

Integration of Training and Retention in Improving Employee Well-being through Competency Mediation in the Banking Sector

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Abstract

Purpose: This study examined the effects of employee retention, human resource development, and career satisfaction on employee well-being, with competence as a mediating variable. **Methodology/approach:** This quantitative research used the Partial Least Squares – Structural Equation Modeling (PLS-SEM) method with SmartPLS software. Data were collected via a Likert-scale questionnaire from 277 banking employees in Batam who had participated in training programs.

Results: Employee retention, HR development, and career satisfaction significantly influence competence, which in turn significantly impacts employee well-being. These three independent variables also affect well-being indirectly through competence mediation. The R-square values (0.942 and 0.915) and a goodness-of-fit index of 0.797 demonstrate strong model predictive power.

Conclusions: Improving employee well-being should focus on strengthening employee competence through consistent retention strategies, structured training programs, and clear career development pathways.

Limitations: This study is limited by its focus on employees in the banking sector in Batam, which may not fully represent all industries or regions.

Contributions: This study integrates three key HR factors in a single model and positions competence as a mediator in the banking sector, a topic that has been underexplored in Indonesian settings.

Keywords: *Competence, Career Satisfaction, Employee Retention, Employee Well-being, Human Resource Development*

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1. Introduction

Employee well-being has become a strategic topic in human resource management, given the increasing demand for work environments that support physical, mental, and emotional health. In the modern workplace, well-being extends beyond financial compensation to encompass non-financial dimensions, such as work flexibility, harmonious social relationships, and opportunities for ongoing career development (Daya, 1996). This holistic well-being is increasingly recognized for its importance in supporting employee performance and loyalty, particularly in high-pressure industries such as the banking sector.

Are willing to sacrifice higher salaries for mental health support and work flexibility. This reflects a shift in workforce values and expectations, particularly among younger generations who prioritize meaningful work (purpose-driven work) over purely material rewards. In the banking sector, challenges are increasing owing to high work pressure, competitive targets, and increasingly complex employee

roles. In this context, employee well-being becomes increasingly crucial, particularly in relation to work-life balance, social support among colleagues, and meeting psychological needs in the workplace ([Sahara, 2025](#)).

The "always-on culture" phenomenon, resulting from the digitalization of work, has also triggered burnout, especially among younger generations ([Reza, 2025](#)). Always-on culture refers to a condition in which employees feel that they must be constantly available and responsive to work demands, even outside of formal working hours, due to the unrestricted use of communication technology. This creates constant psychological stress and disrupts the boundaries between personal and professional life. In the long term, the lack of emotional support and self-development opportunities from the organization risks reducing employee motivation and loyalty. Amid these challenges, programs such as resilience training and stress counseling are needed in the workplace ([Puspasari & Andreani, 2024](#)).

Although numerous studies have examined the influence of various factors on employee well-being, few have integrated employee competencies as a mediating factor in the relationship between these factors and employee well-being. Previous studies examining the relationship between factors such as employee retention, human resource development, and career satisfaction and employee well-being often failed to examine the role of employee competencies, which can act as a bridge between these factors. In this situation, employee retention becomes a major challenge, especially with high turnover rates due to intense work pressure, lack of organizational support, and unclear career paths that leave employees feeling that they have no clear future within the organization.

Previous studies have shown that employee competency can act as a bridge between HR development strategies, employee, and loyalty. However, research focusing on how employee competency can strengthen the relationship between employee retention, human resource development, career satisfaction, and employee well-being in the Indonesian banking sector is still very limited. Using employee competency as a mediating variable, this study aims to examine how employee retention, human resource development, and career satisfaction influence employee well-being. This research is expected to provide relevant theoretical and practical contributions to efforts to improve employee well-being and assist the banking sector in creating a competitive and safe work environment.

2. Literature Review and Hypothesis Development

2.1 Employee Retention and Competence

Employee retention is an organization's strategic effort to retain talented individuals long-term to create team stability and cost efficiency. This stability provides employees with the opportunity to participate in training, deepen their work experience, and develop skills relevant to the organization's needs. Research ([Asri, 2021](#)) shows that effectively managed retention directly contributes to improving employees' technical and interpersonal skills. Retention strategies that include incentives, performance recognition, and professional development opportunities have been shown to strengthen individual work capabilities.

This aligns with [Rulianti and Nurpribadi \(2023\)](#) findings that satisfaction with career opportunities and a supportive work environment can increase commitment and motivation to develop skills. [Dewi \(2024\)](#) also emphasized that a positive work environment and continuous development opportunities can significantly strengthen employee competencies. [Aditya, Haikal, and Putra \(2024\)](#) added that the relationship between retention and skills development drives increased productivity, confirming that retention strategies contribute to improving the quality of human resources within an organization. This finding is supported by [Panggabean, Apriliana, and Kinnary \(2023\)](#), who showed that internal training and performance recognition as part of a retention strategy can increase employee motivation to develop competencies.

Additionally, organizational contexts that rely on competent human resources have demonstrated that employee knowledge and skills are critical in ensuring work quality and accountability, especially in functions that require technical accuracy, such as financial reporting. Competence is reflected not only in formal education but also in practical skills and the ability to adapt to systems and procedures, which

can only develop optimally when employees remain within the organization long enough to accumulate experience ([Panggabean et al. \(2023\)](#)). Based on these findings, effective retention provides learning opportunities, consistent work experiences, and organizational support, which directly strengthens employee competencies.

H₁: Employee retention positively affects employee competence

2.2 Human Resources and Competency Development

Human Resource (HR) development is a systematic process designed to improve employee quality through training, education, mentoring, and other development programs. The primary focus of HR development is to produce a workforce with technical skills, adaptability, and leadership capacity capable of responding to the dynamic demands of the organization ([Juita, Priya, Azwardi, & Amra, 2024](#)). [Kustinah \(2024\)](#) research shows that structured training and learning programs can improve employees' technical skills and professional attitudes.

This finding is supported by [Wibowo and Ahmadi \(2025\)](#), who stated that HR development improves employee competency holistically by increasing intrinsic motivation and job satisfaction. [Masyruoh, Fauzi, Julia, Ricki, and Romadhon \(2023\)](#) also emphasized that planned training helps employees adapt more quickly to changes in the work environment. Moreover, when development initiatives are aligned with organizational goals and supported by management, the competencies gained by employees are more effectively translated into improved work performance and long-term contributions to the organization ([Juita et al., 2024](#)).

Furthermore, [Hussain et al. \(2023\)](#) explain that continuous skills development contributes to increased organizational efficiency because skilled employees are better able to perform their work functions optimally. [Maulana, Dewi, and Maryam \(2024\)](#) found that well-designed HR development strengthens self-confidence and analytical skills, which are essential elements in developing competencies. These findings demonstrate that the HR development process directly contributes to improving individual capabilities and competencies within an organization. Based on this empirical evidence and theoretical logic, it can thus be concluded that an effective HR development program improves employee competency.

H₂: Human resource development positively impacts employee competence

2.3 Career Satisfaction and Competence

Career satisfaction is an individual's subjective evaluation of their professional achievements within an organization. This dimension includes satisfaction with salary, promotion opportunities, personal development, work environment, and the suitability of the job to personal values and interests. Employees satisfied with their careers tend to be highly motivated, demonstrate greater work engagement, and are driven to develop skills for self-actualization ([Wau, 2021](#)). Therefore, career satisfaction not only influences loyalty but also plays a crucial role in improving competency.

Career satisfaction plays a crucial role in improving work quality and employee skill development. [Butar-Butar and Efendi \(2024\)](#) emphasize that satisfaction with career opportunities contributes significantly to skill development and improved work performance. [Sibarani and Dwiarti \(2024\)](#) reinforce this by stating that satisfaction with career aspects, such as promotions and training, is the most crucial internal factor in improving performance and mastering competencies. [Ibrizah and Safitri \(2023\)](#) also show that clear career opportunities through training and promotion paths can motivate employees to improve their skills.

Furthermore, redesigning the work environment to support career paths positively impacts employee satisfaction and competency development ([Sulistyo, Wolor, & Hidayat, 2026](#)). [Rizqi and Kuswinarno \(2024\)](#) found that satisfied employees tend to invest in self-development and improve their job skills. [Ramadhan and Sari \(2025\)](#) also support this finding, finding that performance recognition can strengthen motivation to improve employees' professional abilities. [Badrianto, Ekhsan, and Mulyati \(2022\)](#) showed that a work environment that supports sustainable careers not only increases subjective satisfaction, but also strengthens social relationships in the workplace, thereby increasing the drive to

improve individual abilities. The emotional engagement that arises from team collaboration enhances competency through a spirit of cooperation and work responsibility.

When employees perceive their career progression as meaningful and aligned with their personal goals, they tend to develop a stronger sense of professional identity and responsibility, which encourages continuous learning behavior and proactive skill enhancement. This psychological attachment to career growth makes employees more willing to seek feedback, accept challenging tasks, and participate in development programs, ultimately accelerating competency formation ([Badrianto et al., 2022](#)). Based on these findings, it is evident that career satisfaction significantly improves employee competency.

H₃: Career satisfaction positively affects employee competence

2.4 Employee Competence and Employee Well-being

Employee competency is a combination of the knowledge, skills, and attitudes needed to perform tasks effectively. Employees with high competency are generally able to complete their work efficiently, possess strong self-confidence, and adapt to organizational dynamics. Strong competency also helps employees cope better with work pressure, reduce stress, and improve overall well-being, including physical, psychological, and social well-being ([Pradnyani & Rahyuda, 2022](#)).

Improving employee competency has a direct impact on productivity, job satisfaction, and stress reduction, which in turn impacts employee mental well-being ([Kultalahti, Viitala, Hujala, & Kekale, 2023](#)). [Mehler et al. \(2024\)](#) research confirms that competency actively developed through coaching fosters a healthier work environment and supports emotional balance. Well-developed competency can foster a higher sense of engagement in work, which in turn improves employees' physical and psychological well-being.

[Silaban \(2023\)](#) also confirms that relevant training can broaden employees' horizons and increase their sense of engagement, which directly impacts overall well-being. A study by [Mulyani, Trinanda, Yeni, and Afuan](#) further indicates that technical and social competencies are positively correlated with work engagement, which in turn increases motivation and reduces stress levels. [Marlina and Hidayat \(2025\)](#) further emphasize that good social interactions and a positive work climate, supported by employees' interpersonal competencies, strengthen social and emotional well-being.

In service-based organizations, such as hospitals, individual factors related to employee capability and work readiness interact with organizational support systems to shape employee well-being, which subsequently influences performance outcomes. This indicates that competence is not only an individual asset but also functions more effectively when aligned with a supportive internal work environment that nurtures employees' psychological comfort and quality of work life ([Marlina & Hidayat, 2025](#)). Based on this empirical evidence, it can thus be concluded that employee competence plays an important role in improving employees' well-being, both physically, psychologically, and socially.

H₄: Employee competence positively impacts employee well-being

2.5 Competence Mediation on Retention and Well-Being

An effective employee retention strategy not only impacts workforce loyalty and stability but also paves the way for deeper competency development. In the long term, retention policies supported by training, empowerment, and performance recognition can strengthen employees' technical and interpersonal skills. This progressively developed competency ultimately improves employees' psychological, social, and professional well-being ([Agustini, 2024](#)). [Siddiqui, Zafar, and Ferdos \(2025\)](#) revealed that long-term retention in the banking sector provides employees with the opportunity to develop professional skills through hands-on experience and internal training, leading to increased satisfaction and emotional well-being. [Adriyanto and Qodariah \(2022\)](#) also suggested that a comfortable work environment, competitive remuneration, and adequate training simultaneously improve employee performance and well-being.

[Hassan, Donianto, Kiolol, and Abdullah \(2022\)](#) state that talent management strategies aligned with work-life balance can strengthen retention, while increase engagement and reduce burnout. Similar findings were also described by [Reinaldo and Raharja \(2024\)](#), who emphasized that targeted empowerment, training, and reward programs enhance capabilities and positively impact employees' emotional and psychological well-being. Furthermore, [Rosmajudi \(2023\)](#) emphasized the importance of optimizing employee potential through career management and skills development as a path to organizational excellence and improved employee well-being. Based on this literature, it can thus be concluded that retention strategies supporting competency development will indirectly and positively impact employee well-being.

H₅: Employee retention influences employee well-being through employee competency

2.6 Human Resource Development and Well-being through Competence

Human Resource (HR) development has a broad impact, not only on improving job skills but also on the overall well-being of employees. Through technical training and the strengthening of soft skills, HR development can foster self-confidence, increase resilience, and create a healthy and adaptive work climate. This process forms a crucial foundation for developing work competencies that promote satisfaction and quality of work life ([Afriyani & Adriani, 2021](#)). In addition, HR development programs that incorporate emotional and interpersonal skill enhancement help employees build better workplace relationships, improve emotional regulation, and create a more supportive social environment at work, which further strengthens psychological well-being. Such development also encourages open communication and trust within teams, enabling employees to feel valued and emotionally secure, which reinforces the positive link between competence and well-being ([Afriyani & Adriani, 2021](#)).

[Hazni and Ali \(2024\)](#) demonstrated that structured HR development can improve employee competency and exert a direct impact on work well-being. A similar finding was reported by [Hartadi and Sujoko \(2025\)](#), who stated that effective training strengthens technical competency and improves employees' psychological aspects, such as a sense of security, satisfaction, and work enthusiasm.

[Bai \(2025\)](#) stated that sustainable HR development can shape efficient employees and contribute to a mentally healthy work environment. [Abdelaziz and Sallam \(2025\)](#) added that training that addresses communication and managerial aspects can strengthen social relationships in the workplace, which are essential elements of emotional well-being. [Baek and Han \(2024\)](#) highlighted that interpersonal competencies resulting from HRD promote higher engagement, thereby reducing stress and increasing motivation.

Other findings by [Wijayanti, Matulesy, and Rini \(2020\)](#) indicate that ongoing training can reduce anxiety and increase individual readiness to face work pressure, ultimately strengthening both physical and mental well-being. Overall, planned human resource development has been shown to improve competency, and this competency directly contributes to employee well-being. Based on this literature, it can thus be concluded that human resource development that supports employee competency improvement will have an indirect positive impact on employee well-being.

H₆: Human resource development influences employee well-being through employee competency

2.7 Career Satisfaction and Well-Being through Competence

Career satisfaction reflects not only feelings of satisfaction with one's position or salary but is also closely related to self-development, opportunities to contribute, and the fit between work and one's life goals. In the context of modern organizations, career satisfaction serves as a source of motivation that encourages employees to improve their competencies, ultimately enhancing overall well-being ([Kurniawan & Rizky, 2025](#)). [Hazni and Ali \(2024\)](#) emphasize that career satisfaction supported by a clear development system can significantly drive competency improvement. This aligns with the findings of [Ramadani and Muhid \(2022\)](#), who stated that targeted training and career planning strengthen technical competencies and foster stable psychological well-being.

[Hartono, Wahyudiyono, Karyono, Farida, and Rosyid \(2025\)](#) added that consistent competency development through a clear career path increases organizational efficiency and supports employee emotional well-being. [Novita, Wijaya, and Mukti \(2025\)](#) also demonstrated that communication- and leadership-based training helps build a healthy work climate and supports harmonious social relationships. [Astuti and Dhanita \(2022\)](#) confirmed that interpersonal competence resulting from career development has a positive impact on work engagement and stress reduction.

[Kallerhult Hermansson, Norström, Hilli, Rennemo Vaag, and Bölenius \(2024\)](#) showed that increasing competence through career satisfaction can reduce anxiety and strengthen self-confidence in facing work challenges. Furthermore, [Sypniewska, Baran, and Kłos \(2023\)](#) stated that continuous development helps employees manage work pressure and increase mental resilience. [Zahoor, Donbesuur, Christofi, and Miri \(2022\)](#) also emphasized the importance of technological approaches in career development to improve adaptability and psychological well-being. Based on these findings, it can be concluded that career satisfaction, which facilitates increased competence, has an indirect impact on employee well-being in the workplace.

H7: Career satisfaction influences employee well-being through employee competence

2.8 Conceptual Framework

This study examined the influence of employee retention, human resource development, and career satisfaction on employee well-being, with employee competency as a mediating variable. This relationship is based on the understanding that organizational efforts to retain employees, provide development programs, and create high career satisfaction impact employees' skills and work capabilities.

Improving employee competency not only impacts performance but also contributes to their psychological, social, and emotional well-being. Thus, competency acts as an intermediary variable bridging the relationship between organizational factors and individual well-being. This conceptual model explains both the direct relationship between independent variables and employee well-being and the indirect relationship through competency as a mediator.

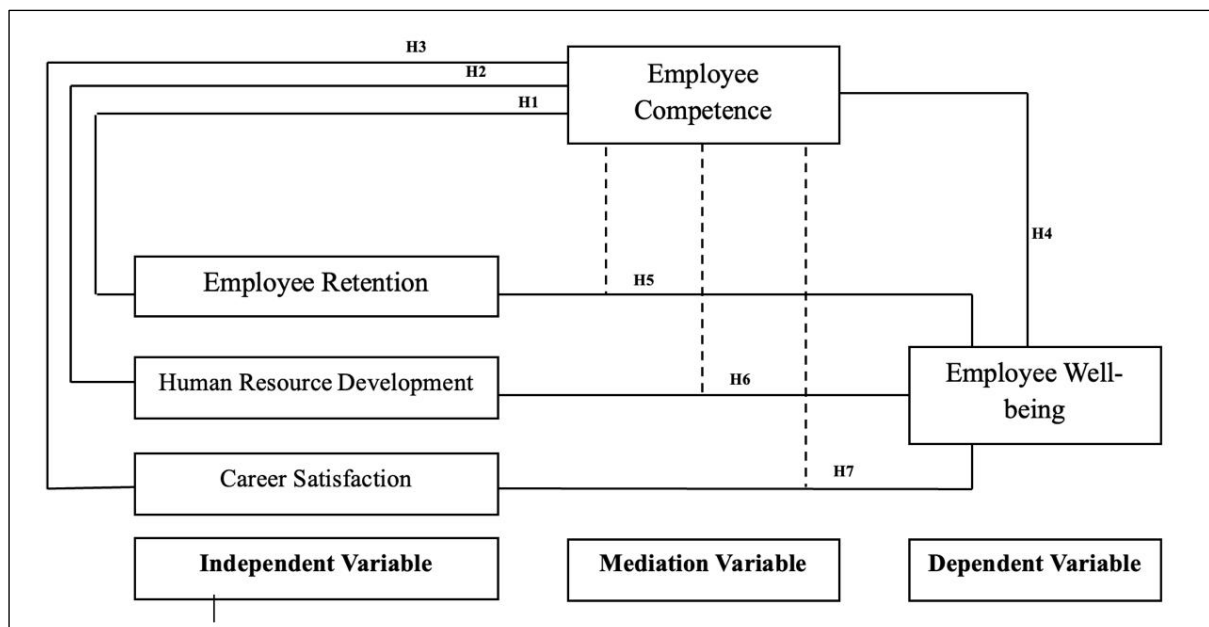


Figure 1. Conceptual framework of the research

3. Research Methods

This study used a quantitative method to evaluate the influence of variables through statistical analysis. This method was chosen because it can objectively measure causal relationships and produce results that can be applied to a broader population ([Oranga & Matere, 2025](#)). With competency as a mediating

variable, this study investigated how retention, HR development, and career satisfaction influence employee competency and well-being.

3.1 Research Object

The participants in this study were employees working at *Bank Central Asia (BCA)*, *Bank Rakyat Indonesia (BRI)*, *Bank Negara Indonesia (BNI)*, *Bank Mandiri*, *Bank Commerce International Merchant Bankers (CIMB)*, *Bank Perekonomian Rakyat (BPR)*, *Bank Riau*, *Bank Mayapada*, *Bank Mestika*, and *Bank Confidential in Batam City*. The study involved respondents from various positions, such as tellers, customer service, back-office staff, and managers. The selected respondents were active employees who had participated in training or HR development programs from their respective institutions.

3.2 Operationalization of Variables

This study included five main variables: employee retention, human resource development, employee satisfaction, employee competence, and employee well-being. The research method comprised a closed-ended questionnaire based on indicators from previous literature. Points were scored on a Likert scale ranging from one (strongly disagree) to five (strongly agree). The following is a list of measurements for each variable:

3.2.1 Employee well-being, adapted from [Gadzali \(2023\)](#), covers aspects of work-life balance, social support, and work environment conditions.

Table 1. Employee well-being questionnaire indicators

No	Question
1	I have a positive outlook on my work at this bank.
2	My boss and coworkers care about their fellow employees at the bank where I work.
3	When I am stressed, I feel that support is available from employees within the bank to help me.
4	I feel that my work and personal lives are balanced in my work at this bank.

3.2.2 Employee retention uses indicators such as loyalty, job satisfaction, and career development opportunities ([Gadzali, 2023](#)).

Table 2. Employee retention questionnaire indicators

No	Question
1	I want to stay at this bank because of the clear career development opportunities available here.
2	I want to continue working at this bank because of the retirement benefits that support my financial security.
3	I want to continue working at this bank because of the possibility of a salary increase after the probationary period or systematically.
4	I want to continue working at this bank because the job description matches my skills, experience, and education.

3.2.3 Human resource development, according to [Dwiwarman \(2024\)](#), includes indicators of work skills, professional expertise, and idea development.

Table 3. Human Resource Development Questionnaire Indicators

No	Question
1	I feel very skilled at my job at this bank.
2	I am widely considered to be among the best in the banking industry.
3	I am creative and intelligent in completing my tasks at this bank.
4	I feel like an expert in a specific job and the function I perform at the bank.
5	I can develop new ideas and knowledge useful for bank development.

3.2.4 Career satisfaction was adapted from [Sintawati and Nugrohoseno \(2023\)](#) and measured using career achievement, income, promotion, and self-development.

Table 4. Career satisfaction questionnaire indicators

No	Question
1	I am satisfied with the success I have achieved in my banking career.
2	I am satisfied with the progress I made in achieving my career goals at this bank.
3	I am satisfied with the progress I have made towards achieving my income goals in banking.
4	I am satisfied with the progress I have made in achieving my goal of promotion at this bank.
5	I am satisfied with the progress I have made in developing new skills relevant to my banking work.

3.2.5 Employee Competence uses an instrument developed by [Likdanawati, Hamdiah, and Yuana \(2021\)](#) that includes technical, communication, managerial, and organizational commitment skills.

Table 5. Employee competency questionnaire indicators

No	Question
1	I have skills that enable me to identify, conceptualize, and solve complex problems in the banking sector.
2	I have good communication skills, which help me work effectively with colleagues at the bank.
3	I can critically analyze problems and solve them easily in my work at this bank.
4	I possess the necessary skills to manage tasks and teams in a banking environment.
5	I believe that I have adequate knowledge and skills to improve my performance in this bank.
6	My team members work together well to achieve the goals set by the bank.
7	As I am satisfied, I will most likely recommend this bank to my friends and colleagues as a place to work.
8	I feel a strong attachment to this bank, which drives my commitment to continuing to contribute.
9	If I leave this bank, I will feel guilty because of the impact on the team and organization.

3.3 Data Collection Technique

Primary data were collected using an online questionnaire distributed via Google Forms. Distribution was conducted to respondents who met the population criteria, namely, bank employees in Batam City, through personal and institutional channels. The data collection process began on November 2, 2024, and continued until all target respondents were reached. The questionnaire consisted of 28 items representing all indicators in this study.

3.4 Data Analysis Techniques

Data analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with SmartPLS software. This approach was chosen because it is suitable for evaluating the relationships between latent variables, especially in unusual data with small-to-medium sample sizes. The evaluation of the measurement model (outer model) tests the validity and reliability of indicators, and the evaluation of the structural model (inner model) tests the relationships between constructs using path coefficient values, t-statistics, and p-values. A bootstrapping test was used to evaluate the significance of the direct and indirect influences between variables.

4. Results and Discussion

4.1 Respondent Characteristics

This study involved 277 individuals working at various banking institutions in Batam City. The respondents came from various national and regional banks, including *Bank Central Asia (BCA)*, *Bank Rakyat Indonesia (BRI)*, *Bank Negara Indonesia (BNI)*, *Bank Mandiri*, *Bank CIMB Niaga*, *Bank Perekonomian Rakyat (BPR)*, *Bank Riau*, *Bank Mayapada*, *Bank Mestika*, and one bank that is confidential for data privacy reasons. Each individual surveyed was an active employee who had participated in a training or Human Resource (HR) development program at the institution.

Demographic factors such as gender, age, highest level of education, position, and length of service were included in the demographics of the respondents in this study. The total number of respondents in this study was 277, with the majority being women (56%) and men (86.3%) in the 20–30 age group. This indicates that most respondents are from an early productive generation.

The majority of respondents held bachelor's degrees (68.2 %), indicating a relatively high level of education in the banking sector. However, regarding length of service, the majority of respondents (64.6%) had work experience ranging from 1 to 5 years, indicating that most employees had gone through an initial adaptation period and had sufficient experience. Based on respondent origin, Bank BCA was the largest, at 26.7%, indicating that this bank was the most involved in data collection for this study.

4.2 Evaluation of Measurement Model (Outer Model)

The purpose of external model testing is to assess the validity and reliability of the structure through filling factor values, Average Variance Extracted (AVE), composite reliability, and Cronbach's alpha. Based on the results, each indicator had a filling factor value of more than 0.70, indicating validity. Each variable also had an AVE value of more than 0.50, indicating that convergence had been met (Hasan, Fahrezi, Bahari, Ashoer, & Syahnur, 2025). In addition, the composite reliability and Cronbach's alpha each exceeded 0.60, indicating good reliability for all constructs.

Table 6. Validity and reliability results

Construct	Loading Factor	AVE	Cronbach's Alpha	Composite Reliability
Employee Retention		0,813	0,923	0,946
ERC.1	0,920			
ERC.2	0,889			
ERC.3	0,896			
ERC.4	0,900			
Human Resource Development		0,827	0,948	0,960
HRD.1	0,927			
HRD.2	0,898			
HRD.3	0,902			
HRD.4	0,901			
HRD.5	0,918			
Career Satisfaction		0,744	0,914	0,935
CSF.1	0,882			
CSF.2	0,874			
CSF.3	0,882			
CSF.4	0,825			
CSF.5	0,847			
Employee Competence		0,808	0,970	0,974
ECT.1	0,899			
ECT.2	0,907			
ECT.3	0,904			
ECT.4	0,915			
ECT.5	0,902			
ECT.6	0,890			
ECT.7	0,900			
ECT.8	0,887			
ECT.9	0,884			
Employee Well-being		0,810	0,922	0,945
EWB.1	0,913			

EWB.2	0,872			
EWB.3	0,905			
EB.4	0,911			

Discriminant validity was also examined using cross-loading values. The results showed that all indicators had the highest scores on the constructs being measured, thus meeting the criteria for discriminant validity.

Table 7. Discriminant validity results

	Employee Retention	Human Resource Development	Career Satisfaction	Employee Competence	Employee Well-being
ERC.1	0,920	0,852	0,843	0,861	0,838
ERC.2	0,889	0,836	0,830	0,858	0,840
ERC.3	0,896	0,845	0,829	0,849	0,842
ERC.4	0,900	0,810	0,826	0,830	0,836
HRD.1	0,851	0,927	0,862	0,876	0,878
HRD.2	0,848	0,898	0,833	0,864	0,832
HRD.3	0,841	0,902	0,824	0,862	0,842
HRD.4	0,824	0,901	0,834	0,855	0,839
HRD.5	0,849	0,918	0,815	0,868	0,856
CSF.1	0,851	0,829	0,882	0,843	0,855
CSF.2	0,857	0,830	0,874	0,844	0,834
CSF.3	0,866	0,840	0,882	0,873	0,848
CSF.4	0,680	0,723	0,825	0,737	0,698
CSF.5	0,699	0,716	0,847	0,740	0,709
ECT.1	0,848	0,869	0,845	0,899	0,868
ECT.2	0,859	0,872	0,847	0,907	0,873
ECT.3	0,855	0,872	0,853	0,904	0,844
ECT.4	0,860	0,880	0,859	0,915	0,868
ECT.5	0,847	0,862	0,845	0,902	0,858
ECT.6	0,842	0,834	0,819	0,890	0,846
ECT.7	0,852	0,839	0,837	0,900	0,838
ECT.8	0,838	0,838	0,857	0,887	0,827
ECT.9	0,820	0,831	0,842	0,884	0,822
EWB.1	0,833	0,850	0,842	0,861	0,913
EWB.2	0,845	0,818	0,816	0,836	0,872
EWB.3	0,836	0,834	0,821	0,846	0,905
EWB.4	0,837	0,862	0,833	0,860	0,911

4.3 Structural Model Evaluation (Inner Model)

The results of the inner model test using the path coefficient, t-statistic, and p-value indicate that H_1 to H_4 are all significant ($t > 1.96$ and $p < 0.05$). This proves that employee retention, human resource development, and career satisfaction influence employee competence, and employee competence influences well-being.

Table 8. Path coefficient results

Variables	Sample Mean	T-Statistic	P-Value	Result
<i>H</i> ₁ : Employee Retention -> Employee Competence	0,273	4,572	0,000	Significant
<i>H</i> ₂ : Human Resource Development -> Employee Competence	0,425	6,724	0,000	Significant
<i>H</i> ₃ : Career Satisfaction -> Employee Competence	0,298	5,985	0,000	Significant
<i>H</i> ₄ : Employee Competence -> Employee Well-being	0,343	2,938	0,003	Significant

In addition, testing the indirect effect shows that employee competence mediates the relationship between the three independent variables and employee well-being.

Table 9. Indirect effect results

Variables	Sample Mean	T-Statistic	P-Value	Result
<i>H</i> ₅ : Employee Retention -> Employee Competence -> Employee Well-being	0,094	2,231	0,026	Significant
<i>H</i> ₆ : Human Resource Development -> Employee Competence -> Employee Well-being	0,146	2,861	0,004	Significant
<i>H</i> ₇ : Career Satisfaction -> Employee Competence -> Employee Well-being	0,102	2,577	0,010	Significant

The R-square value was also analyzed as a measure of the model's predictive ability. Employee competence had an R² of 0.942, and employee well-being had an R² of 0.915, indicating that the model had very strong predictive power.

Table 10. R-Square results

Variables	Adjusted R ²	Percentage
Employee Competence	0,942	94,2%
Employee Well-being	0,915	91,5%

The GoF of the model is 0.797, which is in the high category (> 0.36), indicating that the model is good overall.

Table 11. Goodness of fit results

Communality	R ²	GoF
0,685	0,929	0,797

4.4 Discussion

The results of this study yield empirical findings on the direct and indirect influences between employee retention, human resource development, career satisfaction, employee competence, and employee well-being. The structural model analysis shows that the relationships between the variables in the research model contribute significantly, both directly and through the mediating effect of employee competence. The relationships between the variables in the structural model are shown in Figure 2.

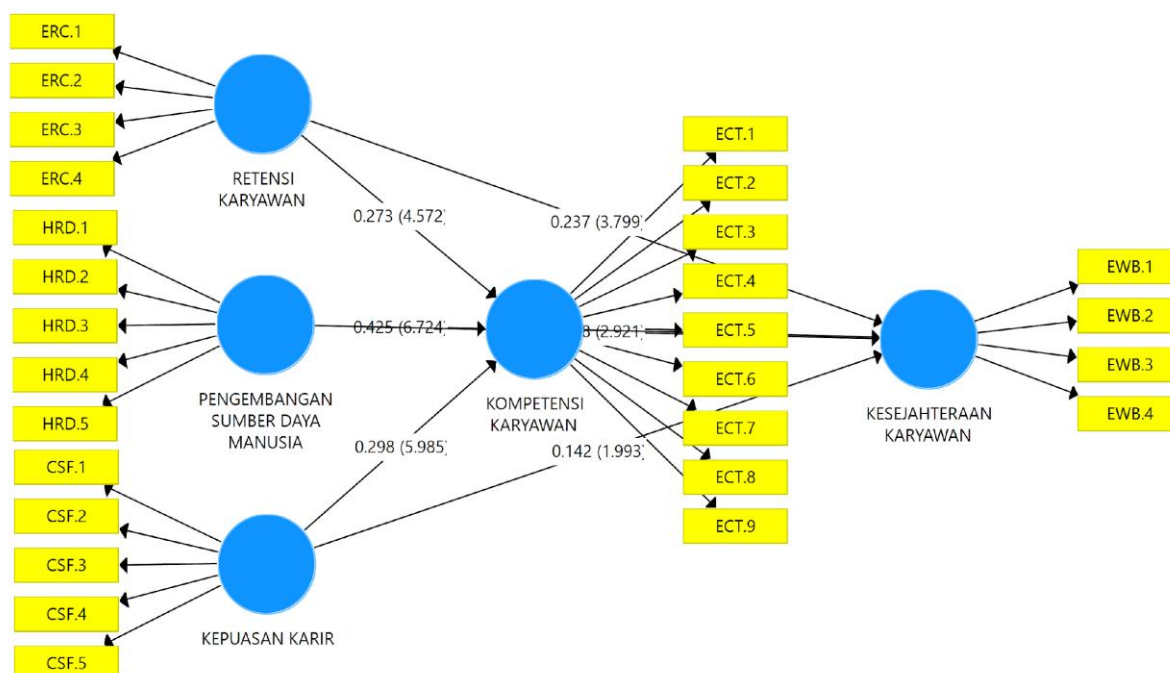


Figure 2. Analysis result model

The model shows that employee retention, human resource development, and career satisfaction each have a significant influence on improving employee competency. Furthermore, competency is shown to mediate the relationship between the three independent variables and employee well-being.

4.5 The Impact of Retention on Employee Competence

Based on the results of the first hypothesis test (H_1), it can be concluded that employee retention has a significant effect on competency improvement. Employees with a strong desire to stay in the organization show a greater drive to develop relevant work skills. Retention strategies based on incentives and training can improve individual capabilities sustainably. [Risman \(2024\)](#) findings also show a link between retention and skills development, which leads to increased productivity.

Furthermore, ongoing performance recognition and training can boost motivation and improve competency in the long term. Effective retention not only retains the workforce but also fosters a productive work climate oriented toward developing individual capabilities aligned with organizational goals. This creates continuity between employee loyalty and competitive advantage. In the context of modern human resource management, organizations that effectively manage retention can easily develop internal competencies through empowerment, active participation, and structured training programs. Thus, companies that implement effective retention policies not only succeed in fostering loyalty but also strengthen employee work capacity consistently and adaptively to the organization's strategic demands.

4.6 The Influence of Human Resource Development on Employee Competence

Based on the results of testing the second hypothesis (H_2), it can be concluded that Human Resource (HR) development has a significant impact on improving employee competency. Organizations can systematically improve employee knowledge, skills, and work behavior through structured training, education, coaching, and empowerment. [Nazwa, Rizky, Azzahra, Safitri, and Fallah \(2025\)](#) emphasize that need-based training can improve technical skills and work attitudes relevant to organizational demands. Anisatu [Marshela \(2025\)](#) also highlights that planned training facilitates employee adaptation to changes in the work environment and technology.

[Fatah and Kuswinarno \(2024\)](#) corroborated these findings by demonstrating that continuous HR development can improve employee work quality and efficiency. This aligns with the concept that

appropriate training supports the creation of a productive, innovative workforce capable of navigating organizational dynamics. [Halisa \(2020\)](#) also emphasized that the HR development process, which encompasses training, recruitment, and competency management, has a direct impact on improving employees' ability to perform their duties professionally and adapt to change. [Surahmah, Setyowati, and Sanosra \(2025\)](#) emphasized that human resource development not only impacts individual competency but also overall organizational efficiency. Therefore, effective human resource development management contributes to increasing institutional competitiveness by creating superior and competent human resources.

4.7 The Influence of Career Satisfaction on Employee Competence

The results of the third hypothesis (H_3) test indicate that career satisfaction is positively correlated with increased employee competency. Employees satisfied with their career paths tend to be more motivated to deepen their job-related skills and knowledge. [Fedianta \(2024\)](#) states that promotions and training are the main ways to improve job competency. [Seno, Magito, and Perkasa \(2023\)](#) on the other hand, stated that job satisfaction can be increased by a work design that allows for career growth. Ultimately, this will lead to increased individual competency. [Setiawan and Supriadi \(2024\)](#) support this finding by finding a positive relationship between job satisfaction and increased performance.

[Murtiasih, Hartanto, and Iqbal \(2025\)](#) found similar results, indicating that job satisfaction is positively correlated with increased technical skills and employee work abilities. According to their research in the manufacturing industry, greater job satisfaction encourages employees to participate in various training and innovation programs that enhance their personal and professional capabilities. According to [I. P. Sari and Rahyuda \(2022\)](#) employees perceive a clear career path, a fair evaluation system, and ample development opportunities, their competency significantly improves. Career satisfaction is related to both career aspirations and competency, particularly in the context of public sector employment. Career satisfaction is related to both career aspirations and competency, particularly in the context of public sector employment.

Therefore, career satisfaction reflects employees' psychological well-being and serves as a foundation for strengthening ongoing competency development efforts within an organization. Organizational efforts to clarify career paths, provide relevant training, and build a supportive work environment will encourage consistent improvements in employee work capacity.

4.8 The Influence of Employee Competence on Employee Well-being

The results of the fourth hypothesis (H_4) indicate that employee competence significantly influences work well-being. Individuals with high competence are generally better able to complete tasks effectively, cope with work pressure, and maintain healthy work relationships. Strong competence fosters self-confidence, a sense of belonging, and social recognition in the workplace, ultimately contributing to holistic well-being. This is reinforced by [Jarwo \(2023\)](#), who highlights the importance of competence in creating a positive work environment and supporting psychological well-being. [Darimi, Albafery, and Idris \(2025\)](#) demonstrated that high skill levels support job satisfaction and improve emotional balance.

Furthermore, [Putri, Harini, and Ismartaya \(2024\)](#) state that relevant competency training and development can strengthen work engagement, a crucial factor in achieving overall well-being. [Siddiq, Muttaqin, and Wijaya \(2023\)](#) also found that competence significantly influences employees' affective and psychological well-being, particularly in creating satisfaction, social connectedness, and emotional stability in the workplace. [NUGROHO \(2025\)](#) explains that improving competency not only impacts technical performance but also enhances employees' perceptions of the meaning of their work, which in turn strengthens aspects of intrinsic well-being, such as happiness and internal motivation.

Therefore, employee competency is not only an indicator of technical ability but also a crucial foundation for building comprehensive work well-being, encompassing physical, mental, social, and emotional dimensions.

4.9 The Influence of Employee Retention on Employee Well-being through Employee Competence

Based on the results of testing Hypothesis 5 (H_5), it can be concluded that employee competency plays a crucial role in linking retention strategies and improving work well-being. Employees who are retained long-term have more opportunities to participate in training, broaden their work experience, and build productive social relationships in the workplace. Long-term retention not only improves job skills but also supports emotional well-being through job stability and security. [Tariana \(2024\)](#) demonstrated that talent management practices such as continuous training and clear career paths are key strategies for increasing retention and strengthening employee competency. When companies consistently provide training and development opportunities, employees feel more valued and motivated to increase their contributions. This creates a deep sense of engagement and positively impacts well-being, particularly in the context of multinational organizations in Indonesia, which have a dynamic and collective work culture.

Furthermore, [Aswaya, Wahida, and Samsinar \(2025\)](#) added that competencies acquired through training-based retention programs can strengthen dimensions of affective well-being, such as job satisfaction and work-life balance. Competence is also a crucial asset in building employee self-confidence, self-efficacy, and resilience, especially in work environments that demand flexibility and high productivity. A similar finding was found by [Ruhayat, Meria, and Julianingsih \(2022\)](#), who showed that work engagement increases when retention is directly linked to work capability enhancement strategies. The greater the competency developed during employment, the greater the sense of ownership and pride in the organization, ultimately strengthening employees' psychological and social well-being.

Finally, [Dumitriu et al. \(2025\)](#) concluded that retention supported by a positive work environment, relevant training, and recognition for individual contributions has a synergistic effect on work well-being. Competence is a crucial channel for strengthening the emotional connection between employees and the organization, such that well-being is not only felt individually but also fosters a healthy and collaborative work culture. Thus, retention strategies integrated with employee competency development have been shown to create sustainable work well-being, both psychologically, socially, and professionally.

4.10 The Influence of Human Resource Development on Employee Well-being through Employee Competence

Based on the results of testing the sixth hypothesis (H_6), it can be concluded that human resource (HR) development has been shown to have an indirect effect on employee well-being through increased competency. When companies consistently provide relevant training, education, and employee empowerment, individual competency increases, ultimately leading to a more comprehensive sense of well-being at work.

[Harefa \(2026\)](#) states that well-designed HR development can drive improved performance while strengthening employees' emotional and social well-being. This demonstrates that development strategies aim not only to improve skills but also to build self-confidence and job satisfaction. Furthermore, [Razak \(2021\)](#) emphasizes that employee competency development has a long-term effect on increasing organizational efficiency and simultaneously supporting physical, mental, and social well-being. In this case, competency acts as a reinforcing medium between training and the perceived well-being outcomes of individuals.

This argument is also supported by [Nurul Fajri \(2022\)](#) which found that organizational learning-based HR development can improve skills, job mastery, and satisfaction with work dynamics. In contrast, [Zebua, Akmal, and Zaitul \(2022\)](#) demonstrated that HRM integrated with competency strategies results in increased employee engagement and positive perceptions of the work environment. Furthermore, [Juniartika, Sari, and Widiana \(2020\)](#) emphasized that training tailored to employee potential and needs not only improves skills but also creates a sense of appreciation and care, which are core to psychological well-being. Therefore, comprehensive and sustainable HRD strengthens

employees' technical competencies and work behaviors and serves as a foundation for creating comprehensive workplace well-being across multiple dimensions.

4.11 The Influence of Career Satisfaction on Employee Well-being through Employee Competence

The results of testing Hypothesis 7 (H_7) indicate that career satisfaction has an indirect effect on well-being through increased competence. Employees satisfied with their career paths tend to demonstrate greater enthusiasm for developing their professional potential. This finding aligns with [Syahril et al. \(2025\)](#) findings that effective career development can support competence while enhancing psychological well-being. [F. Sari, Iskandar, and Fitriadi \(2025\)](#) also emphasized that planned human resource development can strengthen mental resilience and develop adaptive skills, ultimately impacting holistic well-being. In this regard, competence connects career satisfaction with emotionally and socially supportive working conditions. These findings are reinforced by [Nuzulman, Safitri, Budi, and Nabila \(2024\)](#), who demonstrated that career development and competence simultaneously contribute to job satisfaction and well-being. When career development paths are clearly organized and aligned with ongoing training and coaching, employees' self-confidence, social recognition, and emotional satisfaction increase.

[Syahid, Dahri, and Hajjad \(2025\)](#) found that job satisfaction and career experience are closely related to employee well-being through increased self-capacity and maintained job stability. Similar findings were also presented by [Lutfia, Akilie, Medira, and Charli \(2024\)](#), who stated that career development and HR planning contribute to work motivation and well-being through increased professional competence. Thus, career satisfaction supported by a clear career development system, ongoing coaching, and systematic competency improvement has been shown to improve employee well-being overall, including psychological, social, and professional aspects.

5. Conclusions

5.1 Conclusion

This study examines the influence of employee retention, human resource development, and career satisfaction on employee well-being by positioning competency as a mediating variable. The findings indicate that all three independent variables significantly improve employee competency and indirectly enhance employee well-being through this mediating mechanism. These results demonstrate that employee well-being is influenced not only by organizational structural factors but also by how human resources are strategically managed. Strengthening employee competency contributes to improved social, professional, and psychological well-being through higher retention, continuous human resource development, and greater career satisfaction. Therefore, competency functions as a strategic bridge linking organizational policies with individual well-being, particularly in the banking industry.

5.2 Research Limitations

This study has several limitations. First, the research was conducted only in Batam City, which limits the generalizability of the findings to other regions with different organizational environments and socio-economic characteristics. Second, the study focused on a limited number of variables, namely employee retention, human resource development, career satisfaction, competency, and employee well-being. Other potential determinants that may influence employee well-being were not included in the research model.

5.3 Suggestions and Directions for Future Research

Future research is recommended to expand the scope of the study by including respondents from different cities or provinces in order to obtain more comprehensive and generalizable findings. In addition, future studies should consider incorporating other relevant variables such as workload, leadership style, and organizational culture to strengthen the explanatory power of the research model. Furthermore, employing a longitudinal research design may provide deeper insights into the dynamic relationships among variables over time and offer a more comprehensive understanding of employee well-being development.

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Author Contributions

SR contributed to the conceptualization of the study, research design, data collection, and initial manuscript drafting. CT was responsible for data analysis, interpretation of results, and manuscript revision. RA contributed to supervision, methodological refinement, and final manuscript review. All authors participated in discussing the results and approved the final version of the manuscript for publication.

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