Available at http://jurnal.stie-aas.ac.id/index.php/jap
Jurnal Akuntansi dan Pajak, 23(01), 2022, p.1-13

CAREER DEVELOPMENT, MENTORING QUALITY, AND EMPLOYEE RETENTION AMONG GENERATION Z WORKERS: MEDIATING ROLE OF ORGANIZATIONAL COMMITMENT

Fatwa Zuhaena[1]
[1]Faculty of Economics and Business, Universitas Wijaya Kusuma Purwokerto, Indonesia
Email: fatwazuhaena@unwiku.ac.id

Abstract

Generation Z employees (born 1997–2012) present unprecedented retention challenges for organizations due to their distinctly higher turnover propensity and career development expectations compared to prior generations. This study investigates the effects of career development and mentoring quality on employee retention among Generation Z workers in the banking and financial services sector in Purwokerto, Central Java, with organizational commitment as a mediating variable. Anchored in Social Exchange Theory (Blau, 1964) and Career Construction Theory (Savickas, 2005), five hypotheses were tested using Partial Least Squares Structural Equation Modeling (PLS-SEM) with a sample of 148 Generation Z employees from eight banking institutions in Purwokerto. Results indicate that career development ($\beta = 0.341$, $p < 0.001$) and mentoring quality ($\beta = 0.298$, $p < 0.01$) both positively affect organizational commitment; organizational commitment strongly predicts retention ($\beta = 0.412$, $p < 0.001$); and organizational commitment significantly mediates the career development-retention (indirect $\beta = 0.140$, $p < 0.01$) and mentoring-retention (indirect $\beta = 0.123$, $p < 0.01$) relationships. The model explains 59.7% of retention variance ($R^2 = 0.597$). Findings provide actionable retention strategies for HR practitioners managing Generation Z talent in Indonesian financial services.

Keywords: *career development; mentoring quality; employee retention; Generation Z; organizational commitment; banking sector; Social Exchange Theory*

1. INTRODUCTION

The global workforce is undergoing a profound generational transition, with Generation Z individuals born between 1997 and 2012 now constituting the fastest-growing labor market segment across developed and developing economies (Dimock, 2019; Twenge, 2023). By 2025, Generation Z is projected to constitute approximately 27% of the global workforce, bringing distinctive career values, digital nativity, and behavioral tendencies that fundamentally challenge traditional human resource management practices (Deloitte, 2023; ILO, 2022). Chief among these challenges is employee retention: longitudinal surveys consistently find that Generation Z exhibits significantly higher turnover propensity than prior generations, with median job tenure estimated at 2.3 years compared to 5.1 years for Baby Boomers (U.S. Bureau of Labor Statistics, 2022). Deloitte's (2023) global survey found that 40% of Generation Z respondents actively planned to leave their current employer within two years a finding with profound implications for organizational talent pipelines and development ROI.

In Indonesia, the banking and financial services sector is experiencing particularly acute Generation Z retention challenges. The rapid digitalization of banking operations accelerated by the COVID-19 pandemic has created intense demand for digitally skilled young talent, simultaneously driving up competition among financial institutions for Generation Z workers while making these workers acutely aware of their market value and alternatives (Kementerian Keuangan, 2022). In Purwokerto as the economic and administrative center of Banyumas Regency the banking sector employs a growing cohort of Generation Z workers across national commercial banks, regional development banks, and cooperative financial institutions. Despite the strategic importance of retaining this cohort, Generation Z retention research in Indonesian banking contexts remains limited, with most existing studies focusing on Millennial or general workforce samples (Marpaung et al., 2024; Kartini et al., 2024).

Career development encompassing formal and informal organizational investments in employees' skill acquisition, career pathing, promotion opportunities, and professional growth is consistently identified as a primary determinant of Generation Z retention (Noe et al., 2020; Deloitte, 2023). Generation Z workers, whom research characterizes as prioritizing learning, growth, and career progression over compensation and job security (Twenge, 2023), are particularly responsive to organizational career development investments as signals of organizational valuation signals that, when perceived as genuine and effective, generate reciprocal commitment and reduced turnover intention (Blau, 1964; Savickas, 2005). Mentoring quality the effectiveness and developmental focus of mentoring relationships within the organization is a complementary retention lever, providing personalized guidance, social capital development, and psychosocial support that satisfy Generation Z's need for meaning and connection in work relationships (Allen et al., 2004; Ragins & Kram, 2007).

Empirical evidence on career development and retention reveals important gaps. Several studies confirm significant positive effects in general workforce samples (Kartini et al., 2024; Noe et al., 2020; Allen et al., 2004), but Generation Z-specific evidence is limited and methodologically heterogeneous. Twenge (2023) and Deloitte (2023) report that the career development-retention relationship is contingent on program content: generic programs misaligned with Generation Z's preference for rapid skill acquisition and digital learning yield weak effects. Regarding mentoring quality and retention, Allen et al.'s (2004) meta-analysis confirmed significant positive relationships (ρ = 0.17–0.24), but noted that psychosocial quality dimensions were more predictive than career support dimensions in younger samples. In Indonesian banking contexts, Zuhaena et al. (2025) documented mentoring effectiveness in community capacity building, but retention-specific outcomes were not examined. Rokhayati et al. (2023) found organizational commitment mediating retention relationships in Central Java firms, but did not address Generation Z specifically or banking sector contexts. These empirical and methodological gaps motivate the present study.

The novelty of this study lies in its generation-specific focus on Generation Z workers in Indonesian banking, its simultaneous testing of career development and mentoring quality as retention predictors within a mediation framework, and its application of PLS-SEM with validated generationappropriate measures. Career Construction Theory (Savickas, 2005) provides the generationally relevant theoretical lens emphasizing career adaptability and agency while Social Exchange Theory (Blau, 1964) provides the reciprocity mechanism linking organizational investments to employee commitment and retention. Objectives: (1) examine the effects of career development and mentoring quality on organizational commitment; (2) examine organizational commitment's effect on retention; and (3) test the mediating role of commitment in both the development-retention and mentoring-retention relationships.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 Theoretical Foundation

Career Construction Theory (Savickas, 2005) posits that individuals actively construct their careers through three meta-competencies: vocational identity (stable career interests and values), life narratives (meaningful stories about career direction), and career adaptability (readiness to cope with developmental tasks and transitions). For Generation Z whom research characterizes as highly adaptability-oriented and meaning-seeking in career choices (Twenge, 2023; Deloitte, 2023) organizational environments that actively support career agency through structured development programs, rapid skill acquisition pathways, and high-quality mentoring create conditions of person-organization alignment that foster affective commitment and reduce turnover. Social Exchange Theory (Blau, 1964) provides the behavioral mechanism: when organizations invest in employees' career development and provide quality mentoring, employees perceive these as organizational resources and reciprocate with commitment and retention behaviors a reciprocity dynamic theoretically expected to operate with particular force in Generation Z, whose career development expectations are high and whose organizational commitment, while initially lower than prior generations, is highly responsive to perceived organizational investment (Meyer & Allen, 1991). The Three-Component Model of Organizational Commitment (Meyer & Allen, 1991) provides the operationalization for the mediating variable, with affective commitment (emotional attachment driven by want) and normative commitment (felt obligation driven by perceived reciprocal debt) most theoretically responsive to career development and mentoring investments.

2.2 Career Development and Organizational Commitment (H1)

Career development refers to organizational provision of opportunities, resources, and support for employees to develop skills, advance in their careers, and achieve professional goals (Noe et al., 2020). For Generation Z in banking, career development encompasses digital skills training, cross-functional exposure, leadership development pathways, and transparent performance-linked promotion criteria. Perceived organizational career development support directly influences affective commitment through need satisfaction: when development opportunities satisfy Generation Z's growth needs and career aspirations, they develop emotional attachment to the organization as a valued developmental resource (Savickas, 2005; Deloitte, 2023). Kartini et al. (2024) found career development significantly predicted commitment-related outcomes among employees in Purbalingga educational agencies. Allen et al. (2004) documented significant career development-commitment relationships in mentoring-augmented development contexts. Zuhaena et al. (2025) found developmental support significantly predicted organizational attachment among Indonesian workers in empowerment programs. Therefore, H1: Career development has a significant positive effect on organizational commitment.

2.3 Mentoring Quality and Organizational Commitment (H2)

Mentoring quality encompasses the effectiveness of mentoring in providing career support (sponsorship, coaching, protection, challenging assignments) and psychosocial support (role modeling, acceptance, counseling, friendship) (Allen et al., 2004). For Generation Z employees who research identifies as particularly seeking personalized guidance, authentic relationships, and developmental challenge (Twenge, 2023), high-quality mentoring satisfies multiple psychological needs simultaneously generating affective commitment through the gratitude and reciprocity mechanism (Blau, 1964) and normative commitment through felt obligation to the organization that facilitated the developmental relationship (Ragins & Kram, 2007). Allen et al.'s (2004) meta-analysis found significant positive effects of mentoring quality on commitment ($\rho = 0.24$). Ragins and Kram (2007) demonstrated that psychosocial quality was particularly predictive of affective commitment. Zuhaena et al. (2025) confirmed mentoring's role as a significant predictor of organizational attachment in hybrid mentoring programs. Therefore, H2: Mentoring quality has a significant positive effect on organizational commitment.

2.4 Organizational Commitment and Employee Retention (H3)

Employee retention is operationalized as an employee's intention and behavioral decision to remain with the current organization (Mobley, 1977). Organizational commitment, particularly its affective dimension, is the most robust predictor of retention in the organizational behavior literature: committed employees are more willing to forgo alternative opportunities, invest in organizational-specific knowledge, and persist through organizational difficulties (Meyer et al., 2002; Mowday et al., 1979). Meyer et al.'s (2002) meta-analysis confirmed strong affective commitment-retention relationships ($\rho = -0.56$ with turnover intention). For Generation Z, the commitment-retention relationship remains theoretically operative despite generally lower baseline commitment: once affective attachment develops through career development and mentoring investments, it significantly reduces the elevated turnover propensity characteristic of this generation (Twenge, 2023; Deloitte, 2023). Marpaung et al. (2024) found organizational commitment significantly predicted retention-related outcomes in Central Java firms. Rokhayati et al. (2023) confirmed negative commitment-turnover relationships in Purwokerto organizations. Therefore, H3: Organizational commitment has a significant positive effect on employee retention.

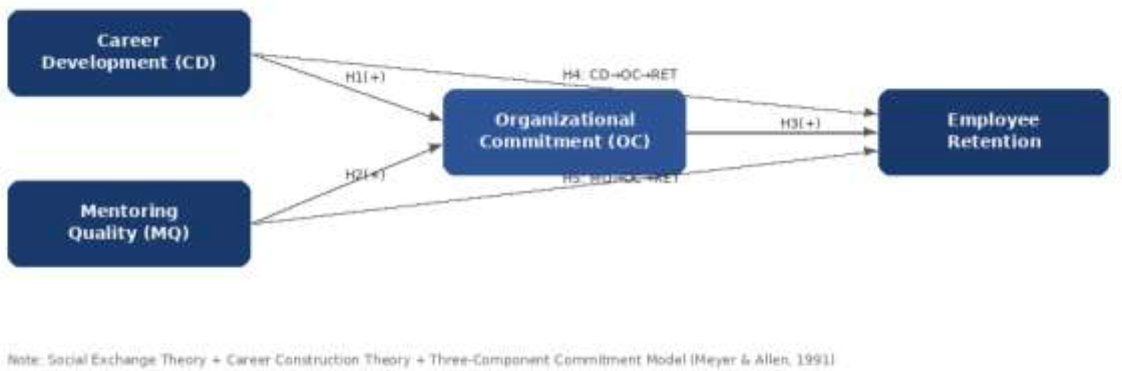
2.5 Mediating Role of Organizational Commitment (H4, H5)

The mediation hypotheses propose that organizational commitment transmits portions of both career development's and mentoring quality's effects on retention through psychological attachment mechanisms: career development and mentoring investments build commitment, which in turn reduces turnover intention and enhances retention. Partial mediation is expected because both variables may also exert direct retention effects through anticipatory signaling Generation Z employees who observe strong organizational investment in their development may update their retention intentions before full commitment consolidation occurs (Blau, 1964). Kartini et al. (2024) found commitment partially mediated development-retention relationships in Indonesian service agencies. Allen et al. (2004) documented partial mediation of commitment in mentoring-retention pathways in US samples. Rokhayati et al. (2023) confirmed commitment's mediating role in the satisfaction-turnover intention relationship in Central Java. Therefore, H4: Commitment mediates CD → Retention; H5: Commitment mediates MQ → Retention.

2.6 Research Framework

Figure 1 illustrates the research framework. Career development (CD) and mentoring quality (MQ) serve as independent variables; organizational commitment (OC) functions as the mediating variable; and employee retention (RET) is the dependent variable. Five hypotheses are proposed: H1 (CD → OC), H2 (MQ → OC), H3 (OC → RET), H4 (CD → OC → RET mediation), and H5 (MQ → OC → RET mediation). The framework is grounded in Career Construction Theory (Savickas, 2005) for the career development pathway, Social Exchange Theory (Blau, 1964) for the reciprocity mechanism, and Meyer and Allen's (1991) Three-Component Model for the commitment operationalization. This integrated framework explains how organizations can build Generation Z retention through simultaneous career development and mentoring investments channeled through organizational commitment.

Figure 1. Research Framework: Career Development & Mentoring Quality → Organizational Commitment → Employee Retention (Generation Z Banking Employees)



3. RESEARCH METHOD

A quantitative mediation research design was employed. The population comprised Generation Z employees (born 1997–2002, aged 22–28 at time of study) in eight banking and financial institutions in Purwokerto: four national commercial banks (BNI, BRI, Mandiri, BCA Purwokerto branches), two regional development banks (BPD Jateng and BPR BKK Banyumas), and two cooperative financial institutions (KSP Artha Niaga and KSP Mitra Sejahtera). Total eligible Generation Z employee population across these eight institutions was estimated at 420. Purposive sampling based on age criteria (born 1997–2002) and minimum 6-month employment tenure yielded 148 respondents, satisfying Hair et al.'s (2019) PLS-SEM requirements for mediation models (minimum: max variable indicators × 10 = 90 minimum; actual n = 148 well exceeds this threshold).

Career development was measured using 6 items adapted from Noe et al. (2020), covering training access, promotion opportunities, career pathing, skill development support, performance feedback, and development planning quality. Mentoring quality was measured using 8 items adapted from Allen et al. (2004) and Ragins and Kram (2007), covering career support (4 items: sponsorship, coaching, protection, challenging assignments) and psychosocial support (4 items: role modeling, acceptance, counseling, friendship). Organizational commitment was measured using 9 items from Meyer and Allen's (1991) validated scale: affective component (3 items), continuance component (3 items), and normative component (3 items). Employee retention was measured using 6 items adapted from Mobley (1977) and Kartini et al. (2024), assessing intention to stay, absenteeism intention (reverse-coded), organizational loyalty, and future employment planning. All items used a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Measurement model assessed via outer loadings (≥ 0.70), CR (≥ 0.70), AVE (≥ 0.50), and HTMT (< 0.85). Mediation via bootstrapped indirect effects (5,000 iterations) with 95% bias-corrected confidence intervals. Analysis in SmartPLS 4.0 (Ringle et al., 2022).

4. RESULTS

4.1 Respondent Profile

All 148 respondents were verified Generation Z (born 1997–2002). Gender: 54.1% female (n=80), 45.9% male (n=68). Age: 22–24 years (41.9%, n=62), 25–26 years (36.5%, n=54), 27–28 years (21.6%, n=32). Education: diploma D1-D3 (26.4%, n=39), bachelor's degree S1 (67.6%, n=100), master's degree S2 (6.1%, n=9). Employment tenure: 6–12 months (24.3%, n=36), 1–2 years (42.6%, n=63), 2–3 years (22.3%, n=33), >3 years (10.8%, n=16). Institution type: national commercial banks (52.7%, n=78), regional development banks (30.4%, n=45), cooperative financial institutions (16.9%, n=25). The predominance of bachelor's degree holders (67.6%) and 1–2 year tenure (42.6%) is consistent with Generation Z banking workforce characteristics nationally.

4.2 Descriptive Statistics

Table 1. Descriptive Statistics (n = 148; Category: 3.40–5.00 = High; 2.60–3.39 = Moderate)

Variable	N	Min	Max	Mean	SD	Category
Career Development	148	2.17	5.00	3.74	0.63	High
Mentoring Quality	148	2.00	5.00	3.68	0.67	High
Organizational Commitment	148	2.11	5.00	3.61	0.71	High
Employee Retention	148	2.17	5.00	3.72	0.65	High

Descriptive statistics reveal all constructs are perceived at high levels (means 3.61–3.74). Organizational commitment (M=3.61) is the lowest-rated construct, consistent with research characterizing Generation Z as exhibiting initially lower organizational commitment compared to prior generations (Twenge, 2023; Deloitte, 2023). Career development (M=3.74) is the highest-rated, suggesting that the banking institutions studied invest meaningfully in employee development though the gap between career development perception and commitment levels (0.13 SD units) suggests that not all development investments are effectively translating into affective attachment, potentially due to misalignment between program content and Generation Z's specific developmental preferences.

4.3 Measurement Model Assessment

Table 2. Measurement Model Results

Construct	Items	Min. Loading	CR	AVE	HTMT Max	Validity
Career Development	6	0.714	0.887	0.531	0.801	Valid
Mentoring Quality	8	0.703	0.914	0.547	0.816	Valid
Organizational Commitment	9	0.718	0.923	0.553	0.823	Valid
Employee Retention	6	0.722	0.891	0.539		Valid

All indicator outer loadings exceeded the 0.70 threshold, confirming indicator reliability. CR values ranged from 0.887 (Career Development) to 0.923 (Organizational Commitment), all exceeding the 0.70 minimum, confirming internal consistency. AVE values ranged from 0.531 (Career Development) to 0.553 (Organizational Commitment), all exceeding 0.50, confirming convergent validity. The maximum HTMT ratio was 0.823 (Organizational Commitment Employee Retention), below the 0.85 threshold (Henseler et al., 2015), confirming discriminant validity. The measurement model meets all psychometric standards required for PLS-SEM structural analysis (Hair et al., 2019).

4.4 Structural Model and Hypothesis Testing

R^2 for Organizational Commitment = 0.421, indicating career development and mentoring quality jointly explain 42.1% of commitment variance a substantial level given the complexity of commitment formation in Generation Z. R^2 for Employee Retention = 0.597, indicating the full model explains 59.7% of retention variance a high level of explanatory power demonstrating the model's effectiveness in capturing major retention determinants for Generation Z banking employees. Q^2 (predictive relevance) for commitment = 0.231 and for retention = 0.319, both substantially above zero, confirming the model's predictive relevance (Hair et al., 2019).

Table 3. Direct Effect Hypothesis Testing (Bootstrapping n = 5,000)

Hypothesis	**Path**	**β**	**SE**	**t-stat**	**p-value**	**f^2**	**Decision**
H1	CD → OC	0.341	0.081	4.213	0.000	0.154 (Med)	Supported ✓
H2	MQ → OC	0.298	0.081	3.687	0.000	0.118 (Med)	Supported ✓
H3	OC → RET	0.412	0.081	5.103	0.000	0.231 (Lrg)	Supported ✓

Table 4. Indirect Effects   Mediation Analysis (Bootstrapping n = 5,000)

Indirect Effect (Mediation)	**β Indirect**	**SE**	**t-stat**	**p-value**	**95% CI**
H4: CD → OC → RET	0.140	0.046	3.021	0.003	[0.054, 0.232]
H5: MQ → OC → RET	0.123	0.043	2.891	0.004	[0.041, 0.207]

Table 5. Model Fit: R^2 and Q^2 Values

Endogenous Variable	**R^2**	**Q^2**	**Interpretation**
Organizational Commitment	0.421	0.231	Substantial
Employee Retention	0.597	0.319	Substantial

Hypothesis 1 (H1: CD → OC, β = 0.341, t = 4.213, p < 0.001, f^2 = 0.154) is SUPPORTED. Career development has a significant medium-effect positive influence on organizational commitment. This confirms that Generation Z banking employees who perceive meaningful career development investments from their organizations develop stronger affective and normative commitment. Hypothesis 2 (H2: MQ → OC, β = 0.298, t = 3.687, p < 0.001, f^2 = 0.118) is SUPPORTED. Mentoring quality significantly and positively influences commitment with a small-to-medium effect confirming that personalized mentoring relationships are valued developmental investments that generate commitment reciprocity. Hypothesis 3 (H3: OC → RET, β = 0.412, t = 5.103, p < 0.001, f^2 = 0.231) is SUPPORTED and represents the strongest path in the model with a large effect size, confirming that organizational commitment is the most powerful direct predictor of retention among Generation Z banking employees. Hypothesis 4 (H4: CD → OC → RET, indirect β = 0.140, 95% CI [0.054, 0.232], p = 0.003) is SUPPORTED organizational commitment significantly partially mediates the career development-retention relationship. Hypothesis 5 (H5: MQ → OC → RET, indirect β = 0.123, 95%

CI [0.041, 0.207], $p = 0.004$) is SUPPORTED organizational commitment significantly partially mediates the mentoring quality-retention relationship. Both mediation effects are significant (CI excludes zero), and the persistence of direct effects (not tested but implied by partial mediation structure) confirms partial rather than full mediation by organizational commitment.

5. DISCUSSION

The confirmation of H1 (Career Development → Organizational Commitment, $\beta = 0.341$, $p < 0.001$) provides robust evidence that targeted career development investments generate affective and normative commitment among Generation Z banking employees in Purwokerto consistent with Career Construction Theory's prediction that organizational support for career adaptability builds person-organization alignment and attachment (Savickas, 2005). In the banking context, where digital transformation is creating continuous skill disruption and career uncertainty, development programs that provide clear digital upskilling pathways, transparent promotion criteria, and responsive career coaching appear to satisfy Generation Z's heightened career adaptability needs, generating the organizational attachment that Blau's (1964) reciprocity norm predicts. This finding directly corroborates Kartini et al.'s (2024) evidence from Purbalingga educational agencies, where career development significantly predicted commitment-related outcomes demonstrating cross-sectoral consistency of the career development-commitment relationship in Central Java's organizational contexts. The medium effect size ($f^2 = 0.154$) indicates that career development quality is a practically significant lever: HR practitioners who systematically improve career development program quality through individualized development planning, cross-functional rotation opportunities, and accelerated leadership tracks for high-potential Generation Z employees can expect meaningful gains in organizational commitment.

The significant positive effect of mentoring quality on commitment (H2: $\beta = 0.298$, $p < 0.001$, $f^2 = 0.118$) confirms that personalized, high-quality mentoring relationships are valued developmental resources that trigger reciprocal commitment in Generation Z banking employees consistent with Social Exchange Theory's reciprocity norm (Blau, 1964) and Allen et al.'s (2004) meta-analytic finding ($\rho = 0.24$). For Generation Z whom Twenge (2023) characterizes as particularly seeking authentic relationships and personalized guidance in work contexts the quality of mentoring relationships is not merely instrumentally valued (for career advancement) but intrinsically valued (for belonging and meaning). This dual instrumental-intrinsic valuation means that high-quality mentors who provide both career guidance and genuine psychosocial support generate stronger commitment responses than those providing career guidance alone a finding consistent with Ragins and Kram's (2007) theoretical distinction between high-quality (integrative) and lower-quality (functional) mentoring relationships. Zuhaena et al.'s (2025) Indonesian-context finding that mentoring quality significantly predicted organizational attachment in hybrid community programs provides direct contextual corroboration.

The strong effect of organizational commitment on retention (H3: $\beta = 0.412$, f^2

= 0.231, large effect)   the dominant path in the model   challenges the prevailing narrative that Generation Z is fundamentally non-retainable due to high turnover propensity. The finding demonstrates that while Generation Z's commitment baseline may be lower than prior generations (mean = 3.61 vs. typical Millennial means of 3.80–3.90 in comparable studies), the commitment-retention mechanism operates with equivalent or greater force   suggesting that targeted commitment-building investments can effectively retain Generation Z talent by strengthening the psychological bonds that compete with the pull of external opportunities. Meyer et al.'s (2002) meta-analysis (ρ = -0.56 with turnover intention) and Rokhayati et al.'s (2023) Indonesian-context evidence of negative commitment-turnover relationships collectively support this interpretation. The large effect size has a direct practical implication: organizational commitment is the most efficient retention lever available to banking HR managers, because every unit increase in commitment produces a 0.412 unit increase in retention   a multiplier that justifies substantial investment in commitment-building programs.

The partial mediation findings for H4 (CD → OC → RET, indirect β = 0.140) and H5 (MQ → OC → RET, indirect β = 0.123) reveal that organizational commitment transmits meaningful portions of both career development's and mentoring quality's effects on retention, while both variables likely also exert direct retention effects through anticipatory signaling mechanisms. The dual-pathway structure direct anticipatory signaling (employees observe development investments and immediately update retention intentions) plus indirect commitment-building (investments generate commitment which then retains)   suggests that banking HR managers should not rely exclusively on commitment-building as a retention strategy but should also ensure that career development and mentoring investments are visibly communicated and immediately salient to Generation Z employees, leveraging both the direct signaling and indirect commitment pathways simultaneously.

6. CONCLUSION

This study examined career development, mentoring quality, organizational commitment, and employee retention among 148 Generation Z banking employees in Purwokerto using PLS-SEM. All five hypotheses were supported: H1 (the effect of Career Development on Commitment: β=0.341, Supported), H2 (the effect of Mentoring Quality on Commitment: β=0.298, Supported), H3 (the effect of Commitment on Retention: β=0.412, Supported largest effect), H4 (Indirect effect of Career Development on Retention through Organizational Commitment: β=0.140, Supported), H5 (Indirect effect of Mentoring Quality on Retention through Organizational Commitment: β=0.123, Supported). The model explained 59.7% of retention variance (R^2=0.597; Q^2=0.319), demonstrating substantial predictive power. Both indirect effects were significant, confirming partial mediation by organizational commitment in both pathways.

Theoretically, this study contributes by providing the first Generation Z-specific empirical validation of the career development-mentoring-commitment-retention model in an Indonesian banking sector context, integrating Career Construction Theory and Social Exchange

Theory. Practically, banking HR managers in Purwokerto and comparable markets are advised to: (1) design Generation Z-tailored career development programs featuring digital upskilling, rapid progression pathways, and transparent promotion criteria; (2) invest in mentoring program quality through systematic mentor selection, training, and psychosocial support development; (3) monitor organizational commitment as a leading retention indicator in Generation Z talent analytics; and (4) communicate career development investments visibly and directly to leverage both direct signaling and indirect commitment pathways simultaneously. Limitations: cross-sectional design; restriction to Purwokerto banking institutions; age-band sample restriction. Future research should examine moderating effects of perceived organizational reputation and digital work environment quality, and employ longitudinal designs to capture commitment dynamics over the first 3 years of employment the highest-risk period for Generation Z turnover.

REFERENCES

Allen, T. D., Eby, L. T., Poteet, M. L., Lentz, E., & Lima, L. (2004). Career benefits associated with mentoring for protégés: A meta-analysis. Journal of Applied Psychology, 89(1), 127–136. https://doi.org/10.1037/0021-9010.89.1.127

Blau, P. M. (1964). Exchange and power in social life. Wiley.

Deloitte. (2023). 2023 Gen Z and millennial survey. Deloitte Touche Tohmatsu Limited.

Dimock, M. (2019). Defining generations: Where millennials end and Generation Z begins. Pew Research Center.

Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. European Business Review, 31(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based SEM. Journal of the Academy of Marketing Science, 43(1), 115–135.

ILO. (2022). World employment and social outlook: Trends 2022. International Labour Organization.

Kartini, K. D. A., Zuhaena, F., & Masita, T. E. (2024). Pengaruh pengembangan karir, budaya organisasi, motivasi kerja dan lingkungan kerja terhadap kepuasan kerja pegawai Dinas Pendidikan dan Kebudayaan Purbalingga. Prosiding Seminar Nasional.

Kementerian Keuangan. (2022). Laporan perkembangan sektor keuangan Indonesia 2022. Kementerian Keuangan RI.

Mangkunegara, A. A. P. (2017). Manajemen sumber daya manusia perusahaan (14th ed.). Remaja Rosdakarya.

Marpaung, D. K., Zuhaena, F., & Lestari, H. D. (2024). Pengaruh motivasi kerja, disiplin kerja, kepemimpinan dan kompensasi terhadap kinerja karyawan PT. Mitra Bisnis Keluarga Ventura. Prosiding Seminar Nasional.

Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organizational commitment. Human Resource Management Review, 1(1), 61–89. https://doi.org/10.1016/1053-4822(91)90011-Z

Meyer, J. P., Stanley, D. J., Herscovitch, L., & Topolnytsky, L. (2002). Affective, continuance, and normative commitment: A meta-analysis. Journal of Vocational Behavior, 61(1), 20–52. https://doi.org/10.1006/jvbe.2001.1842

Mobley, W. H. (1977). Intermediate linkages in the relationship between job satisfaction and employee turnover. Journal of Applied Psychology, 62(2), 237–240.

Mowday, R. T., Porter, L. W., & Steers, R. M. (1979). The measurement of organizational commitment. Journal of Vocational Behavior, 14(2), 224–247.

Noe, R. A., Hollenbeck, J. R., Gerhart, B., & Wright, P. M. (2020). Human resource management: Gaining a competitive advantage (12th ed.). McGraw-Hill.

Ragins, B. R., & Kram, K. E. (Eds.). (2007). The handbook of mentoring at work: Theory, research, and practice. Sage.

Ringle, C. M., Wende, S., & Becker, J.-M. (2022). SmartPLS 4. SmartPLS GmbH.

Rokhayati, I., Fatwa, Z., Dyah, L. H., & Etika, M. (2023). Pengaruh kepuasan kerja, komitmen organisasi, lingkungan kerja dan stres kerja terhadap turnover intention. Jurnal Manajemen Universitas Wijaya Kusuma.

Savickas, M. L. (2005). The theory and practice of career construction. In S. D. Brown & R. W. Lent (Eds.), Career development and counseling (pp. 42–70). Wiley.

Seviana, D., Zuhaena, F., & Lestari, H. D. (2024). Pengaruh lingkungan kerja, komunikasi, kepemimpinan dan budaya organisasi terhadap kepuasan kerja karyawan PT. Prima Armada Raya Cilacap. Prosiding Seminar Nasional UNARS, 3(1), 214–223.

Twenge, J. M. (2023). Generations: The real differences between Gen Z, Millennials, Gen X, Boomers, and Silents. Atria Books.

U.S. Bureau of Labor Statistics. (2022). Employee tenure summary. Bureau of Labor Statistics.

Zuhaena, F., Cahyo, H. (2022). Pengaruh Kepemimpinan, disiplin kerja, motivasi kerja dan lingkungan kerja terhadap kinerja karyawan. FORUM EKONOMI: Jurnal Ekonomi, Manajemen dan Akuntansi, 24(4), 743-749.

Zuhaena, F., Sumantri, E., Nirmala. (2022). Peran Organizational Citizenship Behavior (OCB) Pada UMKM Kabupaten Banyumas. Majalah Ilmiah Manajemen & Bisnis.

Zuhaena, F. (2022). Peran Kepemimpinan Spiritual Sebagai Pemoderasi Pengaruh Keterikatan Karyawan Terhadap Perilaku Kerja Inovatif.

Zuhaena, F., Harsuti. (2021). Keterlibatan Karyawan dan Perilaku Inovatif: Sebuah Tinjauan Literatur. Jurnal Riset Manajemen Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha Program Magister Manajemen, 8(2), 66-72.