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The Influence Conflict Management, Job Satisfaction And Work Environment On Turnover Intention

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Abstract

Turnover intention is a growing issue in the guarantee insurance brokerage industry, particularly in East Jakarta. Fluctuations in employee turnover rates across companies indicate internal organizational problems that threaten operational continuity and service quality. Several key issues identified include poor conflict management that increases tension among employees, low job satisfaction driven by perceptions of unfair compensation and lack of recognition, and a non-supportive work environment characterized by poor communication and weak leadership. These problems collectively lead to an increased desire among employees to leave the company, thus raising the turnover intention rate. This study aims to analyze the effect of conflict management, job satisfaction, and non-physical work environment on turnover intention, both partially and simultaneously, among employees of guarantee insurance brokerage firms in East Jakarta. A quantitative method was applied by distributing questionnaires to 96 respondents using a saturated sampling technique. The results show that conflict management, job satisfaction, and non-physical work environment each have a significant negative effect on turnover intention. Furthermore, these three variables simultaneously influence turnover intention with an adjusted R^2 value of 0.584, indicating that 58.4% of the variation in turnover intention is explained by these factors. These findings provide valuable insight into how organizations can improve employee retention by addressing these critical workplace issues.

Keywords: Conflict Management, Insurance Broke, Job Satisfaction, Non-Physical Work Environment, Turnover Intention

Abstrak

Turnover intention menjadi isu yang semakin berkembang di industri broker asuransi penjaminan, khususnya di wilayah Jakarta Timur. Fluktuasi tingkat turnover karyawan antar perusahaan menunjukkan adanya permasalahan internal organisasi yang dapat mengancam kelangsungan operasional dan kualitas layanan. Beberapa isu pokok yang diidentifikasi meliputi manajemen konflik yang tidak efektif sehingga meningkatkan ketegangan antar karyawan, kepuasan kerja yang rendah akibat persepsi ketidakadilan kompensasi dan kurangnya penghargaan, serta lingkungan kerja non fisik yang tidak mendukung karena komunikasi yang buruk dan lemahnya kepemimpinan. Permasalahan-permasalahan ini secara kolektif mendorong peningkatan keinginan karyawan untuk keluar dari perusahaan (turnover intention). Penelitian ini bertujuan untuk menganalisis pengaruh manajemen konflik, kepuasan kerja, dan lingkungan kerja non fisik terhadap turnover intention secara parsial maupun simultan pada karyawan broker asuransi penjaminan di Jakarta Timur. Penelitian ini menggunakan pendekatan kuantitatif dengan menyebarkan kuesioner kepada 96 responden melalui teknik sampling jenuh. Hasil penelitian menunjukkan bahwa manajemen konflik, kepuasan kerja, dan lingkungan kerja non fisik masing-masing berpengaruh negatif dan signifikan terhadap turnover intention. Secara simultan, ketiga variabel tersebut juga berpengaruh signifikan terhadap turnover intention, dengan nilai adjusted R^2 sebesar 0,584 yang menunjukkan bahwa 58,4% variasi turnover intention dapat dijelaskan oleh ketiga faktor tersebut. Temuan ini memberikan wawasan penting bagi perusahaan dalam merancang strategi retensi karyawan dengan mengatasi isu-isu krusial di lingkungan kerja.

Kata Kunci: Broker Asuransi, Kepuasan Kerja, Lingkungan Kerja Non Fisik, Manajemen Konflik, Turnover Intention.

INTRODUCTION

Employee turnover intention, defined as an employee's conscious and deliberate will to leave an organization, has become a major challenge in today's human resource landscape, especially in service-oriented sectors (Mobley, 1977). Within the guarantee insurance brokerage industry in East Jakarta, this issue is increasingly evident. High turnover intention not only disrupts operational continuity but also undermines the quality of customer service and jeopardizes organizational stability in the long term. Statistical data collected from five guarantee insurance broker companies in East Jakarta between 2022 and 2024 highlights significant fluctuations in turnover intention rates. For example, PT. BHP recorded a turnover intention of 10% in 2022, dropped to 0% in 2023, then rose again to 6.67% in 2024. Similarly, PT. MIS experienced an increase from 4.55% in 2022 to 9.09% in 2023, before decreasing again to 4.55% in 2024. These variations suggest deeper organizational issues related to employee dissatisfaction, conflict mismanagement, and unsupportive work environments.

Numerous studies have explored the individual effects of conflict management, job satisfaction, and the non-physical work environment on turnover intention across various sectors. For instance, research in healthcare and manufacturing frequently links poor conflict resolution to higher employee turnover (Shaukat et al., 2017; Suhardi & Ie, 2023). However, there is a noticeable lack of comprehensive studies that simultaneously examine the interaction of these three variables within the insurance brokerage sector especially in the Indonesian context. This gap is important, considering the unique nature of the insurance industry, which involves high client pressure, strict regulatory oversight, and a performance-based culture that may influence turnover intention in distinct ways.

The variables in this study are selected based on strong theoretical and empirical foundations. Conflict management is vital, as unresolved conflicts can lead to workplace tension and disengagement (Thomas & Kilmann, 1974; Suhardi & Ie, 2023). Job satisfaction is widely recognized as a key factor in employee retention (Mohamad Nor et al., 2024; Fauzi, 2020). Meanwhile, the non-physical work environment including communication quality, leadership support, and interpersonal relationships directly affects employees' emotional attachment to the organization (Rahman, 2021; Heriyanti & Esthi, 2021). This study aims to fill the existing research gap by examining the combined influence of these three variables on turnover intention among employees in guarantee insurance brokerage firms in East Jakarta. Its novelty lies in the contextual focus and integrative analysis, offering practical insights for human resource strategies to improve communication, foster supportive work environments, and boost job satisfaction in order to reduce turnover.

LITERATURE REVIEW

Grand Theory Mobley's Model of the Turnover Decision Process (1977)

This research is grounded in Mobley's (1977) model of employee withdrawal, which describes the psychological process employees undergo before deciding to leave a job. The stages include job dissatisfaction, thoughts of quitting, evaluation of alternatives, and the final decision to resign. This model helps explain how conflict management, job satisfaction, and non-physical work environment influence turnover intention. Additional support comes from Herzberg's Two-Factor Theory, which divides workplace factors into motivators (achievement, recognition, personal growth) and hygiene factors (salary, policies, relationships). Furthermore, the Person-Job Fit Theory (Edwards, 1991) emphasizes the alignment between individual characteristics and job demands, suggesting that better fit reduces stress and increases job retention.

Turnover Intention

Turnover intention refers to an employee's conscious and planned desire to leave their organization. According to Mobley (1977), it is a strong predictor of actual employee turnover. Simamora (harvida, 2020) highlights factors such as job dissatisfaction, poor communication, and workplace stress as contributors to this intention. Esthi et al., (2022) supports that equitable compensation, effective communication, and a supportive environment are critical to lowering turnover intention.

Conflict Management

Conflict management involves the strategies used to resolve disagreements constructively. Thomas-Kilmann (1974) proposed five approaches: avoidance, competition, compromise,

accommodation, and collaboration. Effective conflict management fosters cooperation and reduces stress, thereby decreasing turnover intention (Suhardi & Ie, 2023). Novita et al., (2024) emphasize that conflict-handling skills enhance employees' readiness to face organizational dynamics and prevent workplace tension.

Job Satisfaction

Job satisfaction is a favorable emotional response to one's job role and environment. Herzberg's theory (as cited in Mohamad Nor et al., 2024) explains that motivators (achievement, recognition) enhance satisfaction, while hygiene factors (pay, conditions) prevent dissatisfaction. Fauzi, (2020) notes that higher satisfaction reduces stress and the urge to resign. Esthi & Panjaitan (2023) argue that an imbalance between work and personal life significantly contributes to turnover intention.

Non-physical work environment

The non-physical work environment includes intangible factors like leadership support, coworker relationships, organizational culture, and communication. Sedarmayanti (Arief Rahman, 2021) asserts that a positive environment boosts psychological well-being and loyalty. Purnomo & Bernarto, (2023) find that toxic environments elevate stress and drive employees to consider quitting. According to Heriyanti & Esthi (2021), strong interpersonal relations and transparent communication greatly enhance employee retention.

RESEARCH HYPOTHESIS

Conflict management has a significant effect on turnover intention

Mobley's theory highlights workplace dissatisfaction and interpersonal tension as triggers of turnover intention. Conflict that is poorly managed can create a negative emotional climate, increase stress, and reduce organizational attachment—thus reinforcing thoughts of quitting. Supporting this, Shaukat et al., (2020) found that effective conflict management minimizes job stress and burnout, thereby lowering turnover intention. Likewise, Suhardi and Ie (2023) revealed that well-managed conflict fosters a harmonious work environment, which significantly reduces employees' desire to leave.

H1: Conflict management has a significant effect on turnover intention.

Job satisfaction has a significant effect on turnover intention

Mobley (1977) emphasized that job dissatisfaction is a central precursor in the turnover decision process. When employees are dissatisfied, they are more likely to begin contemplating alternative employment. Empirically, (Karomah, 2020) and Fauzi (2020) found a strong negative relationship between job satisfaction and turnover intention. Their findings are consistent with Herzberg's Two-Factor Theory, which explains that job satisfaction arises from motivation factors (achievement, recognition, work itself) and its absence can trigger turnover intention. Thus, satisfied employees are less likely to exit the organization.

H2: Job satisfaction has a significant effect on turnover intention.

Non-physical work environment has a significant effect on turnover intention

According to Mobley's model, the evaluation of workplace conditions including the quality of social interactions and leadership support plays a key role in shaping turnover intention. A poor non-physical work environment, such as toxic communication or lack of recognition, can increase psychological strain and initiate thoughts of resignation. Studies by Kamis et al., (2021) and Purnomo & Bernarto (2023) support this view by demonstrating that inadequate leadership attention, unclear roles, and poor team dynamics significantly elevate employees' turnover intention.

H3: Non-physical work environment has a significant effect on turnover intention

Conflict management, job satisfaction, and non-physical work environment simultaneously affect turnover intention

Mobley's theory underscores that turnover is not caused by a single factor, but by an accumulation of negative experiences that collectively influence the withdrawal decision. Therefore, when conflict is mismanaged, job satisfaction is low, and the work environment is unsupportive, the

intention to leave intensifies. In line with this, [Kunaviktikul et al., \(2020\)](#) found that these three variables—when analyzed together—have a significant joint impact on turnover intention. [Ayu et al., \(2024\)](#) further emphasized that integrated conflict management and positive workplace culture enhance employees' sense of belonging, reducing their likelihood to resign

H4: Conflict management, job satisfaction, and non-physical work environment simultaneously affect turnover intention.

RESEARCH METHOD

This study uses a quantitative approach to analyze the influence of conflict management, job satisfaction, and non-physical work environment on turnover intention. The population in this research consists of employees from five guarantee insurance brokerage companies located in East Jakarta, totaling 96 respondents. The entire population was taken as the sample using a saturated sampling technique.

Data were collected using a structured questionnaire measured on a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was adapted from instruments previously developed in earlier studies and was translated into Bahasa Indonesia with contextual and cultural adjustments to ensure its relevance and clarity for respondents working in the guarantee insurance industry.

The instrument sources and construction are as follows: Conflict management indicators were adapted from Sembiring ([Juniarti & Hidayat, 2023](#)), which consist of four aspects: limited human resources, organizational structure, communication, and individual differences. Example item: "Conflicts often occur due to an unclear organizational structure."

Job satisfaction indicators were based on [Meutia et al. \(2021\)](#), covering the following aspects: improved performance, organizational citizenship behavior (OCB), life satisfaction, physical and mental health, and satisfaction at work. Example item: "I feel satisfied with my current job responsibilities."

Non-physical work environment indicators were adapted from Sedarmayanti ([in Ati et al., 2022](#)), including: work structure, job responsibilities, leadership support, teamwork, and communication flow. Example item: "My supervisor provides support in completing tasks."

Turnover intention indicators were adapted from Mobley (1978) ([Desil et al., 2023](#)), including the desire to leave the organization, thoughts of quitting, and looking for other job opportunities. Example item: "I often think about quitting this company."

Before being used in the main study, the questionnaire was pilot-tested on 20 respondents who were not part of the final sample. This was done to ensure the clarity of the questions and the appropriateness of each item. Validity was tested using Pearson Product Moment correlation, and reliability was measured using Cronbach's Alpha. Each construct obtained a reliability coefficient greater than 0.60, indicating that the instrument was reliable.

Data analysis was conducted using SPSS version 27. The analytical techniques used in this study included validity and reliability tests, classical assumption tests (normality, multicollinearity, and heteroscedasticity), multiple linear regression analysis, partial t-tests, simultaneous F-tests, and the coefficient of determination (Adjusted R²) to determine the effect of independent variables on the dependent variable.

RESULT

Validity and Reliability Test

Table 1. Validity test result variable Y

Statment	r-calculate	r-Table	Remarks
Y.1	0,487	0,2591	Valid
Y.2	0,549	0,2591	Valid
Y.3	0,496	0,2591	Valid
Y.4	0,567	0,2591	Valid
Y.5	0,482	0,2591	Valid
Y.6	0,541	0,2591	Valid

Y.7	0,471	0,2591	Valid
Y.8	0,528	0,2591	Valid
Y.9	0,423	0,2591	Valid

Source: data processed by the author in 2025 using SPSS 27

The validity test of nine turnover intention items shows that all statements are valid, as the corrected item-total correlation (r-count) exceeds the threshold of 0.2591 (r-table).

Table 2. Validity test result varibale X1

Statment	r-calculate	r-Table	Remarks
X1.1	0,499	0,2591	Valid
X1.2	0,424	0,2591	Valid
X1.3	0,559	0,2591	Valid
X1.4	0,570	0,2591	Valid
X1.5	0,564	0,2591	Valid
X1.6	0,579	0,2591	Valid
X1.7	0,596	0,2591	Valid
X1.8	0,472	0,2591	Valid
X1.9	0,488	0,2591	Valid

Source: data processed by the author in 2025 using SPSS 27

The validity test of nine conflict management items indicates that all statements are valid, as the corrected item-total correlation (r-count) exceeds the 0.2591 (r-table) threshold.

Tabel 3. Validity test result variable X2

Statment	r-calculate	r-Table	Remarks
X2.1	0,614	0,2591	Valid
X2.2	0,542	0,2591	Valid
X2.3	0,501	0,2591	Valid
X2.4	0,561	0,2591	Valid
X2.5	0,562	0,2591	Valid
X2.6	0,601	0,2591	Valid
X2.7	0,477	0,2591	Valid
X2.8	0,546	0,2591	Valid
X2.9	0,485	0,2591	Valid
X2.10	0,530	0,2591	Valid

Source: data processed by the author in 2025 using SPSS 27

The validity test of ten job satisfaction items confirms that all statements are valid, as the corrected item-total correlation (r-count) exceeds the 0.2591 (r-table) threshold.

Table 4. Validity test result variable X3

Statment	r-calculate	r-Table	Remarks
X3.1	0,563	0,2591	Valid
X3.2	0,523	0,2591	Valid
X3.3	0,526	0,2591	Valid
X3.4	0,468	0,2591	Valid
X3.5	0,632	0,2591	Valid
X3.6	0,450	0,2591	Valid
X3.7	0,533	0,2591	Valid
X3.8	0,536	0,2591	Valid
X3.9	0,522	0,2591	Valid
X3.10	0,416	0,2591	Valid

Source: data processed by the author in 2025 using SPSS 27

The validity test of ten non-physical work environment items shows that all statements are valid, as the corrected item-total correlation (r-count) exceeds the 0.2591 (r-table) threshold.

Table 5. Reliability test variable Y, X1, X2, X3

No	Variable	Item	Cronbach's Alpha
1	Turnover intention	10	0,694
2	Conflict management	9	0,675
3	Job satisfaction	10	0.734
4	Non physical work environment	10	0,694

Source: data processed by the author in 2025 using SPSS 27

Classical Assumption Tests (Normality, Multicollinearity, And Heteroscedasticity)

Table 1. Normality test results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			96
Normal Parameters ^{a,b}	Mean		
	Std. Deviation		
Most Extreme Differences	Absolute		
	Positive		
	Negative		
Test Statistic			.078
Asymp. Sig. (2-tailed) ^c			.184
Monte Carlo Sig. (2-tailed) ^d	Sig.		
	99% Confidence Interval	Lower Bound	.149
		Upper Bound	.168

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

Source: data processed by the author in 2025 using SPSS 27

The One-Sample Kolmogorov-Smirnov Test table shows an Asymp. Sig. (2-tailed) value of 0.184. This value is greater than the significance level $\alpha = 0.10$ ($0.184 > 0.10$), indicating that the data are normally distributed. Therefore, the assumption of data normality is met.

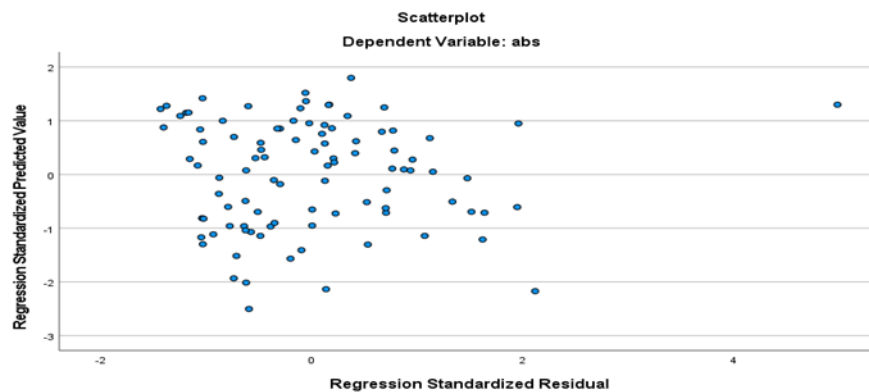
Table 2. Multicollinearity test results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.719	1.846	2.557	.012		
	X1	.287	.094	.301	3.049	.003	.450
	X2	.169	.080	.201	2.123	.036	.489
	X3	.317	.087	.368	3.648	<.001	.431

a. Dependent Variable: Y

Source: data processed by the author in 2025 using SPSS 27

The results of the multicollinearity test show that all independent variables have tolerance values greater than 0.10 and VIF values less than 10.00. This indicates that there is no multicollinearity among the independent variables in the regression model.



Picture 1. Heteroscedasticity test results (Scatterplot)

Source: data processed by the author in 2025 using SPSS 27

The results of the heteroscedasticity test show that the scatterplot points do not form a specific or clear pattern and are spread above and below the value of 0 on the Y-axis, indicating the absence of heteroscedasticity. Thus, the assumptions of normality, multicollinearity, and heteroscedasticity in the regression model are satisfied.

Multiple Linear Regression Analysis

Table 3. Multiple linear regression analysis test results

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1							
	(Constant)	4.719	1.846	2.557	.012		
	X1	.287	.094	.301	3.049	.003	.450
	X2	.169	.080	.201	2.123	.036	.489
	X3	.317	.087	.368	3.648	<.001	.431

a. Dependent Variable: Y

Source: data processed by the author in 2025 using SPSS 27

Based on the SPSS 27 output, a multiple linear regression equation was obtained with turnover intention (Y) as the dependent variable and conflict management (X₁), job satisfaction (X₂), and non-physical work environment (X₃) as independent variables. The regression model is formulated as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

$$Y = 4,719 + 0,287 (X_1) + 0,169 (X_2) + 0,317 (X_3) + 10\%$$

Where:

- Y = Turnover Intention
- α = Constant (4.719)
- $\beta_1, \beta_2, \beta_3$ = Regression coefficients
- X₁ = Conflict Management
- X₂ = Job Satisfaction
- X₃ = Non-Physical Work Environment
- ε = Error term

Interpretation of the model:

- The constant of 4.719 indicates the baseline turnover intention when all independent variables are zero.
- Conflict management (X_1) has a negative and significant effect on turnover intention (coefficient = -0.287, $p = 0.003$).
- Job satisfaction (X_2) also shows a significant negative effect (coefficient = -0.169, $p = 0.001$).
- Non-physical work environment (X_3) has the strongest negative influence on turnover intention (coefficient = -0.317, $p < 0.001$).

These results indicate that all three independent variables significantly reduce turnover intention, with the non-physical work environment being the most influential factor.

t-test (Partial)**Table 4.** t-test results (partial)

Independent variable	Regression coefficient	t-calculate	t-table	Sig.
Manajemen konflik	0,287	3,049	1,661	0,003
Kepuasan kerja	0,169	2,123	1,661	0,036
Lingkungan kerja non fisik	0,317	3,648	1,661	0,001

Source: data processed by the author in 2025 using SPSS 27

Partial t-test Results (t-Test):

- Conflict Management (X_1): The t-value of 3.049 is greater than the t-table value of 1.661, with a significance level of 0.003 (< 0.05) and a regression coefficient of -0.287. This indicates that better conflict management leads to a significant decrease in turnover intention.
- Job Satisfaction (X_2): The t-value of 2.123 is also higher than the t-table value of 1.661, with a significance level of 0.036 and a regression coefficient of -0.169. This shows that higher job satisfaction significantly reduces turnover intention.
- Non-Physical Work Environment (X_3): The t-value of 3.648 and a significance level below 0.001, along with a regression coefficient of -0.317, indicate a strong and significant negative relationship between the non-physical work environment and turnover intention.

F-test (Simultaneous)**Table 5.** F-test results (Simultaneous)

F-calculate	F-table	Sig.	Adjusted R Square
45,522	4,86	$<.001$	0,584

Source: data processed by the author in 2025 using SPSS 27

The F-count value of 45.522 is greater than the F-table value of 4.86, with a significance value of 0.000 (< 0.05), showing that conflict management, job satisfaction, and non-physical work environment simultaneously have a significant effect on turnover intention.

Coefficient of determination (Adjusted R^2)**Table 6.** Coefficient of determination test (Adjusted R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.773 ^a	.597	.584	4.22316

a. Predictors: (Constant), X_3 , X_2 , X_1

b. Dependent Variable: Y

Source: data processed by the author in 2025 using SPSS 27

The Adjusted R Square value is 0.584, meaning that 58.4% of the variance in turnover intention is explained by the three independent variables (conflict management, job satisfaction, and non-physical work environment), while the remaining 41.6% is influenced by other variables outside the scope of this research.

DISCUSSIONS

This study shows that conflict management has a significant impact on reducing employees' intention to leave. When conflicts in the workplace are handled constructively, it fosters a more harmonious work atmosphere. Employees feel respected, heard, and treated fairly, which strengthens their emotional connection to the organization. Therefore, organizations that implement effective conflict management practices will likely see a decrease in employee turnover. This is in line with [Shaukat et al. \(2020\)](#), who found that resolving interpersonal conflicts through open dialogue and managerial support reduces burnout and turnover. Similarly, [Kunaviktikul et al. \(2020\)](#) emphasized that conflict management plays a crucial role in promoting retention. On the contrary, [Arianti et al. \(2020\)](#) argued that conflict resolution efforts are not always effective in reducing turnover, especially when job satisfaction and career advancement opportunities are more influential.

Job satisfaction is another crucial factor. Employees who feel recognized, fairly compensated, and supported in their professional growth are more likely to remain loyal. This study affirms that when job satisfaction is fostered through transparent communication, fair rewards, and opportunities for promotion employees are less likely to consider resignation. These findings support [Fauzi \(2020\)](#) and [Karomah \(2020\)](#), who concluded that satisfied employees demonstrate higher organizational commitment. However, contrasting evidence by [Mawadati & Saputra \(2020\)](#) found that satisfaction alone does not always deter employees from leaving, especially if the work environment remains stressful or if external job offers are perceived as more attractive.

The non-physical work environment also emerged as the most influential factor. Elements such as supportive leadership, team collaboration, psychological safety, and effective communication have a powerful effect on employees' sense of belonging. A positive non-physical work environment reduces stress and enhances motivation, which in turn lowers the desire to resign. This supports the findings of [Kamis et al. \(2021\)](#) and [Aprianinur et al. \(2023\)](#), who emphasized that organizational culture and social dynamics greatly influence turnover intention. Nevertheless, a study by [Zulmi & Ferdian \(2023\)](#) suggested otherwise indicating that even a positive work atmosphere does not necessarily retain employees if other organizational aspects, such as personal development or compensation, are neglected.

When examined together, conflict management, job satisfaction, and the non-physical work environment create a holistic framework that influences employee retention. Companies that ignore any of these dimensions risk creating dissatisfaction that leads to voluntary turnover. This supports the Person-Job Fit Theory ([Edwards, 1991](#)), which suggests that alignment between individual values and workplace conditions enhances job engagement and reduces turnover intention.

This research contributes to theory by affirming that these three variables do not operate in isolation but reinforce one another. The findings validate Herzberg's Two-Factor Theory, where both hygiene factors (such as environment) and motivators (like recognition) are needed to retain employees. However, this study also highlights the contextual nature of turnover, as certain factors may weigh more heavily depending on organizational culture and employee expectations.

For practical implications, companies especially in the insurance brokerage industry should invest in conflict resolution training, employee satisfaction programs, and the development of inclusive and collaborative work environments. These strategies not only foster retention but also boost performance and client satisfaction.

CONCLUSIONS

This study concludes that conflict management, job satisfaction, and the non-physical work environment each play a significant role in influencing turnover intention among guarantee insurance broker employees in East Jakarta. The most dominant factor is the non-physical work environment, as a supportive atmosphere fosters employee comfort and reduces the desire to resign. Effective conflict management also contributes to retention by reducing workplace tension, while job satisfaction

enhances employee loyalty. Together, these three variables account for 58.4% of the factors affecting turnover intention, highlighting the need for companies to implement integrated human resource strategies that address interpersonal dynamics, employee well-being, and organizational culture.

SUGESION

Based on the results and conclusions of this study, the researcher provides the following suggestions:

Practical

1. Companies should enhance conflict management by providing communication and conflict resolution training to both employees and managers to prevent workplace tensions that may lead to resignation.
2. Management should improve job satisfaction through fair compensation, recognition of employee contributions, and the provision of clear career development paths.
3. The non-physical work environment must be improved by fostering teamwork, encouraging open and transparent communication, and ensuring consistent support from leadership to create a comfortable and motivating workplace.

Teoritical

1. This study contributes to the development of organizational behavior theory by confirming that conflict management, job satisfaction, and non-physical work environment significantly influence turnover intention.
2. Future researchers are encouraged to test these variables in different industries and geographical areas to enhance the generalizability of the findings.
3. Further studies may also consider using a qualitative or mixed-methods approach to explore deeper psychological, social, and emotional aspects that influence employees' intention to leave.

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