

Predictors of Employee Turnover Intention in Micro-Scale MSMEs: An Exploratory Sequential Study

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Abstract

Purpose: This study aims to explore the factors that predict the emergence of employee turnover intention, particularly among micro-scale MSMEs employees in Makassar, Indonesia.

Methodology/approach: This study employs an exploratory sequential, mixed-method approach. The qualitative stage was carried out by interviewing seven respondents, and the quantitative stage was carried out on 101 micro-scale MSMEs employees in Makassar using a survey method.

Results/findings: The findings indicate that employees' desire for self-development and work comfort positively and significantly affect turnover intention. Meanwhile, organizational policy and salary were found to have no significant effect on employees' turnover intentions.

Conclusions: This study concludes that work comfort and employees' desire to develop themselves are key predictors of turnover intention among micro-scale MSMEs employees in Makassar.

Limitations: The limitation of this study lies in the depth of the interviews in the qualitative stage, which could be further expanded to gain more comprehensive insights into the predictors of employee turnover intention.

Contributions: This study identifies predictors of employee turnover intention in the MSME context using a mixed-method approach that integrates respondents' experiences with quantitative analysis, providing a more comprehensive understanding of the issue.

Keywords: *Employee's Desire to Develop, Organization Policy, Salary, Turnover Intention, Work Comfort*

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1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) refer to productive economic activities owned by individuals or business entities whose scale of operations remains relatively small. MSMEs are one of the most important drivers of Indonesia's economy. According to data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, in 2021, the number of MSMEs reached 64.2 million, contributing 61.07% to the national Gross Domestic Product (GDP), equivalent to IDR 8,573.89 trillion. In addition, MSMEs absorb approximately 97% of the total workforce and account for up to 60.4% of the total investment in Indonesia (Sulastri 2022). MSMEs have also demonstrated their resilience as a backbone of the Indonesian economy during periods of crisis, as evidenced by their ability to survive and even grow amid the economic downturn caused by the COVID-19 pandemic in 2020. For low-income communities, MSMEs serve as a viable solution for improving economic welfare, as they provide alternative sources of income without requiring substantial initial investments.

Despite their significant role, MSMEs continue to face various managerial constraints, particularly in human resource management. MSMEs are generally characterized by a lack of professional management practices. [Anoraga and Sudantoko \(2002\)](#) classified small enterprises as businesses with limited managerial experience and capabilities. Similarly, [Kindström, Carlborg, and Nord \(2024\)](#) found that one of the key barriers to MSME development is their limited capacity to manage organizational processes and employees effectively. This lack of managerial competence is a common challenge faced by MSMEs and can significantly impede their growth and sustainability.

Based on a preliminary study conducted by the researchers involving several micro-scale MSMEs in Makassar, it was found that employee turnover occurred at least three to four times within a year. For micro-scale MSMEs, which typically employ only a small number of workers, the loss of even one employee can have severe consequences for their operations. When an employee leaves, their responsibilities must be redistributed among the remaining staff, whose numbers are often insufficient. Consequently, business owners frequently assume multiple roles, simultaneously performing the duties of departing employees while managing their responsibilities as owners.

In addition to unequal workload distribution, which can overwhelm both employees and business owners, other problems may arise, such as difficulties in recruiting replacement employees who meet the required qualifications within a short period of time. Many micro-scale MSME owners report challenges in finding employees who are loyal, honest, and aligned with their organization's needs. This situation demands considerable time, cost, and effort during the recruitment process. The negative impacts of employee turnover in small enterprises are largely similar to those experienced by larger organizations, including financial losses, operational disruptions, and increased managerial burdens. Persistently high turnover rates are detrimental to businesses, as they increase organizational costs, reduce the morale of remaining employees, contribute to job dissatisfaction and poor performance, and may damage the organization's image ([Makhdoom and Jamali, 2025](#)).

Research on employee turnover intention has been extensively conducted in formal sectors such as large corporations, government institutions, and multinational organizations. Key factors including job satisfaction and organizational commitment, job stress, and servant leadership ([Maulidani, Hakim, Santoso, Riduansah, & Saiful, 2025](#); [Putri, 2023](#); [Sukwadi & Meliana, 2014](#)), have been shown to significantly influence turnover intention in these contexts. However, MSMEs possess characteristics that differ substantially from those of formal organizations, particularly in terms of their organizational structure, compensation systems, work culture, and human resource limitations. Consequently, findings from formal-sector studies may not be directly generalizable to the MSME context.

Therefore, research employing a different approach is required, specifically by exploring the factors underlying turnover intention based on employees' lived experiences. This approach aims to identify the determinants of turnover intention among employees, particularly those working in micro-scale MSMEs in Indonesia. This study adopts a mixed-methods approach, beginning with a qualitative exploration of turnover intention factors directly from MSME employees, followed by a quantitative analysis to empirically validate the findings. By identifying the predictors or causes of turnover intention, this study is expected to provide insights that enable micro-scale MSME owners to prevent employees' intentions to leave their jobs and manage their workforce more effectively to enhance employee retention and loyalty.

2. Literature Review and Hypothesis Development

2.1 Employee Turnover Intention

Employee turnover intention refers to an employee's desire or intention to leave their current job, which emerges before the actual decision to resign. Turnover intention represents the outcome of an employee's evaluation of the continuation of their relationship with the organization, although it has not yet materialized into actual turnover behavior. [Robbins and Judge \(2024\)](#) define turnover intention as the tendency or likelihood of an employee to leave an organization, driven by perceptions that the current job is no longer attractive and by the availability of alternative employment

opportunities. In essence, turnover intention reflects an employee's intention to quit after perceiving dissatisfaction within the organization or identifying more favorable employment alternatives.

Employees' intentions to leave their jobs and organizations can be explained by the Social Exchange Theory (SET). Social Exchange Theory conceptualizes social relationships as reciprocal exchanges between individuals or groups, in which each party seeks to maximize benefits and minimize costs arising from the interaction (Emerson, [1976, as cited in Ahmad, Nawaz, Ishaq, Khan, & Ashraf, 2023](#)). Within the organizational context, this theory suggests that the relationship between employees and organizations is fundamentally reciprocal. When employees perceive that the organization values their contributions, provides support, and offers fair rewards, they are more likely to reciprocate through positive behaviors, such as loyalty, work engagement, and reduced turnover intention ([Ooi & Teoh, 2021](#)). Conversely, when employees feel undervalued or unfairly treated, they may respond with disengagement or intentions to leave the organization.

Several key aspects determine whether employees reciprocate loyalty or develop turnover intentions. These include: (1) rewards, encompassing both financial and non-financial compensation such as base salary, allowances, bonuses, performance incentives, recognition, certificates, promotions, and acknowledgment of achievements; (2) benefits, referring to additional organizational provisions that enhance employees' quality of life or well-being, such as health insurance, transportation facilities, office amenities, flexible work arrangements, additional leave, welfare programs, and training opportunities; and (3) support, defined as the extent to which employees perceive organizational concern for their well-being and professional development, including mentoring, guidance, constructive feedback from supervisors, attention to personal needs, work-life balance, promotion opportunities, and career development programs.

Another theoretical framework that explains employees' intentions to leave their jobs is the Job Embeddedness Theory (JET). Job embeddedness refers to the collection of forces that keep employees attached to their jobs, making it difficult for them to leave due to their social and organizational connections ([Mitchell, Holtom, Lee, Sablinski, & Erez, 2001](#)). This theory explains why employees may remain in an organization even when they are not fully satisfied or when they receive alternative job offers. According to JET, decisions to leave an organization are influenced not only by job satisfaction or organizational commitment but also by the extent to which employees are embedded in their work contexts.

Job embeddedness consists of three core dimensions: (1) Links, referring to formal and informal connections with individuals within the organization and the surrounding community; (2) Fit, which reflects the degree of compatibility between the employee's values, career goals, skills, and personal aspirations and those of the organization; and (3) Sacrifice, defined as the perceived material, social, and emotional losses that would result from leaving a job. Higher levels of links, fit, and sacrifice strengthen employees' job embeddedness, which, in turn, reduces their turnover intention.

2.2 Predictors of Employee Turnover Intention

Research on employee turnover intention in Indonesia has predominantly used quantitative approaches. Several variables have been widely examined as predictors of turnover intention, including employee commitment, job satisfaction, salary level, job stress, work motivation, job insecurity, and person-organization fit.

2.2.1 Job Satisfaction and Employee Turnover Intention

Job satisfaction refers to the extent to which employees feel satisfied with various aspects of their jobs, such as salary and compensation, working conditions, career development opportunities, and supervisory support. Job satisfaction emerges when employees perceive that what they receive from their jobs meets or exceeds their expectations. [Robbins and Judge \(2024\)](#) describe job satisfaction as employees' evaluations of multiple job facets, including: (1) The work itself, referring to how interesting, challenging, and developmentally rewarding the job is; (2) Pay or compensation, which reflects the alignment between received compensation and employees' expectations and needs; (3) Promotion opportunities, related to career advancement and upward mobility; (4) Supervision, encompassing supervisors' attitudes, competence, and support; and (5) Coworkers, which involve social relationships and peer support within the workplace. Numerous studies found a negative relationship between job satisfaction and turnover intention, indicating that higher job satisfaction is associated with lower intentions to leave the organization ([Sukwadi & Meliana, 2014](#); [Wulandari, Pariyanti, & Febriyanto, 2023](#)).

2.2.2 Job Stress and Employee Turnover Intention

Job stress is a condition in which individuals are confronted with demands, opportunities, or constraints related to desired outcomes, the results of which are uncertain. Stress occurs when job demands exceed an individual's capacity to cope ([Robbins & Judge, 2024](#)). Empirical studies consistently indicate that job stress has a positive effect on turnover intention, such that higher levels of stress increase employees' intention to leave their jobs ([Gea & Novialumi, 2025](#); [Marlapa & Endri, 2024](#); [Putri, 2023](#); [Salama et al., 2022](#)).

Within the Job Demands–resources (JD-R) model, prolonged job stress can lead to burnout, particularly emotional exhaustion, which subsequently increases turnover intention ([Bakker, Demerouti, & Sanz-Vergel, 2023](#)). This finding is supported by [Üngüren, Onur, Demirel, and Tekin \(2024\)](#) who found that the effect of job stress on turnover intention is mediated by burnout.

2.2.3 Person–Organization Fit and Employee Turnover Intention

Person–organization fit refers to the compatibility between individuals and organizations, particularly the alignment between employees' values, beliefs, and goals and the organizational culture ([Kristof-Brown, Zimmerman, & Johnson, 2005](#)). Edwards and Cable ([2009, as cited in Deng, Cheng, Qi, & Deng, 2023](#)) argue that person–organization fit encompasses congruence between individual values and organizational norms, which influences job satisfaction, organizational commitment, and employee retention.

Several dimensions characterize person–organization fit, including (1) value congruence, referring to the alignment between personal and organizational values; (2) goal congruence, which reflects the alignment between individual and organizational goals; and (3) culture fit, referring to the compatibility between employees' preferred work styles and the organization's social norms and culture. Prior studies have shown that person–organization fit has a negative effect on turnover intention, such that higher fit is associated with lower intentions to leave the organization ([Puspitasari & Kirana, 2022](#); [Wulandari et al., 2023](#)).

2.2.4 Perceived Organizational Support and Employee Turnover Intention

Perceived Organizational Support (POS) refers to employees' general belief that the organization values their contributions, cares about their well-being, and supports them, which in turn influences employee attachment and commitment ([Rhoades & Eisenberger, 2002](#)). [Robbins and Judge \(2024\)](#) define perceived organizational support as the extent to which employees feel that the organization provides support and shows concern for their contributions and needs.

According to the perceived organizational support theory proposed by [Rhoades and Eisenberger \(2002\)](#), employees form perceptions of organizational support based on several factors: (1) treatment from organizational agents, such as supervisors and managers, whose actions are perceived as representing the organization; (2) perceived fairness, including procedural and distributive justice; (3) recognition and rewards, which enhance employees' perceptions that their contributions are valued; and (4) working conditions and job security, whereby better working conditions increase perceived organizational support.

A substantial body of research indicates that higher perceived organizational support is associated with lower turnover intentions. When employees believe that the organization values their contributions, cares for their well-being, and provides support when needed, they experience feelings of comfort, security, appreciation, respect, and satisfaction, which reduce their desire to leave.

In the Indonesian context, studies on employee turnover intention have predominantly focused on variables such as organizational commitment and job satisfaction, both of which consistently influence turnover intention. However, no prior research in Indonesia has attempted to explore the determinants of turnover intention using a mixed-methods approach that directly examines employees lived experiences and subsequently tests the resulting model quantitatively. Furthermore, existing studies have largely concentrated on employees in sectors such as hospitality and tourism, retail and restaurants, manufacturing, healthcare (nurses and medical personnel), banking, and customer service. Research on employee turnover intentions in micro and small enterprises (MSMEs) remains scarce.

3. Research Methodology

This study employed a mixed-methods approach that combined qualitative and quantitative research methods. The specific mixed-methods design used was Exploratory Sequential Design. Qualitative analysis was conducted in the initial phase using coding techniques to explore the factors or predictors emerging from respondents' experiences. The resulting theoretical insights or models were subsequently quantitatively tested using multiple linear regression analysis ([Creswell & Creswell, 2022](#)).

The respondents in this study were employees working in micro-scale MSMEs. In the qualitative phase, in-depth interviews were conducted with seven MSME employees in Makassar, Indonesia. The number of qualitative respondents was determined based on data sufficiency; when the information obtained was considered insufficient, additional respondents were included until data saturation was reached. Generally, qualitative studies involve between six and ten respondents ([Malterud, Siersma, & Guassora, 2016](#)). Qualitative data were validated through triangulation by cross-checking the information provided by respondents with data obtained from their respective supervisors.

The findings from the qualitative analysis were then tested on a larger sample consisting of 101 MSME employees in Makassar, Indonesia. The sample size was determined using the proportion sample formula, which is applicable when the population size is large and unknown ([Verma & Verma, 2020](#)). Based on this calculation, the minimum required sample size was 68 respondents, with a confidence level of 90% and a margin of error of 10%.

4. Results and Discussion

4.1 Qualitative Analysis Results

4.1.1 Coding Analysis Results

In the qualitative phase, the results of the coding analysis identified several themes that emerged as predictors of employee turnover intention. The predictors were as follows:

Table 1. Coding analysis results

No.	Themes	Sub-Themes
1	Work Comfort (WC)	Supervisory support
		Democratic leadership style
		Pressure from supervisors
		Coworker relationships
		Workplace location
		Job boredom
2	Salary (S)	Salary adequacy and sufficiency
		Salary fairness and equity
		Salary increases system
		Holiday allowance (religious holiday bonus)
3	Work Regulations (WR)	Leave and permission policies
		Working hours policy
4	Desire for Career Development (DCD)	Trying a new career
		Seeking better career opportunities

4.2 Discussion of Qualitative Analysis Results

The qualitative analysis results indicate that turnover intention among MSME employees can be influenced by four main factors: comfort at work, salary, work regulations, and desire for career development. Work comfort, salary, and work regulations are organizational factors external to the employee, whereas the desire for career development is an internal, individual factor.

4.2.1 Work Comfort and Affective Evaluation of Work

Work comfort serves as an affective foundation for turnover intention. This theme reflects how employees interpret their daily experiences at work, particularly in relation to supervisors, co-workers, and job conditions. In the context of MSMEs, the high intensity of interaction between supervisors and subordinates makes the quality of interpersonal relationships highly influential.

When employees perceive supervisory care, democratic leadership, and coworker support, a sense of acceptance and appreciation emerges, strengthening their emotional attachment to the organization. Conversely, pressure from supervisors, job boredom, and unsupportive working conditions generate psychological discomfort. This discomfort becomes an initial trigger for turnover intention as employees begin to evaluate their work as a source of stress rather than a space for self-actualization. Thus, work comfort functions as an early indicator that affects employees' attitudes toward their work, opening or closing the possibility of developing turnover intention.

4.2.2 Salary as a Rational and Economic Consideration

Salary emerged as a theme representing rational and economic considerations in turnover intention. MSME employees evaluate salaries not only in terms of amount but also regarding

adequacy, fairness, and certainty. The perception of insufficient or unfair compensation creates an imbalance between contributions and rewards.

Under such conditions, turnover intention becomes a rational response by employees seeking alternative employment that provides better welfare. Uncertainty regarding salary increases and holiday allowances further reinforces concerns about future job security, leading employees to view continued employment in MSMEs as less promising. Therefore, salary acts as a key evaluative factor that either strengthens or weakens employees' decisions to remain in the organization following the emergence of work-related discomfort.

4.2.3 Work Regulations and Perceived Organizational Certainty

Work regulations shape employees' perceptions of organizational professionalism and organizational certainty. Policies regarding working hours, leave, and permission reflect an organization's capacity to manage work relationships fairly and consistently. Flexibility is often a hallmark of MSMEs; however, flexibility without clarity can result in excessive workload and role ambiguity.

When work regulations are perceived as unclear or inconsistent, employees face difficulties in managing their time and balancing their work-life responsibilities. This condition exacerbates job fatigue and accelerates turnover intentions. Conversely, clear and mutually agreed-upon work regulations can act as retention factors, delaying or reducing employees' desire to leave the organization. Thus, work regulations function as structural mechanisms that influence employees' psychological stability in the workplace.

4.2.4 Desire for Career Development as an Internal Driver of Turnover Intention

Unlike the previous three organizational themes, the desire for career development represents an internal and individual factor. This theme illustrates that turnover intention does not always arise from poor working conditions but also from employees' career aspirations and personal growth goals.

MSME employees often view their current jobs as an initial stage or stepping stone in their career journeys. Limited opportunities for promotion, skill development, and career progression in MSMEs encourage employees to consider alternative employment that better supports their long-term objectives (Marlita et al., 2025). In this context, turnover intention represents a strategic individual decision aimed at achieving better career outcomes.

4.3 Quantitative Analysis Results

Following the qualitative analysis, a quantitative analysis was conducted using the themes identified in the qualitative phase, which also served as predictors of turnover intention among MSME employees in the quantitative phase. Based on these themes, a questionnaire was developed and tested on a larger sample in the quantitative phase. The questionnaire was distributed to 101 MSME employees in Makassar, Indonesia. The collected data were analyzed using multiple linear regression.

4.3.1 Respondent Characteristics

The majority of respondents in this study were female (90.05%), with the largest age group being 18–25 years (54.45%). Most respondents had been working for 1–2 years (74.25% of the total).

Table 2. Respondents' characteristics

Characteristics	Frequency	Percentage (%)
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Gender		
Male	5	4.95
Female	96	95.05
Total	101	100
Age		
18–25	55	54.45
26–32	31	30.69
33–45	13	12.88
>45	2	1.98
Total	101	100
Length of Employment		
1–2 years	75	74.25
3–4 years	16	15.85
>4 years	10	9.90
Total	101	100

4.3.2 Validity Test

The results of the validity test indicated that all items of the research instrument were valid, with all Pearson correlation values exceeding 0.195.

Table 3. Validity test results

Questionnaire Items	Pearson Correlation	Note
WC1	0,739	Valid
WC2	0,641	Valid
WC3	0,742	Valid
WC4	0,675	Valid
WC5	0,744	Valid
WC6	0,752	Valid
S1	0,833	Valid
S2	0,813	Valid
S3	0,823	Valid
S4	0,794	Valid
WR1	0,871	Valid
WR2	0,926	Valid
DCD1	0,926	Valid
DCD2	0,677	Valid
TI1	0,928	Valid
TI2	0,851	Valid
TI3	0,853	Valid

4.3.3 Reliability Test

The results of the reliability test indicate that one variable, organizational policies, falls into the moderately reliable category. In contrast, the variables turnover intention, work comfort, and employees' desire for career development exhibited very high reliability, while the salary variable showed high reliability.

Table 4. Reliability test results

Variables	Cronbach's Alpha
Employee turnover intention (<i>Y</i>)	0.800

Work comfort (X_1)	0.826
Salary (X_2)	0.750
Organizational policies (X_3)	0.442
Employees' desire for career development (X_4)	0.849

4.3.4 Coefficient of Determination Test (R^2)

The R-squared value for the turnover intention variable was 0.401 or 40.1%. This indicates that the variables work comfort and desire for career development contribute 40.1% to employees' turnover intention, while the remaining 59.9% is influenced by other factors not examined in this study.

Table 5. Coefficient of determination

	R Square	Adjusted R Square
Employee Turnover Intention (Y)	0.401	0.376

4.3.5 Multiple Regression Analysis

The results of the multiple linear regression analysis indicate that work comfort and employees' desire for career development significantly influence turnover intention. Work comfort has a negative effect on employees' turnover intention, with a regression coefficient of -0.222, whereas employees' desire for career development has a positive effect, with a regression coefficient of 1.336. The other two factors, salary and organizational policies, did not significantly affect employees' turnover intention.

Table 6. Multiple regression analysis results

Dependent Variables		Coefficient Value (Beta)	t-statistics	Sig.
1	(Constants)	2.079	1.115	.267
	Work comfort	-.222	-2.013	.047
	Salary	.144	1.133	.260
	Organizational policies	-.146	-.661	.510
	Employees' desire for career development	1.336	7.742	.000
Independent Variable: Employee Turnover Intention				

4.4 Discussion of Quantitative Analysis Results

The qualitative analysis examined the influence of four main predictors—Work Comfort (WC), Desire for Career Development (DCD), salary (S), and Organizational Policies (OP)—on turnover intention among micro-scale MSME employees. Based on the quantitative analysis, work comfort and desire for career development were significant predictors of turnover intention, whereas salary and organizational policies did not show a significant effect.

4.4.1 Work Comfort and Employee Turnover Intention

Work comfort refers to a condition in which individuals feel safe, valued, and satisfied in their work environments. According to [Robbins and Judge \(2022\)](#), work comfort is closely related to the work environment, which includes both physical and psychthat affectons in the workplace thatthey perform employees' feelings while performing their jobs. Work comfort includes employees' perceptions of supportive treatment by supervisors, a democratic leadership style, and the absence of pressure from superiors. Additionally, it encompasses relationships with colleagues, comfort

with work conditions and location, and the absence of job-related boredom. Comfort in multiple aspects of work has been shown to influence employees' turnover intentions.

The concept of work comfort in this study aligns closely with the notion of the work environment, which measures both physical aspects (such as workplace conditions) and non-physical aspects (relationships with supervisors and colleagues) ([Sedarmayanti 2017](#)). Work comfort reflects employees' satisfaction with these aspects, with an added emphasis on job characteristics and workplace location. According to [Camlian and Baron \(2025\)](#); [Kurniawaty, Ramly, and Ramlawati \(2019\)](#); [Lu'luatuwwafiroh, Utami, Jailani, and Ariyanto \(2025\)](#), low work environment comfortness can increase turnover intention. Work comfort is closely related to job satisfaction. Mobley ([1977, as cited in Özkan, 2021](#)) stated that job dissatisfaction is a primary driver of turnover intention. Employees who feel comfortable and satisfied tend to have higher organizational commitment levels.

Furthermore, work comfort can be linked to Perceived Organizational Support (POS). [Rhoades and Eisenberger \(2002\)](#) suggest that when employees perceive that the organization values their contributions and cares about their well-being, their intention to leave the organization decreases. Supportive supervisors, democratic leadership, and a safe and conducive work environment indicate high POS.

From a work stress perspective, an uncomfortable environment increases psychological stress, leading to emotional exhaustion and job dissatisfaction, which in turn drives turnover intention. In micro-scale MSMEs with simple organizational structures and direct interactions, work comfort is critical, as any conflict or pressure is easily felt and can trigger the intention to leave. Overall, these findings confirm the qualitative results, showing that work comfort in both interpersonal relationships and job characteristics plays a vital role in reducing turnover intention among MSME employees.

4.4.2 Employees' Desire for Career Development and Turnover Intention

The main predictor identified in this study was employees' desire for career development. Respondents described this as the desire to try new tasks and pursue better career opportunities. New and diverse experiences enhance employees' skills and their personal growth. Improving employees' work-life quality can reduce turnover intention ([Jiang & Shen, 2018](#)). Limited opportunities for self-development increase the likelihood of leaving ([Arnoux-Nicolas, Sovet, Lhotellier, Di Fabio, & Bernaud, 2016](#)). Similarly, the aspiration for better career prospects may drive employees to seek employment that provides greater economic and psychological benefits. [Edward, Dharmawan, Setyarto, and Marthalia \(2024\)](#) found that employees are less likely to intend to leave if career development opportunities exist. [Anjani, Siswanti, and Winarno \(2023\)](#) found that career development significantly influences turnover intention. Although the study conducted by [Nimtur, Kusa, and Olanrewaju \(2023\)](#) found that talent development or career development does not have a significant effect on employees' turnover intention.

This factor can be analyzed through career development theory, which emphasizes the importance of professional growth for individuals ([Savickas 2019](#)). When organizations fail to provide opportunities for development, employees seek alternative and more promising options. The concept of person-organization fit (P-O fit) is also relevant; misalignment between employees' growth orientation and limited opportunities in MSMEs can cause psychological dissatisfaction, increasing turnover intention (TI).

From the perspective of self-determination theory, competence is a basic psychological need. Employees who feel that their need for self-actualization is unmet at work lose intrinsic motivation and are likely to look for organizations that support self-actualization. Qualitative findings support this, as employees expressed a strong desire to develop but faced limited opportunities in MSMEs. Thus, higher aspirations for growth increase turnover intention when organizational support is lacking, highlighting that self-development is a more dominant factor than financial or administrative aspects in the MSME context.

4.4.3 Salary and Employee Turnover Intention

The study found that salary does not significantly influence the turnover intention. Respondents defined salary in terms of adequacy, fairness relative to workload, appropriate increment systems, and holiday allowances. These aspects are not the primary considerations when choosing a job; employees prioritize comfort over salary. Most respondents reported that they do not demand high salaries; they need sufficient income, but salary alone does not drive their intention to leave. This finding contrasts with [that of Siregar and Maryati \(2021\)](#), who showed that adequate pay reduces turnover intention. The current study suggests that pay has a contextual effect influenced by organizational characteristics and employee priorities.

This phenomenon can be explained using Herzberg's two-factor theory, which distinguishes between motivator and hygiene factors ([Kehui, Loong, Yuan, Xinyue, & Marimo, 2025](#)). Salary is a hygiene factor that prevents dissatisfaction but does not directly foster satisfaction or loyalty. From an equity theory perspective, employees perceive fairness when salaries align with workload and do not excessively compare with other organizations, reducing the salary's impact on turnover intention. In MSMEs, employees generally understand the organization's financial constraints, making salary less influential than work comfort or career development.

4.4.4 Organizational Policies and Employee Turnover Intention

Organizational policies do not affect turnover intentions. Respondents described these policies as rules regarding leaves and working hours. Employees generally accept such policies as part of employment agreements, making them unlikely to influence their intentions to leave. Organizational policies are intended to support work-life balance, which can reduce turnover intentions ([Saufi et al., 2023](#)).

Theoretically, psychological contract theory suggests that turnover intention is not triggered as long as organizational rules are followed and not violated. Although work-life balance can decrease turnover intention, in this study, administrative factors were less influential than psychological and self-development factors in MSMEs. These results align with qualitative findings, where work rules were rarely cited as the primary reason for leaving. Employees prioritize comfort, interpersonal relationships, and growth opportunities as key determinants of turnover intentions.

4.5 Integration of Quantitative and Qualitative Findings

Overall, the quantitative analysis supports the qualitative findings. Work comfort and desire for career development emerged as dominant psychological factors influencing turnover intention, whereas salary and organizational policies were not. Integration indicates that MSMEs:

1. Psychological factors outweigh financial and administrative factors.
2. Self-development and career opportunities are the primary motivators.
3. Interpersonal relationships and supervisor treatment are crucial for maintaining comfort at work.

These findings have practical implications for MSME management: focus on creating a comfortable work environment and providing development opportunities while maintaining fair and adequate salary and policies. Strategies to reduce turnover include the following:

- a. Enhancing work comfort through open communication, democratic leadership, team collaboration, safe and ergonomic workspaces, and proportional workload management is essential.
- b. Facilitating employees' desire for development through regular training, job rotation, mentoring, and clear career paths, thereby improving competencies and intrinsic motivation.

These strategies align with job satisfaction, work stress, POS, career development theory, P–O fit, and self-determination theory, emphasizing value alignment, professional growth, and psychological needs fulfillment of employees.

5. Conclusions

5.1 Conclusions

Based on the qualitative and quantitative analyses, this study concludes that work comfort significantly influences turnover intention among micro-scale MSME employees in Makassar. In addition, employees' desire for career development significantly affects their intention to leave the organization. However, the findings indicate that salary does not significantly influence turnover intention. Similarly, organizational policies have no significant effect on employees' turnover intention among micro-scale MSMEs in Makassar.

Theoretically, these findings reinforce the dominance of psychological factors, such as work comfort and self-development, over financial or administrative factors in shaping turnover intention, consistent with job satisfaction, POS, career development theory, and self-determination theory. Practically, MSME management should prioritize creating a comfortable work environment, strengthening interpersonal relationships, and providing career development opportunities to reduce turnover risks and enhance employee loyalty.

5.2 Research Limitations

This study had several limitations that should be considered when interpreting the findings. First, the sample was limited to employees within a specific MSME sector, meaning that the results may not be easily generalized to other MSMEs or different industries. Second, data collection relied on self-reported responses, which may have introduced perceptual or social desirability bias. Third, this study focused only on four main predictors, excluding other potentially influential factors such as economic conditions, family support, and external career opportunities. Fourth, the use of a cross-sectional design limits the ability to capture changes in turnover intention over time. Fifth, the qualitative phase lacked a deeper exploration of turnover intention predictors, which could have provided richer insights. Finally, although a mixed-methods approach was employed, the study did not include more advanced analyses, such as interaction, mediation, or moderation testing. These limitations suggest opportunities for future research to broaden the sample scope, incorporate additional variables, and apply longitudinal designs to gain a more comprehensive understanding of turnover intention dynamics.

5.3 Suggestions and Directions for Future Research

Based on these findings, future research is recommended to further develop and strengthen the understanding of turnover intention. First, future studies should test the proposed model on larger and more diverse samples in both qualitative and quantitative stages to enhance the generalizability and validity of hypotheses related to turnover intention predictors. Second, researchers are encouraged to explore additional psychological and organizational factors that may influence turnover intention, particularly through in-depth qualitative approaches, to generate and empirically test new hypotheses. Third, future research should examine employees across more varied contexts beyond micro-scale MSMEs, allowing for a broader understanding of turnover intention dynamics in different organizational settings and work environments.

From a practical perspective, it is also recommended that organizations implement Human Resource Management (HRM) policies that focus on psychological aspects, such as improving work comfort and supporting employees' career development, while also fostering strong interpersonal relationships in the workplace. These efforts can contribute to more effective employee retention strategies, ultimately enhancing motivation, loyalty, and productivity in MSMEs and other types of organizations.

Author Contributions

MIMB contributed to the conceptualization of the study, study design, data collection, and analyses. He also played a significant role in drafting and revising the manuscript. NH contributed to the literature review, methodology, and interpretation of the results. She also assisted with data collection and provided valuable input during the manuscript-revision process. Both authors have reviewed and approved the final manuscript, ensuring its accuracy and its integrity.

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