

## **ABSTRACT**

*The sector that has a significant role in the Indonesian economy is the financial services sector. Based on this, improving the quality of human resources is an important factor that must be faced by various industries in the development of industry 4.0 or digitalization, including the banking industry. That way, to face these challenges, companies engaged in the banking industry must increase the capacity and competence of their human resources. In addition, the company must be responsible for maintaining employee satisfaction and needs. If the company pays less attention to the maintenance of employees, the morale, attitude and loyalty of employees will decrease. This can trigger employees to leave the company or increase turnover intention. This study aims to determine the effect of job satisfaction and organizational commitment on turnover intention at PT Bank Negara Indonesia (Persero) Tbk Region 16 Papua. The aspects studied in this study include job satisfaction, organizational commitment and turnover intention. In addition, it can identify various indicators and factors that influence the variables.*

*The method used in this research is quantitative method and the purpose of this research is descriptive and causal. In addition, the data collection method was obtained through questionnaires distributed to 212 respondents. The sampling method used in this research is non-probability sampling with convenience sampling technique. The data analysis used in this research is path analysis.*

*Job satisfaction and organizational commitment at PT Bank Negara Indonesia (Persero) Tbk Region 16 Papua are included in the medium category and tend to be high based on the responses of the respondents collected. This shows that most employees are satisfied with their workers and feel responsible for the interests of the company. In addition, turnover intention is included in the low category based on the results of respondents' responses, which means that most employees have no intention to leave or resign from the company.*

*The results of this study explain that job satisfaction and organizational commitment have a significant negative effect on turnover intention at PT Bank Negara Indonesia (Persero) Tbk Region 16 Papua. The coefficient of determination (R<sup>2</sup>) obtained is 0.388 or 38.8%, which means that the variables of job satisfaction and organizational commitment have a 38.8% influence on turnover intention, while the remaining 61.2% is influenced by other variables not discussed in this study.*

*Keywords: Job Satisfaction, Organizational Commitment, Turnover Intention*