The Decision to Quit Work in Bank Employees: A Phenomenological Study

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Info Article	ABSTRACT
	The organization must cultivate job happiness for each employee to enhance the quality of its human resources. This research seeks to examine and evaluate job satisfaction as a determinant affecting the decision to resign among bank employees following a merger. The research employed qualitative methodologies through phenomenological study approaches. The research participants comprised three former bank employees aged 25 to 35, each with over three years of experience. The sampling strategy employed was purposeful, based on certain criteria, including experience in a merged bank and the decision to resign. Data collection was performed utilizing semi-structured in-depth interviews as the methodological instrument. The collected data were analyzed employing thematic analysis techniques to discern the principal themes associated with job satisfaction. The research findings reveal that key aspects influencing job satisfaction, including leadership, compensation, career advancement, and workload, have diminished following the merger. These circumstances compelled employees to choose resignation. This study concludes that job happiness significantly impacts employee decisions, particularly during organizational upheavals like mergers. This research suggests that organizations should prioritize employee job satisfaction to mitigate turnover and enhance human resource management successfully.

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BACKGROUND

Human resources are one of the driving components of an organization. As part of the organization, human resources need good management and development to be competitive and able to compete, especially in achieving the expected performance to help the organization. However, in the process, some employees have obstacles to improve the expected performance. Obtaining a high level of employee performance is necessary to achieve optimal organizational performance. This means that the ability of human resources must be truly tested so that they are able to do all the work assigned to them correctly and produce perfect performance, both in quantity and quality. As part of the assets of an organization, employee job satisfaction plays a crucial role in maintaining quality human resources, because employees who feel satisfied with their jobs tend to have high loyalty to the organization and show better performance, thereby reducing employee turnover rates (Robbins & Judge, 2008).

Davis and Newton (1996), define that job satisfaction is a pleasant or unpleasant emotional state with which employees view their jobs. Robbins and Judge (2008) define job satisfaction as having positive feelings about one's job resulting from an evaluation of their characteristics. Employees with high levels of job satisfaction tend to have positive feelings about work, while dissatisfied employees tend to have negative feelings about work. Higher levels of job satisfaction are associated with lower turnover intention, whereas lower satisfaction tends to increase employees' desire to leave

the organization (R. B. Lestari & Diana, 2023; Rembang & Wijono, 2023; Safitri & Suharnomo, 2022). (Locke in Munandar, 2014) "*the appraisal of one's job as attaining or allowing the attainment of one's important job values, providing these values are congruent with or help fulfill one's basic needs*".

In short, workers who are satisfied with their jobs feel happy with their jobs. Locke also explained that feelings related to job satisfaction or dissatisfaction tend to reflect more the assessment of the workforce about current and past work experiences than expectations for the future.

Individuals who join the organization will bring a set of wants, needs, desires that form work expectations (Meyer & Tett, 1993). Job satisfaction shows the congruence between a person's expectations that arise in relation to work. As a set of feelings, job satisfaction is dynamic. Howell and Dipboye (in Munandar, 2014) view job satisfaction as the overall result of the degree of liking or disliking of the workforce towards various aspects of their work. In other words, job satisfaction reflects the attitude of the workforce towards their work. In addition, employee job satisfaction is influenced by various factors such as job content, management, work environment, compensation, promotion, and training that support each other in creating a productive work environment and increasing commitment (Pitasari & Perdhana, 2008)

(Nurheni et al., 2017) Job satisfaction is closely related to the quality of work life. Good work environment support increases employee satisfaction, motivation, and attachment to the organization. Job satisfaction is an important element in the world of work that reflects how satisfied individuals are with their jobs, including aspects such as compensation, work environment, and relationships with superiors and coworkers. Based on the results of previous research, the phenomenon of job satisfaction is important because it is closely related to employee performance, productivity and loyalty. Job satisfaction plays a critical role in shaping employee retention, as lower satisfaction levels are often associated with higher turnover intention (Petermann & Zacher, 2022). In the context of merging companies, job satisfaction has a significant impact, especially since the merger process often leads to major changes, such as organizational restructuring, work culture adjustments, and increased workload. As with research conducted by (Srimindarti et al., 2017) the study found that leadership style and organizational commitment positively influenced job satisfaction, which in turn affected turnover intention when satisfaction levels were low. Research by (N. N. Y. S. Lestari & Mujiati, 2018) found that work stress affects turnover intention if work stress is at a high level.

On the date of 2021, the inauguration of banking as a result of the merger of 3 companies. In the process, the merger of these three banks involved not only a physical merger, but also organizational systems and structures that had to be adapted to the character of each company. In the bank merger process-which involved the merger of three companies-the challenges of job satisfaction became more complex. For example, employees faced changes in workload due to downsizing and organizational restructuring, and had to adjust to a new work culture. Based on the data, obstacles such as uneven distribution of information, pressure from unrealistic targets, and changes in work systems have a direct impact on employees' perceived job satisfaction. Therefore, understanding and managing job satisfaction is essential for post-merger success, especially in supporting the performance required to face the dynamic challenges in the banking sector.

Previous research that raises many themes about job satisfaction affects employee turnover as in research conducted by (Li et al., 2020). Research (Taha et al., 2024) revealed that leadership style has a positive influence on job satisfaction. Research conducted by (Wei et al., 2023) on nurses emphasizes the importance of creating a supportive work environment to increase job satisfaction, and reduce the desire to leave work. According to (Wijaya & Wijono, 2025), *transformational leadership* can enhance employees' psychological well-being, which contributes to increased productivity and improved company performance. (Nainggolan et al., 2025) argue that a leader's attentiveness to employees' emotional, social, and professional needs fosters a more humane work environment. They suggest that small yet meaningful gestures—such as actively listening to employees' aspirations, offering career development support, and showing empathy during challenging times—can significantly enhance employees' sense of being valued and acknowledged. Research by (Suardi, 2020) shows that job satisfaction plays an important role in improving employee performance, where satisfied employees tend to have higher motivation to achieve organizational targets. Another study by (Pitasari & Perdhana, 2008) confirmed that job satisfaction has a direct correlation with employee performance, where factors such as compensation, interpersonal relationships, and career development opportunities are important elements that influence job satisfaction. The results of these studies prove that achieving job satisfaction in employees not only has an impact on productivity, but also a strategic element in maintaining quality human resources.

In order to increase effectiveness and efficiency, a merger of three Banks was carried out with the intention of better management to accelerate the growth of Islamic banking and economy and become a new energy for the Indonesian economy. The merger process made changes in terms of organizational structure, work implementation, and work adjustments. Many employees eventually resigned for various reasons which resulted in the loss of competencies needed in the management of the new bank.

Researcher interviews with three employees showed a significant link between the merger process and

job satisfaction. Employees felt uncomfortable with the new work environment, heavier workload, and lack of effective coordination with other teams, which ultimately hampered their productivity. This phenomenon is reinforced by the research of (Genedy et al., 2024), which revealed a negative relationship between job satisfaction and burnout. When job satisfaction decreases, the level of burnout tends to increase. In this context, researchers are interested in further exploring how job satisfaction affects resignation decisions in post-merger bank employees. A phenomenological approach is very relevant to explore how employees interpret their experiences related to job satisfaction and challenges in the post-merger environment, and provides comprehensive insight into the subjective factors that play a role in changes in employee behavior. This understanding is not only important to develop effective HR management strategies, but also to address the dynamic challenges in the banking sector.

RESEARCH METHODS

This research is a qualitative research with a phenomenological approach. Phenomenology is a qualitative research approach that aims to understand the lived experiences of individuals from their own point of view. According to Rahman (2016), phenomenological qualitative research aims to explore the subjective meaning of individual experiences within their life context. This method focuses on the essence of subjective experience and how individuals give meaning to the phenomena they experience. In phenomenological research, researchers seek to explore participants' deep experiences without prejudice or initial assumptions. According to Creswell (2016), "Phenomenology is a research approach used to describe individuals' lived experiences of a phenomenon as they experience it" (Creswell, 2016). This approach involves collecting data through in-depth interviews, observations, or document analysis, which are then analyzed to identify key themes that emerge from participants' experiences.

The purpose of this study is to explore job satisfaction in post-merger employees in terms of quitting decisions. The selection of participants in the study was determined using purposive technique, which is a technique based on certain criteria from the researcher in accordance with the objectives of the study (Sugiyono, 2014). Participants in this study were merged bank employees aged 25-35 years who decided to stop working with a minimum working period of 3 years. Researchers selected three participants of merger bank employees who quit their jobs.

Table 1. Participant Profile

No.	Participants	Age	Education	Length of Service (year)
1	A	27	S1	3,5 years
2	U	32	S1	6 years
3	O	29	S1	4 years

Data Retrieval Technique

The interview technique used in qualitative research is in-depth interview, which is the process of obtaining information for research purposes by way of question and answer. According to Creswell (2016), interview data collection techniques can be done by asking open-ended questions verbally to respondents, either in person or online. In-depth interviews with semi-structured or general guidelines, where the questions designed include a research instrument in the form of written questions that must be discussed as well as a reference for whether the information obtained is relevant. Interviews can be focused or developed from participants' answers. The data obtained will be analyzed using thematic analysis techniques.

Data Analysis Technique

Thematic analysis is one way to analyze data with the aim of identifying patterns or to find themes through the data that has been collected by researchers (Braun & Clarke, 2006). In this study, the data that has been obtained is analyzed using thematic analysis. This is a very effective method if a study intends to explore in detail the qualitative data they have in order to find interrelated patterns in a phenomenon and explain the extent to which a phenomenon occurs through the eyes of the researcher (Fereday & Muir-Cochrane, 2006). This method is done by determining themes from the participants' answers. Then, after the themes have been collected, they are grouped into components of job satisfaction. So that data validity can be obtained based on these components

RESEARCH RESULTS

In describing the results of the study, the researcher will present a brief profile of each participant and the results of the interviews based on the themes of job satisfaction that emerged in the data analysis.

Subject 1: A

Subject 1 (A) is a 27-year-old woman. She is an ex-employee at a bank for 3.5 years in X City. Previously, (A) was one of the employees of 3 merged companies with a position as processing and then after the merger occupied a legal credit position. Entering the pandemic and post-merger period, (A) began to feel a lot of discomfort so he decided to *resign* and switch professions to become an entrepreneur. According to (A), the suitability of wages and workload is one of the factors that encouraged him to make a resignation decision. In addition, leadership factors that are able to provide solutions and nurture employees are also determinants of employees in providing their best performance. From the series of events felt by (A) since the merger, he felt that he was starting to feel uncomfortable with his job. Especially during pandemic conditions and related to the condition of his parents who are seriously ill. Where the pressure of work and leadership that felt unpleasant was a strong reason for (A) to leave his job which felt unhealthy.

Subject 2: U

Subject 2 (U) is a 32-year-old woman. She was an ex-employee at a bank for 6 years in X City. Previously (U) was one of the employees of 3 merged companies with a position as credit administration and then until after the merger occupied the position of *teller*. After the merger, (U) began to feel a lot of discomfort, especially from the behavior of the leadership, so she decided to *resign* and focus on being a housewife. During her 6 years of work, (U) felt the difference in workload pressure when she had an authoritarian leader. Since the merger, especially after the pandemic, his job duties have felt incompatible with his supposed job as a teller. At that time what was felt was that in addition to salaries that did not meet expectations, career opportunities were increasingly being denied feels difficult. Plus the leadership factor that is felt to not embrace its employees. (U) is a woman who has a family and has not been blessed with a child at that time. Her decision to resign from the company was based on many considerations that had been felt after the merger. (U) now feels that her decision to resign was the right thing to do. (U) feels that she has more peace of mind and more time for her family and especially her new child.

Subject 3: O

Subject 3 (O) is a 29-year-old woman. She is an ex-employee at a bank for 4 years in X City. Previously, (O) was one of the employees of 3 companies that merged with a position as a *teller* and then until after the merger occupied a *customer service* position. After the merger, (O) began to feel many changes that made him dissatisfied at work so he decided to *resign* and move to another company. During his initial work, (O) did not feel excessive workload. Since the merger, (O) feels that there have been some changes that are not welfare for employees. The workload that was previously given was not done by one person with a new policy that reduced the number of employees certainly increased the workload. Plus the new tasks given. Wage increases are not in line with expectations. Career opportunities after the merger became difficult and the unclear assessment system after the merger in determining employee assessments.

Interview analysis results

In addition to changes in systems and policies, the Bank's merger process also had an impact on employee welfare. The three subjects have similarities in feeling the impact of these changes. Where there is a decrease in job satisfaction from before the merger and after the Bank merger. In the following, the author will describe the description of job satisfaction in Bank e-employees while still part of the Company which encourages *resignation* decision.

Table 2. Results of Interview Analysis Based on Spector's (1997) Job Satisfaction Dimensions.

Dimensions	Category of findings	Summary of Interview Results
Salary	Salary mismatch	Salary perceived not appropriate with additional workload.
Promotion Opportunities	Difficult promotion opportunities	Promotion opportunities to more difficult due to increased competition post-merger.
Additional Allowance	Lack of additional benefits	Allowance considered unchanged, with overtime being not valued after the merger.
Leader	Less supportive leadership	Leaders are considered to be lacking in support and solutions, as well as in communication ineffective.
Award	Lack of Appreciation	No reward for hard work, even if overtime is done without pay additional.
Work Procedure	Process that inefficient	Unclear work procedures and communication systems with the government headquarters is slow.
Co workers	Tension with coworkers	Discrimination and sarcasm from coworkers make the environment less comfortable post-merger.
Jobs	Load work excessive	Workloads increase dramatically without compensation, often beyond individual capacity.

1. Salary

   This aspect measures employee job satisfaction in relation to the salary received and the existence of salary increases. Job satisfaction will increase if the payroll system is perceived as fair, both in the level of compensation received and in the mechanism used to determine the compensation (Greenberg & Baron, 2003). (Rinawati Zailani et al., 2024) explained in their research that the mismatch between workload and salary received is one of the main causes of job dissatisfaction. So the more employees feel confident in the suitability of the salary received, the more satisfied with their income because of the small gap between the salary received and the thought that they are valuable in the eyes of the company.

   "The wages received as long as it is in accordance with the jobdesk are still okay, but if what I feel is not appropriate because a lot of work is given beyond my jobdesk.

   The increase is also only a little imperceptible, if the expectation is that it should be in accordance with the job." (A)

   "What I feel for wages is normal, the salary is also small because I have more work and I don't even think it matches my expectations. The increase is small" (U)

"The wages I receive compared to before and after are slightly different but when viewed from the jobdesk I think it is still not as expected". (O)

2. Promotion Opportunities

This aspect measures the extent of employee satisfaction with respect to promotion policies, opportunities for promotion. Promotion policies must be carried out fairly. According to (Chen et al., 2023), employees who are provided with career development opportunities are more likely to exhibit positive work attitudes. Every employee has the same opportunity to get a promotion. Promotion has a significant influence on job satisfaction and employee performance (Fajri, 2015). In addition, mutation and promotion policies play an important role in building employee job satisfaction (Mantouw et al., 2022). An effective promotion policy offers employees a sense of hope and clear opportunities for professional growth, which in turn positively contributes to their overall job satisfaction Fair and transparent promotions increase employee motivation, create higher job satisfaction, and encourage employees to achieve optimal performance.

"Before the merger, there was still hope, but after the merger the work exceeded our work capacity from before plus there is more competition". (A)

"I used to move several times, the last time until the merger I was placed in one of the branches, my boss was authoritarian and it was difficult for me to get a new position. I resigned not only because I wanted to focus on having children but also because I didn't feel at home with my boss at that time". (U)

"Before the merger, the flow of our position was clear and if there was an empty position, there was little competition and we still had opportunities. But after the merger, it was merged, so there were a lot of employees so there was overload, not to mention several offices that were merged so there was more competition". (O)

3. Additional Allowance

This aspect measures the extent to which individuals are satisfied with the additional benefits received from the company. Additional benefits are given to employees fairly and comparably. (Fredicia et al., 2022) in their research stated that job satisfaction and benefits have a significant influence on employee productivity.

"It's just the same before and after the merger, it's normal, nothing feels special, what feels after the merger is a lot of overtime but not paid." (A)

"I used to be eager to work overtime, but at KCP there was no price, no appreciation. After the merger, I often went home late at night to work overtime". (U)

"From the benefits, it's still the same, the most from the annual bonus which now feels like the assessment is unclear. If I'm in the front liner, we used to input the values, but now it's not clear what data was entered from where we suddenly got that bonus. And the nominal is also still large before the merger". (O)

4. Leader

This aspect measures a person's job satisfaction with their leader. Employees prefer to work with leaders who are supportive, understanding, warm and friendly, give praise for good performance from subordinates, and focus on employees (*employee centered*), rather than working with leaders who are indifferent, rude, and *job centered*. Leaders who are competent, supportive, and able to create harmonious relationships with employees tend to increase job satisfaction. Conversely, an authoritarian or less supportive leadership style can reduce employee motivation and job satisfaction. (Tanjung* & Frinaldi, 2023). Job satisfaction will tend to be high for employees who perceive their leaders as competent, pay attention to what is on the minds of their subordinates, and treat subordinates with appreciation and respect, compared to superiors who have the opposite attitude (Greenberg & Baron, 2003).

"It was precisely after the merger that I came into conflict with my superiors, during the covid-19 pandemic. I felt that my superiors did not understand my condition, which at that time both my parents were seriously ill. I was frustrated, confused and emotional. I had to choose between my parents and my job. Instead of feeling guided and directed, I felt pressured by these conditions. No solution was given but I had to remain loyal to my job. One of the reasons I resigned at that time was that besides my workload being more than before the merger, I also felt mentally unwell". (A)

"My boss is authoritarian, the communication is not harmonious. I'm not guided but told to go my own way, the work given is also not my jobdesk. I'm a frontliner but I also do marketing. So my work should have been done but instead it was neglected to do other work". (U)

"My boss is a panicky person. So if there is a problem, subordinates tend to solve it first and then report it. That's not how it should be. And after the merger The pressure felt stronger because my boss was also pushed by the branch manager. The language is not pleasant to hear. If you have an achievement, it's normal, but if there is a mistake or the target is not achieved, it's not nice to talk about it. Our leaders look more stressed after the merger, so it has an impact on their subordinates too". (O)

5. Award

This aspect measures the extent to which individuals are satisfied with the rewards given based on work results. Spector (1997) argues that every individual wants to try hard work and the dedication that

employees make for the progress of the Company is appreciated and also gets proper financial rewards. Rewards, work environment, and work relationships have a significant influence on employee job satisfaction. Awards given fairly and in accordance with employee contributions increase motivation and job satisfaction. A conducive work environment and harmonious working relationships also play an important role in creating higher job satisfaction (Michella & Edalmen, 2022).

"In the past, we still got paid for overtime, but after the merger, the title is loyalty. I don't know if I'll get paid, but if I work overtime, I'll just do it. In fact, we often work overtime since after the merger". (A)

"For me, I just work according to orders, because there is no appreciation. I also see my colleagues who are versatile being used by the company. They keep working overtime until the morning. It's already dehumanizing. Yes, my colleague is a man but still not so because he is versatile. Especially for women who have families, if the work system keeps working overtime, it's not good, their families could be neglected by their work". (U)

"It's like what I said earlier. If our work is good, we don't get too much appreciation, but if there are mistakes and we don't reach the target, we are chased with bad words. It's different from the atmosphere before the merger". (O)

6. Procedures/Work Rules

Aspects that measure job satisfaction relate to workplace procedures and rules. Matters related to workplace procedures and regulations affect an individual's job satisfaction, such as bureaucracy and workload. Standard operating procedures (SOPs), work discipline, and work facilities have a significant influence on employee performance. Clear SOPs provide effective work guidance, improve efficiency, and job satisfaction (Chris Taasiringan et al., 2024).

"The procedure is not much different from before, after the merger my work is not pressured by the target of disbursing financing funds. In the past, for example, if the requirements were not met because there was a target, I was chased by marketing, but now I take care of all offices in the X City area so the workload is more but I am not chased for the disbursement of the financing funds". (A)

"Before the merger, the regulations were clear, but after the merger it was still unclear and confused because it was still new at that time". (U)

"If I feel a lot ... from the application system that is used more sophisticated than before, and now if there are customer complaints we are chasing the head office. In the past, we were the ones who were chased by the head office if it was not finished there was no answer from us. After the merger, communication with the head office took a long time. So we often get customer complaints". (O)

7. Coworkers

This aspect measures satisfaction with relationships with coworkers. For example, pleasant coworkers are related to colleagues who get along well and complement each other. For most employees, work also fulfills the need for social interaction. Thus, supportive and warm coworkers lead to increased job satisfaction. coworker support has a positive influence on job satisfaction and employee performance. Employees who feel supported by their peers tend to be more motivated, innovative, and productive at work (Sanjaya et al., 2024).

"I felt really at home with my colleagues before the merger, but after the merger I was moved and employees were mixed from 3 companies, but there I became uncomfortable. The problem is that they like to insinuate and demonize our old office. The problem is that they have been in their positions for a very long time. In our case, there are still many young people who have positions, so they like to be insinuated". (A)

"It was fine because before and after the merger I was still with colleagues from my original office, except for my boss at that time. Made it difficult for me to move". (U) "In the office, the coworkers were normal because at that time I had not yet been transferred, which was very pronounced when my friends had been transferred so we adapted again to new coworkers and leaders. The difficulty after the merger is that it is very difficult to get back up if we are short of people. And our new service leader still prioritizes his colleagues from his original office, so it feels like we are in the minority. Anyway, after the merger, there were many issues about discrimination. The merger felt like an acquisition, for those of us who are minorities like there is discrimination". (O)

8. Jobs

Aspects that measure job satisfaction on matters related to the job itself. Some literature has defined job characteristics related to job satisfaction, including recreational opportunities and task variety, opportunities to occupy themselves, increased knowledge, responsibility, autonomy, job enrichment and work complexity to the extent that the work does not conflict with conscience. Employees who feel their jobs have sufficient value, challenge, and autonomy tend to be more satisfied with their jobs (Pitasari & Perdhana, 2008).

"I happen to be in the legal department and financing requirements, so I do what I do, it's just that I handle many offices so the workload is too much for one person". (A)

"When I was in a small branch, it was not suitable, especially after the merger when my work was not clear." (U)

"After the merger, there was a lot of work, not to mention all the frontliners had a lot of targets. Not to mention the employees were reduced. What should be done by two people became one person and the work increased. I was often sick, exhausted. So, I thought of just resigning, instead of feeling unwell, physically sick often, unclear career opportunities, until I also dreamed about work, so I decided to leave and switch professions. After the merger, the products also increased, and there are some products that in my opinion are not in accordance with sharia principles, while we have targets. So it's not in accordance with my conscience" (O).

9. Communication

Related to the communication that takes place in the company. With smooth communication in a company, employees become more aware of their duties, obligations and everything that happens in the company. Effective communication and a conducive work environment have a significant influence on employee job satisfaction. Clear communication creates good understanding and cooperation, while a comfortable work environment increases employee motivation and well-being. Both play an important role in creating optimal job satisfaction (Luthfiana & Rianto, 2023).

"Communication between my divisions is not too complicated, so it's normal. Mostly from different coworkers I am more careful when talking. I honestly feel like a minority". (A)

"Because my boss also doesn't like me, I coordinate with my colleagues for work. The communication is fine" (U)

"It was smoother before the merger, after the merger there are many new people. And the work system is different. Because it's still new, there are many people who are confused about their work. The most annoying thing at that time was the communication with the center regarding complaints, it became like we were the ones who managed them. Whereas in the past, if there was a customer complaint approaching the validity period of the complaint, we would have been contacted by the center. So for the frontliner, I really want to go back to the old system". (O)

DISCUSSION

In accordance with the factors that affect job satisfaction according to Spector (1997), it consists of 9 indicators, namely; salary, promotion opportunities, additional benefits, leadership, awards, work procedures/regulations, coworkers, the job itself, and communication. The findings in this study show a decrease in the job satisfaction of the three subjects while still working at the Bank. The results of the interviews, the three subjects said that job satisfaction described in several indicators

decreased, in this case job satisfaction at the Bank is still unsatisfactory and still needs attention. The changes in policies in it are a factor that can lead to decreased performance as a result of employee dissatisfaction. Companies must pay more attention to human resources, because human resources are the Company's assets that are able to move the Company in the desired direction. Realizing the importance of human resources in improving optimal performance for the success of the company's vision and mission. The mismatch of wages and workload on employees makes employees feel exhausted with excessive workload compared to their work before the merger. Then the existence of excessive working hours for employees and often not included in the overtime count makes employees feel unfair because of poor management arrangements.

This study outlines the main findings which show that job satisfaction in the research subjects has decreased due to salary mismatch, poor communication with leaders, excessive workload, and lack of promotion opportunities. Job dissatisfaction significantly contributes to turnover intention, especially when related to salary or compensation (Pratiwi & Riyono, 2019). Salary mismatch is one of the main causes of job dissatisfaction, as explained by (Rinawati Zailani et al., 2024), that the small gap between the salary received and the employee's perception of his or her value will increase job satisfaction. This is exacerbated by poor management arrangements, such as neglect of overtime hours and excessive workload post-merger.

(Maria Niasty et al., 2024) emphasize that companies must prioritize employee retention to mitigate turnover intention, which may stem from inadequate attention or insufficient workplace comfort. (Fadli et al., 2023) suggest that various factors contribute to employee turnover, with job dissatisfaction being a significant influence. When employees do not experience the level of job satisfaction they expect, their likelihood of leaving the organization increases. Conversely, when job satisfaction aligns with their expectations, employees tend to remain committed to organizational regulations and goals. The decision to quit among ex-employees is a direct result of job dissatisfaction. Based on the analysis of the interviews, this dissatisfaction is caused by the lack of appreciation for employee performance, career uncertainty due to the policy of unclear promotions and transfers, as well as discrimination that causes unrest. In addition, the lack of attention to employee rights, such as unaccounted overtime, also worsens job satisfaction conditions. As (Fredicia et al., 2022)found, adequate benefits have a significant influence on employee job satisfaction and productivity, which in this study is still not fulfilled.

Poor communication with leaders is also a dominant factor in reducing job satisfaction. Communication and work environment are key contributors to job satisfaction, which indirectly influence turnover (Luthfiana & Rianto, 2023). As (Tanjung* & Frinaldi, 2023) stated, leaders who are competent, supportive, and able to create harmonious

relationships with employees tend to increase job satisfaction. However, leadership styles in post-merger companies are perceived as less supportive and unappreciative, which contributes to dissatisfaction. (Mantouw et al., 2022) also emphasized the importance of transfer and promotion policies in building employee job satisfaction.

Other findings indicate the need for attention to effective standard operating procedures (SOPs), work discipline, and supporting facilities, as stated by (Chris Taasiringan et al., 2024). Clear SOPs support work efficiency and satisfaction, while inadequate team coordination post-merger disrupts frontline work processes. In addition, a conducive work environment and harmonious working relationships, as asserted by (Michella & Edalmen, 2022), are critical to improving job satisfaction. Coworker support has also been shown to have a positive influence on employee motivation and productivity, in accordance with the findings of (Sanjaya et al., 2024). Pressley and Garside said that persistent dissatisfaction in the work environment may contribute to increased turnover intention (O'Callaghan & Sadath, 2025).

However, this study has some weaknesses, including the limitations of the interview method which may lead to bias and lack of generalization of the results. For future research, it is recommended to use more diverse methods, such as quantitative surveys involving a wider population, in order to obtain more comprehensive and representative results. By paying attention to these aspects, companies can increase employee job satisfaction, which in turn will support the success of the organization's overall vision and mission.

CONCLUSION

This study confirms that job dissatisfaction, specifically related to salary discrepancies, communication with leaders, increased workload, and unclear promotion opportunities, significantly influenced employees' decision to quit after the merger process. This finding enriches the industrial psychology literature by highlighting the important role of subjective factors such as employee perceptions of organizational change in resignation decisions. The implication is that companies need to improve human resource management by creating a conducive work environment, paying attention to fairness in compensation policies, and strengthening communication to prevent employee turnover. As a recommendation, companies are advised to implement a transparent and employee welfare-oriented change management strategy to support organizational sustainability. In addition, further research with a wider sample is recommended to deepen the understanding of the dynamics of job satisfaction in various organizational contexts.

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