Individual internal factors, such as dissatisfaction, can trigger the employees to think about the possibility to get out of the organization which then followed by the attempt in seeking for a new job. If the losses incurred by going out of the job are considered too high, then the individual will reevaluate the job (reconsideration of feeling dissatisfied), reducing the desire to go out and do other alternatives, such as being absent from work or behave passively towards their jobs. Conversely, if the losses incurred are not too high and there is a better job opportunity outside the company, then this will stimulate the intention to quit, followed by the self-resign of the employees of firms (actual turnover). Measurements in this study is a revised version of the questionnaire Mobley, Horner and Hollingsworth (1978) which has been remodified in Lee, Hung and Chen (2012).

Job satisfaction is considered as mediating variables in this study. The main concept of job satisfaction in this study is adopted from Locke's theory (1976) which defines job satisfaction as an emotional state of pleasure or positive emotions derived from an assessment of a person's job or work experience. Job satisfaction can be considered as a general feeling about a job or as cumulative attitudes towards various aspects or fields (facet) jobs (Spector, 1997). The aspect or area approach (facet) is used to determine the parts of job that generate satisfaction or dissatisfaction (Spector, 1997). While the global approach is used when the main priority is the whole or the bottom line of the attitude, for example, if someone wants to know the impact on the feelings of employees, whether to like or to dislike the results of their work (Spector, 1997). considering the purpose of this study, which is to determine the effect of job satisfaction in mediating the effect of P-O fit on turnover intention, this study examines the satisfaction of working with a global approach by using an instrument Michigan International Assessment Questionnaire (Camman et al., 1979).

P-O fit is the independent variable in this study. Definition of P-O fit is often problematic because of the excessive number of conceptualization and operationalization from the previous literature. Broadly Kristof (1996) says that the P-O fit is a consequence between individuals and organizations that occurs when: (1) there is at least one party (individuals or organizations) that can fulfill the needs of the other party, (2) those (individuals and organizations) share the same characteristics, (3) or both (p. 271). Furthermore, Kristof (1996) noted that conformity (compatibility) can be

conceptualized in various ways to produce a variety of P-O fit perspectives, which are supplementary fit and complementary fit (Muchinsky & Monahan, 1987), and needs-supplies fit and demands-abilities fit model (Caplan, 1987; Edwards, 1991).

Muchinsky and Monahan (1987) explains that the supplementary fit occurs when an individual "augment, embellish, or has similar characteristics with other individuals in the environment" (p. 269). From the perspective of supplementary fit, employees assess the compatibility between their characteristics to the organization's.

Muchinsky and Monahan (1987) noted that 'fitness' can also be explained from a complementary perspective, in which the individual feels appropriate (fit) for their characteristic because it "has a function to 'make a whole' or to complement the environmental characteristics" (p. 271). From the perspective of complementary fit, the employees evaluate the extent to which they have unique characteristics (different) that can add value to the organization.

According to Kristof (1996), from the perspective of needs-supplies, P-O fit occurs when an organization is able to satisfy (fulfill) the needs, desires or preferences of individuals. In this case, the suitability of individuals is assessed by the extent to which the needs of the individual are compatible with the existing inventory in the environment (Livingstone, Nelson, & Barr, 1997). From the perspective of needs-supplies fit, employees evaluate their P-O fit by assessing the extent to which their needs can be fulfilled by the organization.

Demands-abilities fit model reflects the ability of individuals that aligned with the demands of organizations (Caplan, 1987). In other words, fitness occurs when an individual has an attribute (qualification) which is required to fulfill the demands or needs of the organization. From the perspective of demands-abilities fit, employees evaluate the extent to which their abilities or qualifications in fulfilling the demands of the organization.

Piasentin (2007) explains that different fitness dimensions are significantly interrelated. Each proves to capture a distinctive perspective of the meaning of "fit" for individual. In addition, Piasentin (2007) found that the combination of all the fit dimensions (overall fit) has a stronger relationship with the work result rather than that of the separated fit dimensions. These findings corroborate the findings of a meta-analysis of Kristof-Brown et al. (2005) which state that "studies that include multiple conceptualizations of fit should produce stronger effects than those using single conceptualizations because they tap into multiple mechanisms by which fit has an impact" (p. 289). While the current study is one of the few empirical studies that use a fourth-dimensional conceptualization of P-O fit to measure P-O fit as a whole (overall P-O fit). P-O fit instrument in this study is developed from the multi dimensions P-O fit instrument of Piasentin (2007).

In general, the measurement of variables P-O fit, job satisfaction and turnover intention can be show in table:

**Table 1. Operationalization Concept of P-O Fit, Job Satisfaction and Turnover Intention**

Variables	Dimension	Indicator
<i>Person – Organization Fit</i> (Piasentin, 2007)	<i>Supplementary Fit</i>	<ul style="list-style-type: none"> <li>a. Fit between individual values and organizational values.</li> <li>b. Fit between individual goals and organizational goals.</li> </ul>
	<i>Complementary Fit</i>	<ul style="list-style-type: none"> <li>a. An individual adds uniqueness to organization.</li> <li>b. An Organization gives respect to individual diversities.</li> </ul>
	<i>Needs-Supplies Fit</i>	<ul style="list-style-type: none"> <li>a. Fulfillment of individual needs by the organization.</li> <li>b. Fit between provisions by an</li> </ul>
	<i>Demands-Abilities Fit</i>	<ul style="list-style-type: none"> <li>a. Fit between knowledge, skills, and attitudes (KSA) possessed by an individual and KSA required by the organization.</li> <li>b. Knowledge, skills, and attitudes (KSA) possessed by an individual contribute to the success of an organization.</li> </ul>
<i>Kepuasan Kerja (Michigan Organizational Assessment Questionnaire Camman et al., 1979)</i>		<ul style="list-style-type: none"> <li>a. A feeling of being satisfied with the job.</li> <li>b. A feeling of being like to work.</li> <li>c. A feeling of being happy to work in an organization.</li> </ul>
<i>Turnover Intention</i> (Mobley, Horner dan Hollingsworth 1978)		<ul style="list-style-type: none"> <li>a. A tendency to think of quitting from a job.</li> <li>b. Being active to seek for other alternate jobs.</li> <li>c. An intention to leave a job in a near time.</li> <li>d. An intention to work at an organization forever.</li> <li>e. A possibility to seek for other jobs in a near time.</li> <li>f. A tendency to leave the organization if there was a better chance.</li> </ul>

Source : Department of Cooperatives, SME and Trade of Jakarta Province, 2010

**RESEARCH METHOD**

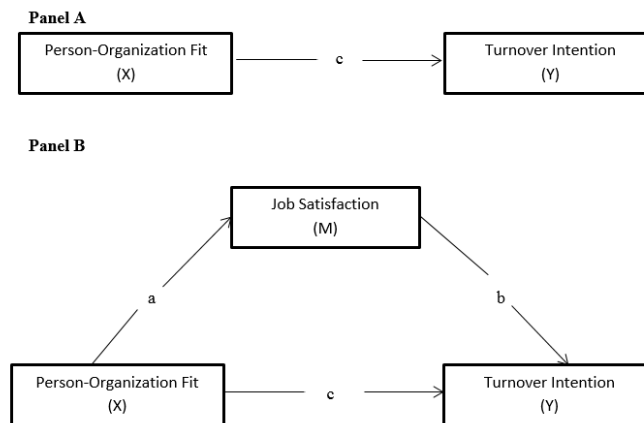
This study uses a quantitative approach with a consideration that this study aims to test the theory, establish the facts, and prove the hypothesis related to the explanation of the relationship between the studied variables. This study is an explanatory research that aims to produce evidence to support an explanation or research that has been examined before and to test predictions about the effect of the studied variables (Neuman, 2003). In this study, symptoms that will be analyzed are the turnover intention of permanent employees at PT. Bank Syariah Mandiri, which is to explain the desire of an individual or an employee to leave the company, and how P-O fit and job satisfaction Would affect that matter. The technique used in collecting the data has been done with a survey method using a questionnaire instrument. The population in this study are the permanent employees of PT Bank Syariah Mandiri Head Office with the total of 1,942 people.

The sampling process has been done by using purposive sampling method with sample criteria for the respondents that are the permanent employees with the minimum term of working of one year at the time when the study is conducted (1 April 2013 - May 31, 2013). By providing a limit for minimum term of working, employees are assumed to have sufficient knowledge about the values, culture and characteristics of the organization. So that they can provide an assessment both of the working environment and human resources management, especially to assess the P-O fit-and job satisfaction perceived. The number of samples in this study is 100 respondents. In this study, the hypothesis that has been formulated will be tested by correlation simple regression, and multistage regression with bootstrap techniques.

The analysis of correlation coefficient in this study will be conducted to test the correlation between P-O fit (X) variable and turnover intention (Y), the correlation between P-O fit (X) variable and job satisfaction variable

(M), and the correlation between job satisfaction variables (M) with the intention turnover variable (Y).

In the analysis of the effect of mediation, the hypothesis of the mediation can be described graphically as follows.



**Figure 2. Causal Step Analysis**

Source: Baron dan Kenny (1986)

According to Baron and Kenny (1986), a variable can be regarded as a mediator if it fulfills the following conditions: (1) the independent variable has a significant effect on the dependent variable (Line c), (2) the independent variable significantly influences the mediator variable (Line a), (3) the mediating variable significantly influences the dependent variable by controlling the independent variable (Line b), and (4)

when Line a and b are controlled, the relationship between independent and dependent variable (Line c) that is previously significant becomes insignificant, with the strongest mediation occurs when Line c is zero. Hence, the hierarchical regression analysis model (causal step) in this study can be described in Table 1 below:

**Table 2. Causal Step Analysis**

Step	Analysis	Visual Description
T-1	Conducting simple regression analysis with independent variable (X), influencing dependent variable (Y) to examine the line $c. Y = B_0 + cX + e$	
T-2	Conducting simple regression analysis with independent variable (X), influencing mediating variable (M) to examine the line $a. Y = B_0 + aM + e$	
T-3	Conducting multistage regression analysis with independent variable (X) with mediating variable (M), influencing dependent variable (Y): Analyzing the partial effect of mediating variable (M) on dependent variable (Y) to examine the line $b. Y = B_0 + c'X + bM + e$ Analyzing the direct effect (partial) of independent variable (X) on dependent variable (Y) to examine the line $c'. Y = B_0 + c'X + bM + e$	

Source : Baron and Kenny (1986)

Baron and Kenny (1986) add that if the influence of the independent variable on the dependent variable decreases ( $c' < c$ ) and becomes insignificant, then the mediation will occur in full (fully mediating). But if the direct influence of the independent variable on the dependent variable when controlling mediating variables decreases ( $c' < c$ ), but still significant, then mediation will happen partly (partially mediating).

This study also wants to identify job satisfaction in the classification of mediator variable that is full or partial. The computation of indirect influence is conducted by multiplying the magnitude of the regression coefficient (B) between the lines X-M (a) with M-Y (b). As for testing the significance of the indirect effect this research uses bootstrap test using SPSS 17.0 for Windows with special script macros that have been developed by

Preacher and Hayes (2004).

Bootstrapping technique uses non-parametric approach that does not assume a normal distribution forms and can be applied to small sample size. In this study, resampling is performed until 1000 samples have been collected, as suggested in Preacher and Hayes (2004). The basis in taking bootstrap decision is that if the true indirect effect on the 95% confidence interval (which is between the range of LL95CI - UL95CI) does not contain zero. Then it can be concluded that the indirect effect is significant at the 5% significance level (Preacher & Hayes, 2004).

Before the hypothesis examination is conducted, firstly, it is significant to test the validity and reliability of the instrument or the measuring instrument which consists of turnover intention variable (6 indicators), job satisfaction (3 indicators), and P-O fit that is represented

by four dimensions, including supplementary fit (two indicators), complementary fit (two indicators), needs-supplies fit (two indicators), and demands-abilities fit (2 indicators). The results of validity and reliability data examination in this research show that the statements contained in the three variables meet the validity requirements. It means that all the indicators in this study are valid and reliable.

**RESULT AND DISCUSSION**

Based on the correlation examination that has been conducted, the obtained calculation data shows a correlation between the variables of person-organization fit, job satisfaction and turnover intention contained in the table below .

**Table 3. The relation between P-O fit, Job Satisfaction and Turnover Intention (n=100)**

Independent Variabel	Dependent Variabel	R	Relation Characteristics
P-O fit (X)	Turnover Intention (Y)	-0,407	Negative, Moderate, Significant
P-O fit (X)	Job Satisfaction (M)	0,722	Positive, Strong, Significant
Job Satisfaction (Y)	Turnover Intention (Y)	-0,492	Negative, Moderate, Significant

Source : Result of the Researchers (2014)

In the context of the relationship strength, which is persistent with the previous studies, P-O fit has a stronger relationship with job satisfaction rather than that with turnover intention (Kaismati, 2011; Liu, Liu & Hu, 2010; Wheeler, Gallagher, Brouer & Sablynski 2007; Kristof -Brown et al., 2005; Verquer et al., 2003). Thus, while between the P-O fit and job satisfaction has a strong positive relationship, the negative relationship between P-O fit and turnover intention tends to be weaker. These findings then indicate the needs to investigate job satisfaction as mediating variable that is recommended in the previous studies (Wheeler, Gallagher, Brouer & Sablynski, 200; Verquer et al., 2003).

In contrast to the previous findings, the strength of the relationship of job satisfaction - turnover intention in this study is pertained not strong. These findings can be explained by the opinion of Wheeler, Gallagher, Brouer and Sablynski (2007) who state that even though an employee feels dissatisfied with the job, the tendency to leave the organization (turnover intention) depends on the perceptions of the alternative jobs availability (job mobility). In this study, the reasons are proved by the high acquisition of scores for the sixth items (TI6) on turnover intention variable which implies that the respondents who are not satisfied are more likely to leave the company if there is another alternative employer.

The first simple regression test is conducted to test the first hypothesis, which is to see how the P-O fit variable affect the turnover intention variable. At the same time, the simple regression between P-O fit variable (X) on

turnover intention (Y), in the causal procedure steps by Baron and Kenny (1986) is conducted to determine the total effect X-Y (line c).

**Table 4. Summary of Regression Test Result P-O Fit (X) on Turnover Intention (Y)**

Item	Symbol	Result
Determination Coefficient	R Square	0,165
Interception Constants	A	27,550
Regression Coefficient (Unstandardized)	B	-0,121
t count	t	-4,407
Significance	Sig	0,000

Source : Results of primary data processing with SPSS 17.0

The result of data processing using SPSS shows that the coefficient value of determination (R Square) that is obtained is at 0.165. This coefficient value implies that as many as 16.5% of the variance in turnover intention variables held by the permanent employees of PT Bank Syariah Mandiri Head Office, which has been analyzed, can be explained by the variable of P-O fit. On the other hand, the remaining 83.5% is influenced by the other variables that are not examined in this study, for example, a variable of organizational commitment, motivation, social support, trust in the organization, job insecurity, job stress, and others.

Through the variable coefficients data examination, this study can describe the first regression equation, which is  $Y = 27.550 - 0,121 X$ , where Y is the variable of turnover intention and X is a variable of P-O fit. The constant of 27.550 states that if there is no P-O fit perceived, then the rate of permanent employee turnover intention of PT Bank Syariah Mandiri Head Office is amounted to 27.550. A regression coefficient of -0.121 states that each additional 1 (one) level of P-O fit will reduce employee turnover intention of 0.121. On the contrary, if the P-O fit down 1 (one) level, then the perceived turnover intention predicts an increase of 0.121.

Furthermore, this study will test the hypothesis as follows:

Ho1 = Person-organization fit (X) does not a have significant effect on the turnover intention (Y) of the permanent employees of PT Bank Syariah Mandiri Head Office.

Ha1 = Person-organization fit (X) has a significant effect on turnover intention (Y) of permanent employees of PT Bank Syariah Mandiri Head Office.

Based on Table 3 above, the earned result shows that the variable of P-O fit in this test has a t value of -4.407 and a significance value of 0.000. With the t count value (-4.407) which fulfil the requirements, which is greater than ( $>$ )  $\pm 1.9840$ , and the significance value (0.000) that is less than ( $<$ ) 0050, then there is sufficient evidence that in total P-O fit has significant effect on turnover intention (Ha1 accepted).

The result of simple regression analysis shows that P-O fit has a significant effect on turnover intention, so the first hypothesis (Ha1) in this study can be accepted (line c). This examination's findings support the result of the previous studies which revealed that P-O fit has a significant negative influence on the turnover intention (Wheeler, Gallagher, Brouer & Sablynski, 2007; Liu, Liu & Hu, 2010; Kasimati, 2011). The result of this examination means that the higher the P-O fit, the lower the desire of employees to quit. Additionally, these findings also confirm the theory ASA Schneider (1987), which reveals that employees are more willing to stay in the organization which is compatible to them (Schneider, 1987). In this case, when the respondents of the analysis feel suitable with PT Bank Syariah Mandiri, they tend to stay in the company.

The Effect of Person-Organization Fit (X) on Job Satisfaction (M).

The second simple regression examination is conducted to test the second hypothesis, which is to know how to influence the P-O fit on job satisfaction. At the same time, the causal procedure steps of Baron and Kenny (1986) which is simple regression between the variable of P-O fit (X) and job satisfaction (M), is conducted to determine the direct effect X - M (line a).

**Table 5. Summary of Regression Test Result of P-O Fit (X) on Job Satisfaction M)**

Item	Symbol	Result
Determination Coefficient	R Square	0,522
Interception Constants	A	1,452
Regression Coefficient (Unstandardized)	B	0,114
t count	t	10,335
Significance	Sig	0,000

Source : Results of primary data processing with SPSS 17.0

The coefficient number of determination (R Square) is obtained at 0.522. The value of this coefficient implies that as many as 52.2% of the variance in job satisfaction variable can be explained by the variable of P-O fit, while the remaining 47.8% is influenced by other variables which are not examined in this study, for example, variable compensation, job motivation, social support, and others.

Then in variable coefficients examination, this study has obtained a description of the second regression equation, which is  $Y = 1.452 + 0,114X$ , where Y is the variable of job satisfaction and X is P-O fit variable. The constant of 1.452 states that if there is no P-O fit perceived, then the level of satisfaction of permanent employees of PT Bank Syariah Mandiri Head Office is amounted to 36.432. A regression coefficient of 0.114 states that each additional 1 (one) level of P-O fit will increase employee satisfaction by 0.114. However, on the contrary, if there is a 1 (one) level reduction of the P-O fit, then the job satisfaction that are felt by the permanent employees of PT Bank Syariah Mandiri Head Office (studied) is predicted to decrease by 0.114.

On the other hand, it is known that, this study will test the following hypothesis:

Ho2 = Person-organization fit (X) does not have any significant effect on job satisfaction (M) of the permanent employees of PT Bank Syariah Mandiri Head Office.

Ha2 = Person-organization fit (X) has a significant influence on job satisfaction (M) of the permanent employees of PT Bank Syariah Mandiri Head Office.

Based on Table 4 above, the result shows that the P-O fit variable has t value of 10.335 and a significance value of 0.000. With t count value (10.335) that fulfills the requirements, which are greater than ( $>$ ) t table  $\pm 1.9840$ , and the significance value (0.000) that is less than ( $<$ ) 0050. Therefore, the evidence is enough to prove that P-O fit perceived by employees of PT Bank Syariah Mandiri Head Office (studied) significantly affect employees' satisfaction. In other words, the second hypothesis (Ha2) in this study, which is "P-O fit has a significant impact on job satisfaction" is acceptable (line a).

The results of this research are persistent with the research of Meglino, et al. (1989), which proves that



the suitability of the individual with the organization's value affect the rate of job satisfaction. Individuals who have values and beliefs which are the same as the organization's will be able to interact more comfortably with the value system of the organization and reduce uncertainty and conflict, which increase job satisfaction.

The Effect of Job Satisfaction (M) on Turnover Intention (Y)

The last simple regression examination is conducted to determine how job satisfaction gives impact on turnover intention. Below is a table of the regression analysis results of research data using SPSS 17.0.

**Table 6. Summary of Regression Test Result of Job Satisfaction (M) on Turnover Intention (Y)**

Item	Symbol	Result
Determination Coefficient	R Square	0,242
Interception Constants	A	1,452
Regression Coefficient (Unstandardized)	B	0,114
t count	t	10,335
Significance	Sig	0,000

Source : Results of primary data processing with SPSS 17.0

The earned coefficient value of determination (R Square) is at 0,242. The value of this coefficient implies that as many as 24.2% of the variance in turnover intention variable can be explained by the variable of job satisfaction, while the remaining 75.8% is influenced by other variables which are not examined in this study, for example, a variable organizational commitment, motivation employment, social support, trust in the organization, job insecurity, job stress, and others.

Then in variable coefficients examination, this study obtains a description of the third regression equation, which is  $Y = 27.567 - 0,926X$ , where Y is the variable of turnover intention and X is job satisfaction variable. The constants of 27.567 states that if there is no job satisfaction that is felt, then the rate of intention turnover of the permanent employees of PT Bank Syariah Mandiri Head Office (studied) is totaled to 27.567. The regression coefficient of -0.926 states that

each additional 1 (one) level of job satisfaction reduces the turnover intention of permanent employees of PT Bank Syariah Mandiri Head Office (studied) of 0.926. Otherwise, if the job satisfaction declined 1 (level), then the turnover intention of the employees predicted an increase of 0.926.

Moreover, it is known that this study will test the following hypothesis:

Ho3 = Job Satisfaction (M) does not have any significant influence on turnover intention (Y) of the permanent employees of PT Bank Syariah Mandiri Head Office.

Ha3 = Job Satisfaction (M) has a significant influence on turnover intention (Y) of the permanent employees of PT Bank Syariah Mandiri Head Office.

Based on the t test on the examination, the result shows that job satisfaction variable in this study has t value of -5.589 and a significance value of 0.000. With the t count value (-5.589) that fulfills the requirements, which is greater than (>) t table value  $\pm 1.9840$ , and the significance value (0.000) that is less than (<) 0,050. therefore, the evidence is enough to prove that job satisfaction of the permanent employees of PT Bank Syariah Mandiri Head Office (studied) significantly affect employees' turnover intention. In other words, the third hypothesis (Ha3) in this study, which is "Job satisfaction has a significant influence on the permanent employees' turnover intention at office of PT Bank Syariah Mandiri" is acceptable.

The results of this study are in line with the research that is conducted by Mowday (1981). The result of the research shows that the turnover rate is influenced by an individual's job satisfaction in a negative direction. They found that the more dissatisfied a person to work, the stronger the urge to commit turnovers.

Multistage regression analysis is conducted to ascertain the direct effect of each independent variable which are P-O fit and job satisfaction as variables that affect the dependent variable of turnover intention (Peacher & Hayes, 2004). Not only that, the results of the multistage regression will also be used to calculate the effect of the P-O fit on turnover intention indirectly through their job satisfaction as a mediating variable in the hierarchical regression analysis according to the causal steps procedures by Baron and Kenny (1986). Here are the results of multistage regression analysis that has been performed

**Table 7. Summary of Regression Test Result P-O Fit (X) and Job Satisfaction on Turnover Intention (Y)**

Item	Symbol	Result	
		X→Y	M→Y
Regression Coefficient (Unstandardized)	B	0,032	0,780
t count	t	-0,847	-3,249
Significance	Sig	0,399	0,002

Source: Result of primary data processing with SPSS 17.0

Table 7 above shows the value of unstandardized coefficients from the results of multistage regression analysis of job satisfaction variable (M) on turnover intention (Y) is -0.780 with the t count value of -3249 and significance of 0.002. From these results,

it appears that the effect of independent variable of job satisfaction (M) on turnover intention (Y) has been proved with regard to any variable X as an independent variable that also affect the variable Y (line b). It refers to the result of the significance of 0.002 and t count value of -3249 which are eligible in significance examination, that the significance of less than (<) 0,050 and the value of t exceeds (>) t table  $\pm$  1.9840.

Meanwhile, in the multistage regression examination, the direct effect of P-O fit variable (X) on turnover intention (Y) is -0.032 with t count value of -0.847 and significance of 0.399. These results indicate that the t count value of -0.847 is less than (<) t table  $\pm$  1.9840 and a significance value of 0.399 is greater than (>) 0,050, so

the results of this test do not fulfill the requirements of significance examination. Thus, the P-O fit variable (X) does not apply to affect turnover intention variable (Y) by considering the M variable as the other independent variables. In other words, there is no direct influence (direct effect) P-O fit on turnover intention (line c').

From the results of the multistage regression calculation that has been conducted, it appears that the three requirements of mediating variables are fulfilled (see Table 7). Firstly, the P-O fit (X) as independent variables has been proven to significantly affect turnover intention (Y) as the dependent variable. Secondly, P-O fit (X) as the independent variable is also shown to significantly affect job satisfaction (M) as a mediating variable. Thirdly, job satisfaction (M) as a mediating variable found to significantly affect turnover intention (Y) as the dependent variable when controlling the variable of P-O fit (X).

**Table 8. Result of Simple and Multistage Regression Test**

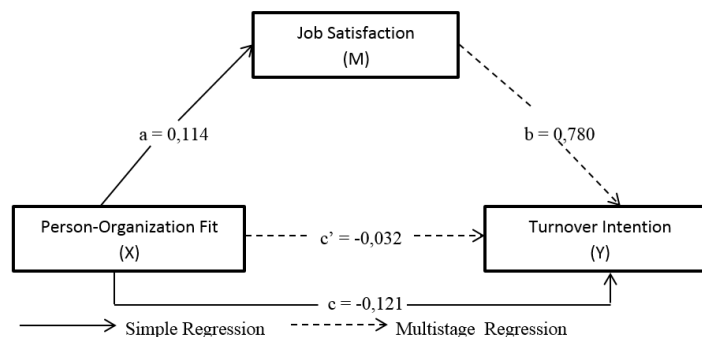
Independent Variable	Dependent Variable	Regression Test	B	t count	Sig.	
P-O Fit (X)	Turnover Intention (Y)	Simple Linear	-0,121	-4,407	0,000	Flexible, Qualified for Requirement 1
P-O Fit (X)	Job Satisfaction (M)	Simple Linear	0,114	10,335	0,000	Flexible, Qualified for Requirement 2
Job Satisfaction (M)	Turnover Intention (Y)	Multistage Linear	-0.780	-3.249	0,002	Flexible, Qualified for Requirement 3
P-O Fit (X)	Turnover Intention (Y)	Multistage Linear	-0.032	-.847	0,399	Inflexible

Source: Result of primary data processing with SPSS 17.0

Furthermore, it is also known that the effect of P-O fit (X) on turnover intention (Y) is previously significant (in the simple regression examination) then turn out to be insignificant after being controlled by the variable of job satisfaction (M) on a multistage regression examination. These result indicates that job satisfaction variable acts as an intermediary or perfect mediating

variable (complete mediation) on the effect of P-O fit (X) on turnover intention (Y).

Based on the summary of simple regression analysis and multistage regression analysis in Table 8 above, then the unstandardized coefficient or the value of B which obtained can be shown on the analytical model of mediation as Figure 3 below:



**Figure 3. Regression Coefficient on Mediation Analysis**

Source: Result of data processing

It is known that P-O fit affects turnover intention either totally or indirectly (through job satisfaction variable).

Thus, the total effect (c) of -0.121 can be divided into direct influence (c') and indirect (ab) as Table 9 below.

**Table 9. The Direct and Indirect Effect of P-O fit on Turnover Intention**

		Calculation	Unsts. Coefficients (B)	Description
Direct Effect X on Y	(c')	(-0,032)	-0,032	Multistage Regression
Indirect Effect X on Y	(a)(b)	(0,114)(-0,780)	-0,089	Simple Regression (a), Multistage Regression (b)
The Total Effect of X on Y (c)			-0,121	Simple Regression

Source: Result of data processing

Those calculations have shown that the indirect effect of P-O fit (X) on turnover intention (Y) (through job satisfaction variable) is approximately -0.089. Baron and Kenny's procedure is only able to prove the existence of mediation and the magnitude of mediation role (indirect effect).

While the last hypothesis that will be examined in this study are as follows:

Ho4 = Person-organization fit (X) does not have a significant effect on turnover intention (Y) of permanent employees of PT Bank Syariah Mandiri

Head Office with job satisfaction (M) as a mediating variable.

Ha4 = Person-organization fit (X) has a significant effect on turnover intention (Y) of permanent employees of PT Bank Syariah Mandiri Head Office with job satisfaction (M) as a mediating variable.

Thus, in order to examine the significance of the indirect effect, bootstrapping technique is conducted until the sample reaches 1000 respondents. The results of data processing that uses special macro script's Preacher & Hayes (2004) for simple mediation as follows.

**Table 10. The Indirect Effect of P-O Fit on Turnover Intention through Job Satisfaction**

Indirect Effect	Unstd. Coefficient (B)	Std. Error	LL95CI	UL95CI	Z	Sig
Sobel	-0.0891	0.0289	-0,1457	-0,0325	-3,101	0,002
Bootstrap	-0,0891	0,0309	-0,1484	-0,0266	-	-

Source: Result of primary data processing with SPSS Macro for Simple Mediation

Based on data processing in this study, the test results of indirect effect are obtained with Bootstrap as well as Sobel test. In the examination of significance with Bootstrap, the result shows that the estimated true indirect effects in range between (-0.1457) - (-0.0325) at 95% confidence interval. Because the confidence interval in the table above does not contain zero, it can be concluded that the indirect effect of P-O fit on turnover intention through job satisfaction is significant at the 5% significance level.

On the results of the data processing, it is also known that the magnitude of the regression coefficient (B) indirect effect of P-O fit on turnover intention on Sobel test is at 0.0891, similar to findings on the causal steps. In addition, it also shows the value of Z (-3.101) and p = 0.002. Because z-value is greater than (>) ± 1.96 and p-value (0.002) is smaller than (<) 0,050, it proves that the effect of P-O fit on turnover intention through job satisfaction is significant at the 5% significance level.

The result of this Sobel test is in alignment with the previous findings that use the strategy of causal step and bootstrap test, so it can be concluded that the fourth hypothesis in this study (Ha4) that is "Person-Organization Fit has a significant effect on turnover intention through job satisfaction as Variable of Mediation" is acceptable. In that sense, the better the P-O fit, the higher rate of job satisfaction that will bring

effect on the low turnover intention rate. Conversely, the lower the P-O fit, the rate of job satisfaction of the employees will also lower. This will have an impact on the increasingly high employee turnover intention.

The results of this study support the previous findings (Wheeler, Gallagher, Brouer & Sablynski, 2007; Liu, Liu & Hu, 2010) which found that job satisfaction mediates the influence of P-O fit on turnover intention. In other words, P-O fit has a role in reducing the intention of turnover for P-O fit increases the rate of job satisfaction. In addition, this study is also aligned with the results of Liu's finding, Liu and Hu (2010) who found that the P-O fit relationship with turnover intention is fully mediated by job satisfaction (full mediation).

**CONCLUSION**

The conclusion that can be drawn based on the analysis in this study are as follows:

Person-organization fit has a significant impact on turnover intention of the permanent employee of PT Bank Syariah Mandiri Head Office (studied), with the relationship direction which is negative and moderate. This means that respondents who have a high person-organization fit has low turnover intention, and vice versa,

Person-organization fit has a significant impact

on job satisfaction of the permanent employee of PT Bank Syariah Mandiri Head Office (studied), with the relationship direction which is positive and strong. This means that respondents who have high person-organization fit, also have high job satisfaction, and vice versa.

Job satisfaction has a significant influence on turnover intention of the permanent employee of PT Bank Syariah Mandiri Head Office (studied), with the relationship direction that is negative and moderate. This means that respondents who have high job satisfaction also have low turnover intention, and vice versa

Person-organization fit has a significant effect on turnover intention of the permanent employee of PT Bank Syariah Mandiri Head Office (studied) through job satisfaction, with negative relationship direction. This means that the higher the person-organization fit, the higher job satisfaction. It ultimately will bring an impact on the low turnover intention. In contrast, the lower the person-organization fit, the lower job satisfaction, which ultimately bring an impact on increasing turnover intention. This study also found that job satisfaction has a role in fully mediating, in terms of job satisfaction fully mediates the influence of person-organization fit to turnover intention.

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