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Perceived Organizational Support, Career Development, and Intention to Stay: The Mediating Role of Employee Engagement in Islamic Banking

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Abstrak: *Retensi pegawai pada industri jasa keuangan memerlukan pemahaman mengenai alasan pegawai berniat mempertahankan hubungan kerja. Penelitian terdahulu belum secara konsisten menjelaskan apakah dukungan organisasi dan pengembangan karier berhubungan dengan Niat Bertahan secara langsung dan sekaligus melalui Keterikatan Karyawan, khususnya pada perbankan syariah Indonesia. Penelitian ini menggunakan survei kuantitatif potong lintang terhadap 300 pegawai tetap Bank BJB Syariah yang direkrut melalui kanal internal bank dengan target sampel per wilayah yang dialokasikan secara proporsional dari populasi eligible 1.260 pegawai. Pengukuran menggunakan SPOS-8, instrumen Pengembangan Karier 15 item yang dioperasionalkan melalui kerangka Organizational Career Growth, UWES-9, dan skala Niat Bertahan empat item. Analisis PLS-SEM dengan SmartPLS 4 menunjukkan bahwa Persepsi Dukungan Organisasi dan Pengembangan Karier berhubungan positif dengan Keterikatan Karyawan dan Niat Bertahan, serta Keterikatan Karyawan berhubungan positif dengan Niat Bertahan. Kedua hubungan tidak langsung melalui Keterikatan Karyawan signifikan, sementara hubungan langsung terkait tetap signifikan, sehingga menunjukkan mediasi komplementer. Temuan menunjukkan bahwa Keterikatan Karyawan menjadi jalur psikologis tambahan, bukan pengganti hubungan langsung dukungan organisasi dan pengembangan karier dengan Niat Bertahan.*

Kata Kunci: *Persepsi Dukungan Organisasi, Pengembangan Karier, Keterikatan Karyawan, Niat Bertahan, Perbankan Syariah*

Abstract: Employee retention in financial services requires understanding why employees intend to maintain the employment relationship. Previous studies have not consistently explained whether organizational support and career development are related to Intention to Stay both directly and simultaneously through Employee Engagement, particularly in Indonesian Islamic banking. This study used a quantitative cross-sectional survey of 300 permanent Bank BJB Syariah employees recruited through the bank's internal survey channels using regionally proportionate sample targets derived from an eligible population of 1,260 employees. Measurement was based on SPOS-8, a 15-item career-development measure operationalized through the Organizational Career Growth framework, UWES-9, and a four-

item Intention to Stay scale. PLS-SEM with SmartPLS 4 showed that Perceived Organizational Support and Career Development were positively associated with Employee Engagement and Intention to Stay, while Employee Engagement was positively associated with Intention to Stay. Both indirect relationships through Employee Engagement were significant and the corresponding direct relationships remained significant, indicating complementary mediation. The findings suggest that Employee Engagement provides an additional psychological pathway rather than replacing the direct retention relevance of organizational support and career development.

Keyword: Perceived Organizational Support, Career Development, Employee Engagement, Intention to Stay, Islamic Banking

INTRODUCTION

Retaining capable employees is strategically important in financial services because service continuity, regulatory compliance, risk management, and institutional knowledge depend partly on employees' accumulated experience. Retention is therefore more than the absence of actual turnover. Intention to stay captures an employee's conscious orientation to maintain organizational membership and can provide an earlier indication of retention risk before an exit occurs. Social exchange research further suggests that employees evaluate whether the employment relationship remains worth continuing through their experience of organizational treatment (Ahmad et al., 2023).

Broader workforce trends make engagement and career development increasingly relevant to retention research, but the present study does not use global indicators as evidence of conditions at Bank BJB Syariah. The empirical context is instead established through Indonesian Islamic-banking priorities, sector-specific studies, and Bank BJB Syariah workforce data.

The relevance becomes more specific in Indonesian Islamic banking. The Financial Services Authority's 2023-2027 roadmap emphasizes industry resilience, digitalization, stronger Islamic-banking characteristics, broader economic contribution, and strengthened regulation and supervision (Otoritas Jasa Keuangan, 2023). These priorities require employees who can sustain service capability, compliance, learning, and adaptation. Indonesian Islamic-banking research has also linked career-related competencies and supervisory relationships with Employee Engagement (Prayogi et al., 2023; Zakiy, 2024), indicating that employee development and work relationships are pertinent to the sector.

Bank BJB Syariah provides a relevant setting because organizational growth has occurred alongside changes in workforce stability. The bank reported 1,254 employees at the end of 2025, while turnover moved from 7.58% in 2021 and 7.92% in 2022 to 5.10% in 2023, 3.89% in 2024, and 4.46% in 2025 (PT Bank Jabar Banten Syariah, 2025). Turnover is an administrative outcome, however, and does not reveal whether employees psychologically intend to continue the employment relationship. The study therefore focuses on Intention to Stay and the work experiences theoretically associated with it.

Social Exchange Theory is used as the overarching theoretical perspective because it explains the reciprocity logic through which employees evaluate whether an employment relationship remains worth maintaining (Ahmad et al., 2023). Organizational Support Theory serves a more specific supporting role by explaining how employees form Perceived Organizational Support from organizational treatment that signals appreciation and concern for well-being (Eisenberger et al., 2020). Job Demands-Resources Theory provides the motivational explanation for Employee Engagement by describing how organizational and developmental resources can support vigor, dedication, and absorption (Bakker et al., 2023; Mazzetti et al., 2023). Accordingly, the theories operate at different explanatory levels: Social

Exchange Theory explains the broader exchange relationship, Organizational Support Theory explains support perceptions, and Job Demands-Resources Theory explains the engagement pathway.

Perceived Organizational Support represents a socioemotional resource because it signals recognition and organizational concern. Organizational Support Theory suggests that favorable treatment contributes to this global perception when employees interpret it as evidence that the organization values their contribution and well-being (Eisenberger et al., 2020). Recent Indonesian evidence also reports a positive relationship between perceived organizational support and employee engagement (Anwar & Yuniasanti, 2024). Support may therefore strengthen both psychological investment in work and the perceived value of maintaining the employment relationship. H1 proposes a positive relationship between Perceived Organizational Support and Employee Engagement. H3 proposes a positive relationship between Perceived Organizational Support and Intention to Stay.

Career Development is operationalized more specifically as Organizational Career Growth, namely employees' experienced progress toward career goals, professional-ability development, promotion, and remuneration growth within the organization (Weng et al., 2010). This is distinct from the mere availability of career programs. A recent systematic review identifies the need for further research on the mechanisms and organizational contexts through which Organizational Career Growth translates into employee attitudes and behaviors (Wang & Abu Hasan, 2024). Current studies also report positive relationships between career growth or development and Employee Engagement (Arifah & Hendarsjah, 2024; Okon et al., 2025; Agmapisarn et al., 2026). H2 therefore proposes a positive relationship between Career Development and Employee Engagement. H4 proposes a positive relationship between Career Development and Intention to Stay.

Employee Engagement is positioned as the psychological mechanism connecting organizational resources with retention orientation. Job Demands-Resources Theory proposes that resources stimulate motivation and facilitate employees' investment of energy in work (Bakker et al., 2023), while meta-analytic evidence links development, social, and job resources with Employee Engagement (Mazzetti et al., 2023). Engagement is also associated with Intention to Stay in recent retention models (Achmad et al., 2023; Weng et al., 2023). H5 therefore proposes a positive relationship between Employee Engagement and Intention to Stay.

Prior evidence shows several areas of convergence but also important differences. Positive relationships have been reported between Perceived Organizational Support and Employee Engagement (Anwar & Yuniasanti, 2024), between career development or career growth and Employee Engagement (Arifah & Hendarsjah, 2024; Okon et al., 2025; Agmapisarn et al., 2026), and between engagement and retention-related outcomes (Achmad et al., 2023; Weng et al., 2023). However, the mediated pattern is not uniform. Nargotra and Sarangal (2023) reported partial mediation of the Perceived Organizational Support-Intention to Stay relationship through Employee Engagement, whereas Pithaloka and Ardiyanti (2024) reported a different direct pattern and a stronger mediating role for job satisfaction. Career-path and talent-development studies also identify engagement-based indirect relationships (Achmad et al., 2023; Dewi & Rahyuda, 2025), but their predictors are not identical to the Career Development operationalization used here. These differences leave unresolved whether socioemotional organizational support and experienced career development operate simultaneously through Employee Engagement while retaining direct relationships with Intention to Stay.

This study therefore tests a mechanism-based gap rather than merely combining variables. It simultaneously examines Perceived Organizational Support and Career Development as distinct organizational resources, Employee Engagement as an additional psychological pathway, and Intention to Stay as the retention orientation in Indonesian Islamic banking. Seven

hypotheses are tested: H1 POS → EE, H2 CD → EE, H3 POS → ITS, H4 CD → ITS, H5 EE → ITS, H6 POS → EE → ITS, and H7 CD → EE → ITS. The theoretical contribution lies in determining whether engagement complements, rather than substitutes for, the direct retention relevance of the two organizational resources.

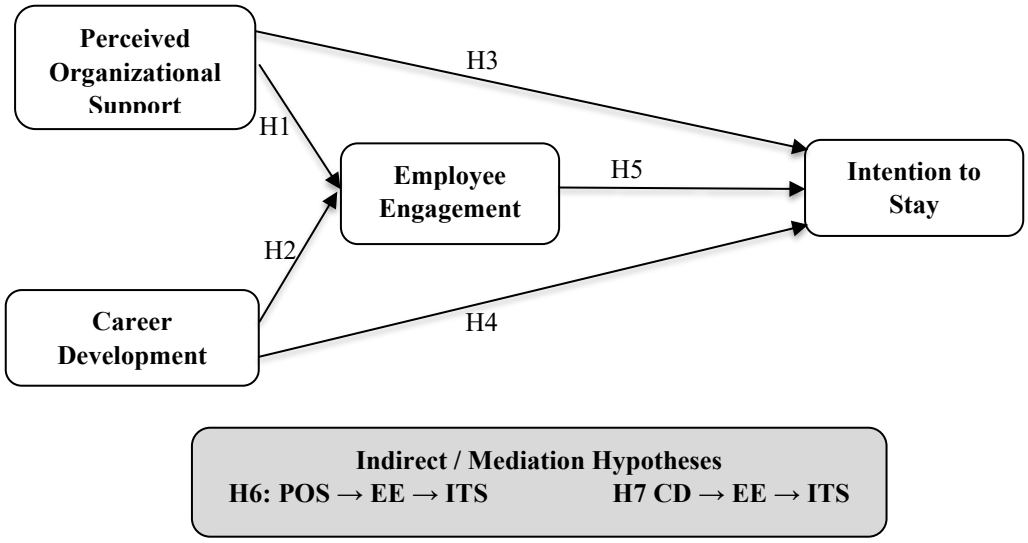

Figure 1. Research Framework

Figure 1 presents only the five direct structural relationships (H1-H5). H6 and H7 are specific indirect-effect hypotheses that operate through Employee Engagement and are therefore reported beneath the diagram rather than drawn as additional structural paths.

METHOD

This study used a quantitative, cross-sectional survey design. The unit of analysis was the individual permanent employee of Bank BJB Syariah. The research population was defined using internal Human Resources Division records dated September 1, 2026. The eligible population consisted of 1,260 active permanent employees with at least one year of organizational tenure, including 1,175 employees in West Java, 47 in Banten, and 38 in Jakarta. The one-year tenure criterion was used to ensure sufficient organizational experience to evaluate the focal constructs.

Recruitment used regionally proportionate sample targets across the three work regions rather than a fully probabilistic individual-selection procedure. The planned valid sample of 300 was allocated as 280 employees in West Java, 11 in Banten, and 9 in Jakarta based on the eligible population distribution. The survey link was disseminated through Bank BJB Syariah's internal channels and participation was voluntary. Individual employees were not randomly selected by the researcher. A total of 303 responses were received, of which three were excluded because they did not meet employment-status and completeness criteria, leaving 300 valid observations. Because the exact number of employees who received the survey invitation is not known, a formal response rate cannot be calculated. The achieved regional sample was 279 employees in West Java, 11 in Banten, and 10 in Jakarta, which remained close to the planned proportional allocation.

Perceived Organizational Support was measured with the eight-item Survey of Perceived Organizational Support (SPOS-8) rooted in Eisenberger et al. (1986) and supported by recent psychometric evidence (Bardhoshi et al., 2023). Career Development was operationalized using the 15-item Organizational Career Growth framework developed by Weng et al. (2010), covering career goal progress, professional ability development, promotion speed, and remuneration growth. Employee Engagement was operationalized within the work-engagement domain using the nine-item Utrecht Work Engagement Scale (UWES-9), covering vigor,

dedication, and absorption (Schaufeli et al., 2006). Intention to Stay was measured as a four-item unidimensional construct based on Price and Mueller's (1986) measure as used by Markowitz (2012). The original English-language instruments were adapted into Indonesian by the researcher and the wording was reviewed in consultation with the thesis supervisor. No formal back-translation procedure or separate pilot test was conducted. The original response formats were preserved, and negatively worded items were reverse-coded before analysis.
The study was conducted with research permission from Universitas Widyatama and Bank BJB Syariah. No separate formal ethical clearance from an ethics committee was obtained. Before completing the electronic questionnaire, respondents received information about the purpose of the study, the voluntary nature of participation, and the use of responses for academic purposes. The questionnaire was completed independently through Google Forms. Individual respondent identities were not reported in the study, and results were presented in aggregate form to protect confidentiality.

Data screening preceded SmartPLS estimation. Of 303 submitted responses, three were excluded because they failed the employment-status and completeness criteria. The 300 retained cases contained complete responses for the 36 indicators, so no missing-value imputation was applied. Reverse-coded items were recoded before analysis. The documented final analysis did not use an additional case-deletion rule based on statistical outlier screening. Because all focal constructs were self-reported within the same survey period, no claim is made that common method variance was eliminated; this issue is addressed as a study limitation.

Data were analyzed with partial least squares structural equation modeling using SmartPLS 4, following reflective measurement-model and structural-model procedures (Hair et al., 2022). The measurement model was assessed through outer loadings, AVE, Cronbach's alpha, rho_A, composite reliability, and HTMT. The structural model was assessed through inner VIF, R^2, f^2, path coefficients, and bootstrap inference. Hypothesis testing used 10,000 bootstrap subsamples, a two-tailed test, a 5% significance level, 95% percentile bootstrap confidence intervals, and a fixed seed. Predictive assessment used PLSpredict and CVPAT (Liengaard et al., 2021). Q^2predict reported in this study refers to the PLSpredict out-of-sample prediction metric and should not be confused with Stone-Geisser's Q^2 obtained through blindfolding.

Table 1. Planned Regional Allocation and Achieved Sample

Region	Eligible Population	Planned Sample	Achieved Sample
West Java	1,175	280	279
Banten	47	11	11
Jakarta	38	9	10
Total	1,260	300	300

Source: Research data processed by the authors, 2026

RESULTS AND DISCUSSION

Results

Outer Model Assessment

Before evaluating the PLS-SEM model, the descriptive results were reviewed to provide context for the respondents' perceptions. Perceived Organizational Support recorded an overall mean of 5.088 on a seven-point scale, Employee Engagement recorded a mean of 4.353 on its seven-point frequency scale, and Intention to Stay recorded a mean of 3.420 on a five-point scale. Career Development showed a less uniform pattern across its dimensions. Professional Ability Development and Career Goal Progress were rated relatively high, whereas Promotion Speed and Remuneration Growth remained in the moderate category. These findings indicate

that employees generally reported positive work experiences, although perceived career advancement and remuneration growth were not equally strong across all aspects.

The outer model was evaluated through indicator reliability, convergent validity, internal consistency reliability, and discriminant validity. All 36 indicators achieved outer loadings above 0.70, while all AVE values exceeded 0.50 and reliability coefficients exceeded 0.70. Composite reliability was high for Career Development (0.966) and Employee Engagement (0.957). These values warrant attention to possible item similarity, but they do not by themselves justify post hoc item deletion. All retained indicators had acceptable loadings, convergent validity was established, discriminant validity was supported, and the items preserve the content coverage of established measurement instruments. No separate post hoc item-redundancy deletion rule was applied.

Table 2. Outer Model Assessment

Variable	Outer Loading Range	Cronbach Alpha	rho_A	CR	AVE
Perceived Organizational Support	0.755-0.842	0.918	0.920	0.933	0.630
Career Development	0.746-0.873	0.962	0.964	0.966	0.650
Employee Engagement	0.765-0.895	0.949	0.951	0.957	0.710
Intention to Stay	0.716-0.881	0.845	0.854	0.897	0.690

Source: Research data processed by the authors, 2026

Discriminant validity was assessed using the Heterotrait-Monotrait ratio (HTMT). All six pairwise values were below the conservative 0.85 threshold, supporting empirical distinctiveness among the four constructs. HTMT inference confidence intervals were not available in the final analysis; therefore, discriminant validity was evaluated using the observed HTMT ratios against the adopted threshold.

Table 3. HTMT Matrix

Construct	POS	CD	EE	ITS
Perceived Organizational Support	—			
Career Development	0.611	—		
Employee Engagement	0.642	0.691	—	
Intention to Stay	0.679	0.677	0.676	—

Source: Research data processed by the authors, 2026

Inner Model Assessment

After the outer model was established, the inner model was evaluated through collinearity, coefficient of determination, effect size, predictive relevance, predictive performance, and approximate model fit. Structural VIF values ranged from 1.513 to 2.063, indicating no critical collinearity among the predictors. The model explained 51.5% of the variance in Employee Engagement ($R^2 = 0.515$; adjusted $R^2 = 0.512$) and 49.8% of the variance in Intention to Stay ($R^2 = 0.498$; adjusted $R^2 = 0.493$). These coefficients indicate meaningful explanatory power while also showing that a substantial proportion of variance in both endogenous variables is associated with factors outside the model.

Table 4. Inner Model Assessment

Assessment	Relationship / Variable	Value	Interpretation
VIF	All structural paths	1.513-2.063	No critical collinearity

Assessment	Relationship / Variable	Value	Interpretation
R^2	Employee Engagement	0.515	51.5% variance explained
Adjusted R^2	Employee Engagement	0.512	Adjusted explanatory power
R^2	Intention to Stay	0.498	49.8% variance explained
Adjusted R^2	Intention to Stay	0.493	Adjusted explanatory power
f^2	POS → EE	0.154	Medium effect
f^2	CD → EE	0.299	Medium effect
f^2	POS → ITS	0.088	Small effect
f^2	CD → ITS	0.085	Small effect
f^2	EE → ITS	0.060	Small effect
Q^2predict	Employee Engagement	0.503	Positive predictive relevance
Q^2predict	Intention to Stay	0.454	Positive predictive relevance
CVPAT	Overall model	-0.083 (p = 0.001)	PLS loss below linear model
SRMR	Model	0.070	Adequate approximate fit

Source: Research data processed by the authors, 2026

The inner-model results should be interpreted at three distinct levels. Statistical significance was evaluated through bootstrapping, substantive magnitude through f^2, and predictive performance through PLSpredict and CVPAT. Career Development → Employee Engagement (f^2 = 0.299) and Perceived Organizational Support → Employee Engagement (f^2 = 0.154) showed medium effect sizes. In contrast, the statistically significant direct paths to Intention to Stay had small effect sizes: POS → ITS = 0.088, CD → ITS = 0.085, and EE → ITS = 0.060. Thus, statistical significance should not be interpreted as a large substantive contribution. Q^2predict was positive for Employee Engagement (0.503) and Intention to Stay (0.454), indicating out-of-sample predictive improvement relative to the naive benchmark. PLS prediction errors were lower than the linear-model benchmark across the 13 endogenous indicators, and CVPAT showed lower prediction loss for Employee Engagement (-0.101, p = 0.003), Intention to Stay (-0.042, p = 0.021), and the overall model (-0.083, p = 0.001). SRMR was 0.070. Taken together, these results distinguish explanatory power from practical effect magnitude and predictive performance.

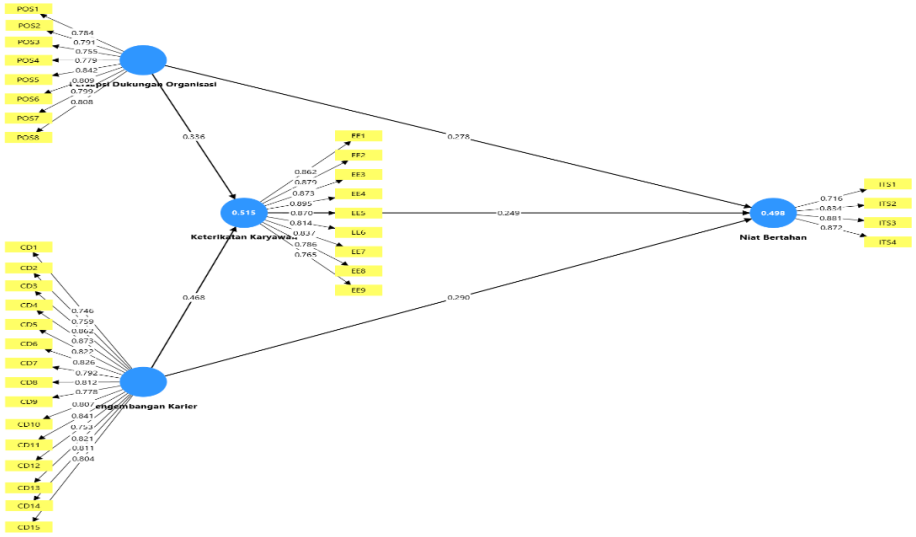

Figure 2. PLS Algorithm Results

Figure 2 summarizes the PLS algorithm estimates. Career Development showed the largest estimated path coefficient toward Employee Engagement within the specified model (β

= 0.468), followed by Perceived Organizational Support (β = 0.336). This descriptive comparison is not interpreted as a formal test of predictor importance. Statistical significance was assessed through bootstrapping.

Hypothesis Testing

Hypothesis testing was conducted using 10,000 bootstrap subsamples, a two-tailed test, a 5% significance level, and 95% percentile confidence intervals. All seven hypotheses received empirical support. The five direct relationships were positive and statistically significant, and both specific indirect effects through Employee Engagement were also significant. Table 5 summarizes the complete hypothesis-testing results, while Figure 3 presents the corresponding bootstrapping estimates.

Table 5. Hypothesis Testing Results

Hypothesis / Path	β	t	p	95% CI	Decision
H1 POS → EE	0.336	6.293	<0.001	[0.229, 0.438]	Supported
H2 CD → EE	0.468	10.859	<0.001	[0.383, 0.553]	Supported
H3 POS → ITS	0.278	4.092	<0.001	[0.143, 0.411]	Supported
H4 CD → ITS	0.290	4.573	<0.001	[0.165, 0.413]	Supported
H5 EE → ITS	0.249	3.283	0.001	[0.101, 0.398]	Supported
H6 POS → EE → ITS	0.084	2.794	0.005	[0.031, 0.148]	Supported; complementary
H7 CD → EE → ITS	0.116	3.069	0.002	[0.046, 0.195]	Supported; complementary

Source: Research data processed by the authors, 2026. Note: H6 and H7 report specific indirect effects. Both mediation patterns are complementary because the corresponding direct effects remain significant.

All five direct relationships were positive and statistically significant. Both specific indirect effects through Employee Engagement were also significant. Because the corresponding direct effects remained significant and had the same positive direction, H6 and H7 were classified as complementary mediation. Table 6 reports the direct, indirect, and total effects to make the relative contribution of the mediated pathways transparent.

Table 6. Mediation Assessment

Path	Direct	Indirect	Total	t	p	95% CI	Mediation
POS → EE → ITS	0.278	0.084	0.362	2.794	0.005	[0.031, 0.148]	Comp.
CD → EE → ITS	0.290	0.116	0.407	3.069	0.002	[0.046, 0.195]	Comp.

Source: Research data processed by the authors, 2026. Note: t, p, and confidence intervals refer to the specific indirect effects. Comp. = complementary mediation. Total effects are reported from the final SmartPLS output and may differ marginally from the rounded sum of direct and indirect coefficients.

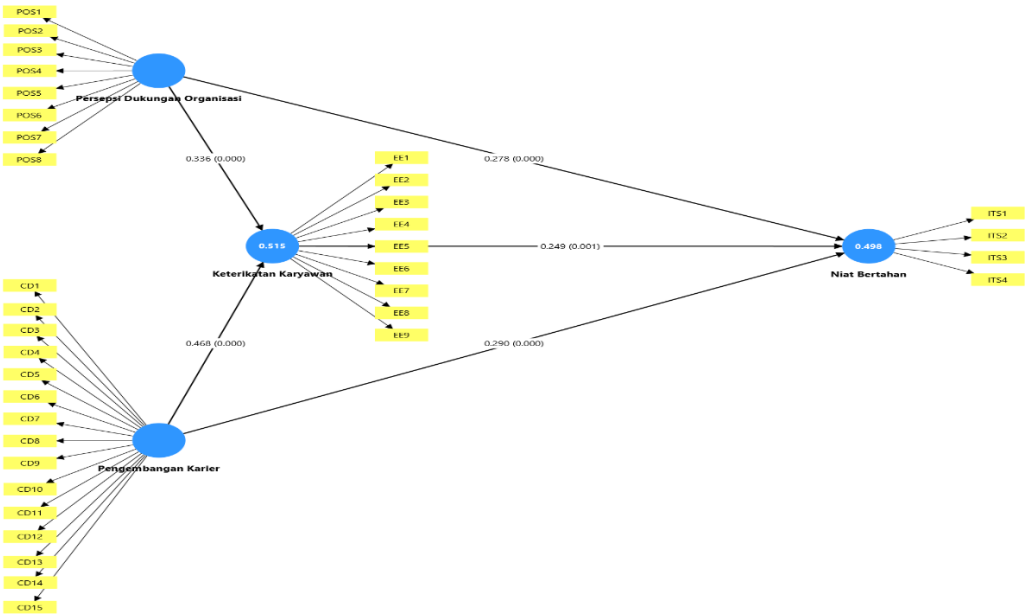

Figure 3. Bootstrapping Results

Figure 3 presents the bootstrapping estimates underlying the hypothesis decisions. All direct paths and both specific indirect effects were statistically significant, while the significant direct effects remained in the same direction as the indirect effects, confirming complementary mediation for H6 and H7.

Discussion

1. The Relationship between Perceived Organizational Support and Employee Engagement

The results support a positive relationship between Perceived Organizational Support and Employee Engagement. This finding means that employees who perceive the organization as valuing their contribution and caring about their well-being tend to invest more energy, dedication, and attention in their work. The relationship is also substantively meaningful because the effect size is moderate, not merely statistically significant. Organizational Support Theory explains this pattern by emphasizing employees' interpretation of organizational treatment as a signal of appreciation and concern. The finding is consistent with Anwar and Yuniasanti (2024), who reported a positive relationship between perceived organizational support and employee engagement. In Bank BJB Syariah, this result indicates that formal HR policies may be more likely to be associated with higher Employee Engagement when organizational support is experienced through recognition, supervisor responsiveness, fair treatment, and credible assistance in daily work.

2. The Relationship between Career Development and Employee Engagement

Career Development showed the largest estimated path coefficient toward Employee Engagement within the specified model ($\beta = 0.468$), but this should not be interpreted as evidence that it is necessarily the most important predictor because differences among path coefficients were not formally tested. The result indicates that employees reporting greater progress toward career goals, professional-ability development, promotion opportunities, and remuneration growth also tended to report higher Employee Engagement. From a Job Demands-Resources perspective, these development experiences function as resources associated with motivational engagement. The finding is consistent with Arifah and Hendarsjah (2024) and with organizational career-growth research reporting a positive relationship with engagement (Agmapisarn et al., 2026). At Bank BJB Syariah, Professional Ability Development was evaluated more positively than Promotion Speed and Remuneration Growth,

suggesting that capability development and visible career progression may not be experienced equally.

3. The Relationship between Perceived Organizational Support and Intention to Stay

Perceived Organizational Support is positively related to Intention to Stay, although its effect size is small. The finding indicates that employees who feel valued and supported are more inclined to maintain their employment relationship, but organizational support alone does not fully explain retention orientation. Social Exchange Theory provides the main explanation because favorable organizational treatment may increase the perceived value of the exchange relationship and can encourage employees to reciprocate by maintaining membership in the organization. The result is consistent with Nargotra and Sarangal (2023), who found that perceived organizational support contributes to intention to stay. However, the small effect size also supports a more cautious interpretation. For Bank BJB Syariah, strengthening organizational support is relevant for retention, but it should be combined with career, engagement, and other employment factors rather than treated as a stand-alone retention intervention.

4. The Relationship between Career Development and Intention to Stay

Career Development is positively related to Intention to Stay, but the direct effect is also small. Employees who perceive better career progress inside the organization tend to view continued employment more positively because remaining with the organization retains professional value. This pattern is consistent with Social Exchange Theory, which suggests that developmental opportunities can be interpreted as organizational investment in employees and can increase the attractiveness of continuing the exchange relationship. The finding also aligns with Dewi and Rahyuda (2025), who reported that career path development contributes to employees' intention to stay, while recognizing that career path development and the Organizational Career Growth operationalization used in this study are not identical constructs. For Bank BJB Syariah, the result implies that training alone is insufficient. Employees also need a credible connection between capability development, performance, internal mobility, promotion, and remuneration progression.

5. The Relationship between Employee Engagement and Intention to Stay

Employee Engagement is positively related to Intention to Stay. Employees who experience vigor, dedication, and absorption are more likely to perceive their work as psychologically valuable and to maintain a positive orientation toward remaining with the organization. Job Demands-Resources Theory explains this relationship through the motivational process in which supportive resources foster engagement and make the work experience more meaningful. The result is consistent with Weng et al. (2023), who reported positive associations among Employee Engagement, perceived organizational support, and intention to stay. Nevertheless, the effect size in the present study is small. This means that high engagement should not be interpreted as sufficient evidence that employees will remain. In an Islamic banking context, engagement should therefore be managed as one component of a broader retention system that also addresses organizational support, career prospects, and other employment conditions.

6. The Mediating Role of Employee Engagement between Perceived Organizational Support and Intention to Stay

Employee Engagement significantly mediated the relationship between Perceived Organizational Support and Intention to Stay while the direct relationship remained significant, indicating complementary mediation. This pattern is consistent with Nargotra and Sarangal (2023), who reported partial mediation through Employee Engagement, but differs from

Pithaloka and Ardiyanti (2024), whose model did not confirm the same engagement-mediated pathway and highlighted job satisfaction more strongly. One possible explanation is that the studies differ in organizational context, employee population, and mediator configuration. The present sample consists of permanent employees in one Indonesian Islamic bank and uses a specific set of support, engagement, and retention measures. These contextual and measurement differences may alter the relative role of engagement, but this interpretation remains tentative because the present study did not test those factors as moderators. The key implication is that support remains directly related to retention orientation while also operating through an additional engagement pathway.

7. The Mediating Role of Employee Engagement between Career Development and Intention to Stay

Employee Engagement also significantly mediated the relationship between Career Development and Intention to Stay while the direct relationship remained significant. The resulting complementary mediation indicates that Career Development is related to retention orientation through both a direct pathway and an additional psychological pathway through Employee Engagement. This pattern is broadly consistent with Dewi and Rahyuda (2025) and Achmad et al. (2023), although those studies examined career-path development or talent development rather than the Career Development operationalization used here. Differences in predictor definition, sector, employee characteristics, and model configuration may explain variation across studies, but these explanations remain tentative because they were not tested as moderators. The present finding therefore contributes by showing the coexistence of direct and engagement-mediated relationships within one Islamic-banking model.

The empirical findings indicate three areas relevant to retention management: employees' perceptions of organizational support, their experienced Career Development, and Employee Engagement. Based on these findings, management may consider strengthening recognition and supervisor responsiveness, clarifying the connection between capability development and career progression, and designing work experiences that support engagement. Practices such as mentoring, talent review, succession planning, internal mobility, and job enrichment were not directly tested in the structural model and should therefore be treated as managerial options informed by the findings rather than as empirically demonstrated mechanisms. This distinction is especially important because Promotion Speed and Remuneration Growth were descriptively weaker than Professional Ability Development, while the direct paths to Intention to Stay had small effect sizes.

Retention monitoring may also extend beyond actual turnover because Intention to Stay captures a prospective orientation that is not visible in retrospective exit data. Periodic monitoring of organizational support, Career Development, Employee Engagement, and Intention to Stay may therefore provide additional information for management. However, the model leaves 50.2% of the variance in Intention to Stay unexplained, and the small direct effect sizes caution against treating any single intervention as sufficient.

The novelty lies in the mechanism identified rather than in the organizational setting alone. Nargotra and Sarangal (2023) examined Perceived Organizational Support, Employee Engagement, and Intention to Stay and reported partial mediation. Pithaloka and Ardiyanti (2024) examined the same support-retention domain but found a different pattern in which job satisfaction played a stronger mediating role. Dewi and Rahyuda (2025) examined career-path development and engagement among Generation Z employees, but did not simultaneously model Perceived Organizational Support and the Career Development construct used here. The present study therefore adds evidence that two distinct organizational resources can remain directly related to Intention to Stay while also operating through Employee Engagement. Complementary mediation matters theoretically because engagement does not replace the

broader exchange-based retention relationship; it provides an additional motivational pathway within that relationship.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the findings of this study, the following conclusions can be drawn:

1. Perceived Organizational Support is positively and significantly related to Employee Engagement among Bank BJB Syariah employees. This finding indicates that employees who perceive greater appreciation for their contributions and stronger organizational concern for their well-being tend to show higher energy, dedication, and involvement in their work.
2. Career Development is positively and significantly related to Employee Engagement. Employees who perceive clearer progress toward career goals, stronger professional development, better promotion prospects, and remuneration growth tend to demonstrate stronger psychological engagement with their work.
3. Perceived Organizational Support is positively and significantly related to Intention to Stay. Employees who feel valued and supported by the organization tend to have a stronger intention to maintain their employment relationship, although the relatively small effect size indicates that organizational support is not the only factor underlying retention intentions.
4. Career Development is positively and significantly related to Intention to Stay. Employees who perceive meaningful career progress within the organization tend to have a stronger orientation to remain, but retention efforts should connect capability development with credible opportunities for internal mobility, promotion, and remuneration progression.
5. Employee Engagement is positively and significantly related to Intention to Stay. Employees who experience vigor, dedication, and absorption in their work tend to show a stronger intention to remain with the organization. However, the small effect size indicates that engagement should be viewed as one component of a broader retention system.
6. Employee Engagement significantly mediates the relationship between Perceived Organizational Support and Intention to Stay. Because the direct relationship remains significant and has the same positive direction, the mediation is complementary. Thus, organizational support is associated with retention both directly and indirectly through stronger Employee Engagement.
7. Employee Engagement significantly mediates the relationship between Career Development and Intention to Stay. The mediation is complementary because Career Development retains a significant direct relationship with Intention to Stay while also operating indirectly through Employee Engagement. This finding indicates that Career Development is associated with retention both directly and indirectly through stronger Employee Engagement.

Limitations

The findings should be interpreted within several limitations. First, the cross-sectional design does not establish temporal causality or show how retention orientation changes over time. Second, all focal constructs were self-reported within the same survey period, so common method variance cannot be completely ruled out. Third, the study cannot fully exclude non-response or self-selection bias. Although 303 responses were received and 300 observations met the final criteria, the exact number of employees who received the survey invitation is unknown, and participating employees may differ systematically from nonparticipants. Fourth, the original English-language instruments were adapted into Indonesian and reviewed with the thesis supervisor, but no formal back-translation or separate pilot test was conducted, which may limit certainty regarding linguistic equivalence. Fifth, the study was conducted in one Islamic banking organization and was geographically concentrated in West Java in accordance with the population structure, limiting generalization beyond the setting. Finally, the model

explained 49.8% of the variance in Intention to Stay, leaving substantial room for other theoretically relevant factors.

Suggestions

Future research should prioritize four directions. First, longitudinal designs are needed to establish temporal ordering among organizational support, Career Development, Employee Engagement, and Intention to Stay. Second, the model should be replicated across multiple Islamic banks, conventional banks, and other financial-service organizations. Third, future designs should strengthen common-method mitigation through temporal separation, multiple data sources, or an appropriate marker-variable strategy. Fourth, model extensions should be theory-driven and may consider leadership quality, organizational justice, compensation, work-life balance, job characteristics, or external employment opportunities. Multigroup or mixed-method analyses may subsequently be used when sample size and research questions justify them.

Author Contribution

The first author was responsible for research conceptualization, data collection, data analysis, and manuscript preparation. The second author contributed to the development of the conceptual framework, interpretation of the findings, and critical review and refinement of the manuscript. Both authors read and approved the final version of the article.

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