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## Job Satisfaction Determinants in Indonesian Financial Industry: Insights from Online Employee Reviews

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### **Abstract**

*Employee job satisfaction plays a crucial role in reducing turnover, a persistent challenge in Indonesia's financial industry. While prior research has primarily relied on survey-based methods, research that leverages online employee reviews within this context remains limited. This study addresses this gap by adopting a sequential mixed-methods approach to examine employee-perceived work experiences and their impact on job satisfaction. Drawing on 6,999 employee reviews posted on Glassdoor (2015-2025), the analysis integrates LDA topic modeling with OLS path analysis to examine determinants of job satisfaction. The findings identify seven key topics, including management, career development, job design, work environment, organizational culture, job demands, and compensation. Notably, management is the only topic with a significant positive effect on job satisfaction, highlighting the importance of supportive and inclusive leadership practices. In contrast, the remaining topics exhibit significant negative effects, with job demands emerging as the strongest driver of dissatisfaction, reflected by concerns about excessive workloads and long working hours. Overall, the results indicate that negative work experiences exert a stronger effect on job satisfaction than positive ones. This study contributes to the literature by demonstrating the value of online employee reviews as a reliable data source and by providing data-driven HRM strategies to improve employee satisfaction and retention.*

*Keywords: Job Satisfaction, Financial Industry, Employee Reviews, Topic Modeling, Glassdoor.*

### **1. Introduction**

In recent years, employee job satisfaction has become a central concern in human resource management research due to its critical role in shaping organizational performance, workforce stability, and long-term competitiveness. Job satisfaction reflects employees' overall evaluative judgment of their work experiences and has been consistently linked to higher productivity, stronger organizational commitment, and improved employee well-being [1], [2]. Conversely, low job satisfaction is associated with detrimental outcomes such as increased turnover intentions, reduced morale, and weakened organizational commitment [3]. As a result, understanding the factors that shape employee job satisfaction become a strategic priority for organizations seeking to maintain a competitive advantage.

This issue is particularly salient in Indonesia, where employee turnover remains a persistent challenge. Recent industry reports indicate that Indonesia recorded the highest employee attrition rate in Southeast Asia in 2024, reaching 20.8% [4]. Furthermore, findings from the State of the Global Workplace 2025 reveal that 52% of Indonesian employees are actively seeking or considering alternative employment opportunities [5]. High turnover rates not only disrupt organizational stability but also impose substantial financial costs related to recruitment, onboarding, and productivity loss [2], underscoring the urgency for organizations to systematically understand employee perceptions and the factors shaping job satisfaction.

This urgency is further amplified in the financial sector where rapid digital transformation has fundamentally reshaped the sector through the proliferation of fintech firms, digital banks, and platform-based financial services. Indonesia has emerged as a major fintech hub in Southeast Asia, accounting for approximately 20% of fintech firms in the region, with projected revenues reaching USD 8.6 billion by 2025 [6]. While these developments have enhanced service accessibility and innovation, they have also intensified human resource management challenges, including heavier workloads, heightened performance pressure, and increased competition for skilled talent [7], [8]. Consistent with this trend, the financial services sector exhibits one of the highest voluntary turnover rates in Indonesia, reaching 14% [9].

Prior studies suggest that excessive workload, limited career development opportunities, job stress, unfavorable work culture, and insufficient managerial support are among the key contributors to employee dissatisfaction in this sector [10], [11], [12], [13]. In order to address the high turnover rate in Indonesia's financial industry, it is important to understand the factors that determine job satisfaction as strategic variables that can influence employee retention, work engagement, and the company's long-term competitiveness.

Although extensive human resource management research has examined the determinants of employee job satisfaction, most existing studies still continue to rely on traditional research methods such as structured surveys and interviews [14]. Despite their usefulness in generating systematic and theory-driven insights, these approaches are prone to several limitations. First, respondents do not always express their opinions candidly, which can lead to social desirability bias [15]. Second, survey-based instruments are generally limited by predetermined questions, thereby restricting the depth and complexity of insights that may emerge beyond the defined constructs [14], [16]. Finally, survey-based studies are often constrained by relatively small sample sizes, which can compromise the robustness and generalizability of findings [17].

In response to these limitations, recent studies have increasingly leveraged user-generated content from online employee review platforms as an alternative data source for analyzing employee perceptions and job satisfaction. Platforms such as Glassdoor and Indeed enable employees to anonymously share detailed evaluations of their work experiences, which are not only influential for job seekers but are also regarded as credible and informative sources for organizations seeking to understand employee perceptions [18], [19]. Compared to traditional surveys, online employee reviews offer several advantages. Their anonymous and voluntary nature encourages more candid feedback [15], [20]. The combination of quantitative ratings and qualitative text enables a more comprehensive understanding of job satisfaction [21], while the availability of large-scale data enables cross-company and cross-sector comparisons [22], [23]. Furthermore, advancements in web scraping have enabled large-scale analysis of such data, enabling more comprehensive, data-driven insights into workplace dynamics [24].

The growing number of large-scale textual data available online has accelerated the adoption of text mining techniques, including topic modeling [25]. Topic modeling aims to uncover latent thematic structures within a large corpus of unstructured text. Among other topic modeling algorithms, Latent Dirichlet Allocation (LDA) is one of the most applied in the literature [26]. By adopting a bag-of-words approach, LDA abstracts from word order to focus on co-occurrence patterns, enabling the discovery of interpretable topics within large text datasets [27], [28].

In recent years, a growing body of literature has applied topic modeling to employee reviews in order to uncover key determinants of job satisfaction [19], [22], [25]. However, existing research has predominantly focused on industries such as information technology, hospitality, and tourism, leaving the financial sector comparatively underexplored. Subsequently, empirical studies utilizing online employee reviews in the Indonesian context remain scarce, despite the country's unique labor market characteristics and rapidly evolving financial industry.

To address these gaps, this study adopts a sequential mixed-methods design that integrates exploratory and confirmatory analyses to comprehensively examine the determinants of employee job satisfaction in Indonesia's financial industry, following prior research [29]. Specifically, the study analyzes a large-scale dataset of employee reviews collected from Glassdoor, comprising qualitative textual reviews (pros and cons) and quantitative overall job satisfaction ratings measured on a five-point scale. In the exploratory phase, LDA topic modeling is applied to inductively identify dominant topics that reflect employees' perceived job satisfaction factors from textual reviews. Building on these findings, the confirmatory phase employs path analysis to quantitatively assess the relationships between the identified topics and overall job satisfaction ratings.

By systematically integrating qualitative topic extraction with quantitative validation, this study contributes methodologically to the information systems research, while providing empirically grounded insights for human resource management within the Indonesian financial sector. Accordingly, this study aims to address the following research questions. (1). What key job satisfaction factors are reflected in employee reviews within Indonesia's financial industry on Glassdoor? (2). Which identified factors have a statistically significant impact on employees' overall job satisfaction ratings?

## **2. Research Design**

This study adopts a sequential mixed-methods design that integrates exploratory and confirmatory analyses to examine job satisfaction determinants in Indonesia's financial industry. As illustrated in Figure 2.2, the methodological framework is structured into three main stages: data collection, exploratory analysis, and confirmatory investigation. The dataset used in this empirical analysis is employee reviews collected from

Glassdoor, consisting of structured overall job satisfaction ratings and unstructured textual reviews from both pros (positive) and cons (negative) aspects.

In the exploratory study, the unstructured textual data undergoes rigorous pre-processing, such as removing meaningless words and tokenization. Subsequently, LDA is implemented to inductively identify dominant topics representing key aspects of employees' job satisfaction. This data-driven approach enables the extraction of latent themes underlying job satisfaction from large-scale unstructured text without imposing predefined constructs.

Finally, the confirmatory phase employs path analysis to assess the relationships between the extracted topics and overall job satisfaction ratings, thereby validating the exploratory findings and quantifying the relative influence of each determinant within the Indonesian financial industry. By combining topic modeling and path analysis, the study provides a comprehensive and methodologically rigorous framework for understanding job satisfaction determinants beyond traditional survey-based approaches.

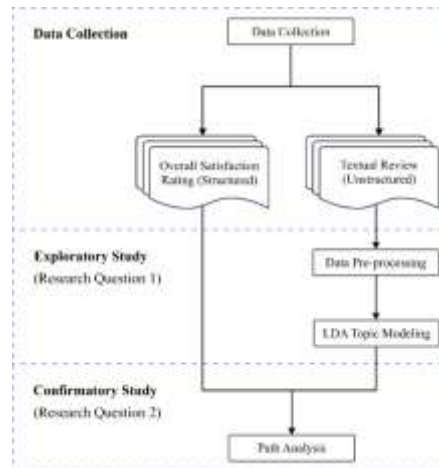


Figure 1. Flowchart of The Applied Methodology

### 2.1. Data Collection

Data for this study were retrieved from Glassdoor ([www.glassdoor.com](http://www.glassdoor.com)), one of the world's leading job search platforms that allows employees to voluntarily and anonymously share their current or former workplace experiences. Glassdoor employs multiple validation mechanisms, combining automated algorithms and manual moderation by human reviewers, to ensure the quality and authenticity of published reviews [23]. Further, organizations cannot remove unfavorable or critical reviews [28], thereby preserving the integrity of the content available on the platform. In addition, Glassdoor applies a "give-to-get" model, in which users must contribute reviews or other content to access existing reviews for a limited period [30]. Prior research suggests that this mechanism mitigates selection and polarization bias commonly observed in online review platforms [31].

The dataset was collected from Glassdoor using the Web Scraper browser extension to extract 5-point Likert-scale satisfaction ratings and textual reviews, including both pros and cons aspects. The final dataset consists of 6,999 current and former employee reviews published between January 2015 and September 2025 from 104 companies across diverse Indonesian financial subsectors, including banking (conventional, digital, and sharia), fintech (e-wallets, peer-to-peer lending, and securities), insurance, and regulatory bodies. To enhance data reliability, companies with fewer than 10 reviews were excluded from the dataset [24], [32]. Furthermore, the dataset was restricted to reviews written in English to ensure linguistic consistency and analytical comparability [2]. Figure 2 shows a sample of the extracted Glassdoor review.



Figure 2. Sample of Employee Review Collected from Glassdoor

### 3. Exploratory Study

The exploratory stage employs an inductive, data-driven approach to identify latent themes and key factors underlying employee job satisfaction as reflected in online reviews. This stage generates empirically grounded insights that serve as the conceptual basis for the subsequent confirmatory analysis. Through systematic analysis of employee-generated textual data, the exploratory findings help define the core dimensions of job satisfaction and guide hypothesis development.

#### 3.1. Research Method

Following data collection, the exploratory stage applies a text-mining-based analytical framework to systematically uncover latent job satisfaction factors from employee reviews. This stage begins with preprocessing to prepare the unstructured textual data for analysis, ensuring that the review corpus is standardized and noise-reduced. Building on the preprocessed corpus, LDA topic modeling is then employed to extract dominant themes reflecting employees' perceived job-satisfaction factors inductively. The exploratory findings provide a data-driven foundation for understanding salient job satisfaction dimensions and inform the subsequent confirmatory analysis.

#### 3.2. Data Preprocessing

Prior to topic modeling, the textual review data underwent a thorough preprocessing procedure to prepare the corpus for Natural Language Processing (NLP) analysis, aligned with methodologies adopted in prior studies [24], [33]. The preprocessing procedure included (a) case folding to standardize text to lowercase, (b) removal of punctuation marks, numbers, emoji, and non-informative characters, (c) normalization of spelling to correct typographical variations, (d) tokenization of reviews into lexical units, (e) elimination of English stop words, (f) lemmatization to reduce words to their base forms, and (g) collocation analysis to identify frequently co-occurring bigrams and trigrams, capturing meaningful job-related expressions.

After preprocessing, finally 6,978 reviews were retained for further analysis. The processed corpus consisted of 73,454 tokens, a substantial reduction from the initial 179,569 tokens. The average review length was 5.37 tokens per document, while the distribution of textual content between positive and negative reviews was relatively balanced, with the pros section contributing 38,269 tokens (52%) and the cons section contributing 35,185 tokens (48%). This balance suggests that employees provided comparable levels of elaboration when describing favorable and unfavorable aspects of their work experiences.

#### 3.3. LDA Topic Modeling

Following the preprocessing stage, topic modeling was conducted using Latent Dirichlet Allocation (LDA) to inductively identify the dominant themes embedded in employee reviews. In the context of employee reviews, these latent topics capture recurring aspects of work experiences and can be interpreted as perceived job satisfaction factors [24]. Based on a study by [22], each employee review is represented in two distribution matrices, as shown in the Equation (1).

$$p(\text{word} | \text{review}) = \sum_{\text{topic}} p(\text{topic} | \text{review}) \times p(\text{word} | \text{topic}) \quad (1)$$

A critical step in LDA implementation involves determining the optimal number of topics to ensure both interpretability and semantic coherence. To address this, multiple LDA models were estimated across a predefined range of topic numbers, and model quality was evaluated using the CV coherence metric. CV coherence assesses semantic similarity among high-probability words within topics and has been shown to closely align with human interpretability [34].

After selecting the optimal topic solution, topic interpretation and labeling were conducted based on the most salient keywords within each topic and their contextual usage in the review corpus, drawing on established job satisfaction dimensions in the HRM literature. The resulting topic interpretations form the basis for hypothesis development, while the estimated topic distributions are subsequently used in the confirmatory analysis.

#### 3.4. Exploratory Findings

After the preprocessing procedure, topic modeling was conducted using Latent Dirichlet Allocation (LDA) to uncover the dominant themes underlying employee job satisfaction perceptions reflected in Glassdoor reviews from Indonesia's financial industry. To identify the most appropriate number of topics and ensure semantic coherence within each topic, a series of LDA models were estimated by varying the number of topics from two to

ten. Model quality was evaluated using the CV coherence metric. As illustrated in Figure 3, the results indicate that the seven-topic model achieved the highest coherence score ( $K = 7$ ;  $CV = 0.577$ ). To further assess topic distinctiveness and semantic separation, the selected model was examined using an intertopic distance map generated through pyLDavis, which visualizes the relative prevalence and semantic distance among topics within the corpus [35]. Based on coherence, interpretability, and analytical usefulness, the seven-topic solution was selected for subsequent analysis.

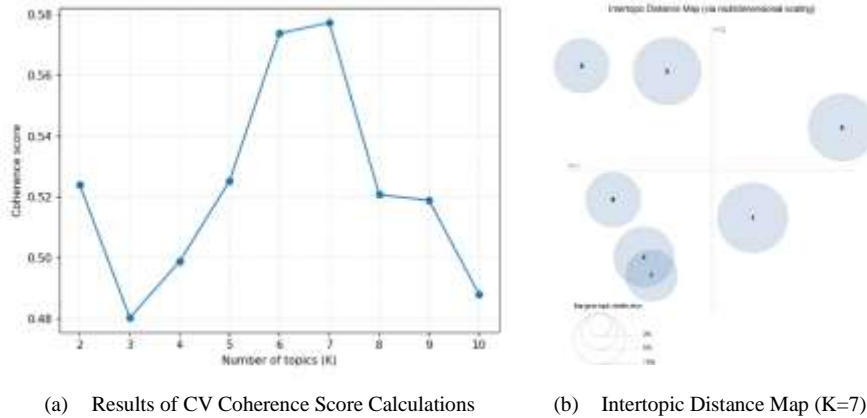


Figure 3. Determining the Optimal Number of Topics

Based on the finalized seven-topic model, LDA was applied to the combined corpus of positive (pros) and negative (cons) employee reviews using the Gensim library in Python. Table 1 presents the seven identified topics along with their most representative keywords. Topic labeling was conducted by interpreting the dominant keywords associated with each topic and aligning them with established job satisfaction dimensions in the HRM literature [36], [37], [38], [39], [40].

Table 1. LDA Topic Modeling Results

| Topic # | Topic Label          | Prop. (%) | Top Keywords  |
|---------|----------------------|-----------|---|
| 1       | Management           | 11.34     | Management, Manager, Expect, Politic, Level, Career path, Team, Leader, Manage, Senior, Meeting, Boss                       |
| 2       | Career Development   | 16.87     | Learn, Company, Grow, Experience, Place, Opportunity, Skill, Knowledge, Help, Exposure, People, Growth                      |
| 3       | Job Design           | 11.62     | Work-Life Balance, Process, Organization, Teamwork, Bureaucracy, Direction, Clear, Structure, Division, Pace, Unclear, Take |
| 4       | Work Environment     | 10.45     | Office, Layoff, Day, People, Happen, WFO, Location, Hire, Policy, Free, Increment, Year                                     |
| 5       | Organization Culture | 19.19     | Work, Environment, Culture, Supportive, Friendly, Colleague, Flexible, Team, Coworker, WFA, Hybrid, Work-Life Balance       |
| 6       | Job Demands          | 12.45     | Overtime, Workload, Job, Pressure, Pay, Working Hour, Target, Working Hours, Pressure, Pay, Working Hour, Target            |
| 7       | Compensation         | 18.08     | Salary, Benefit, Career, Bonus, Competitive, Employee, Compare, Insurance, Compensation, Health                             |

The first topic, management, reflects employees' perceptions of executive leadership and managerial practices, as indicated by keywords such as management, manager, politic, and level. The second topic, career development, captures opportunities for professional growth and skill enhancement, represented by keywords including learn, company, experience, and opportunity. The third topic, job design, relates to the structure and organization of work, encompassing aspects such as work processes and collaboration, as reflected by keywords such as work-life balance, process, teamwork, and bureaucracy.

The fourth topic, work environment, refers to physical and social working conditions, represented by keywords such as office, layoff, people, and WFO. The fifth topic, organizational culture, captures shared values, interpersonal relationships, and the social atmosphere within organizations, as reflected by keywords including environment, culture, supportive, and colleague. The sixth topic, job demands, reflects the intensity and pressure associated with work roles, indicated by keywords such as overtime, workload, pressure, and working hour. Finally, the seventh topic, compensation, highlights financial and non-financial rewards received by employees, represented by keywords such as salary, benefit, career, and bonus. Collectively, these seven topics represent the core dimensions shaping employee perceptions of job satisfaction in Indonesia's financial industry, providing an empirical foundation for the subsequent confirmatory analysis.

#### 4. Confirmatory Study

In the confirmatory stage, a deductive, theory-driven approach is used to examine the relationships between the job satisfaction dimensions derived from the exploratory analysis and overall employee job satisfaction. This stage seeks to verify whether the identified themes have a significant impact on employee satisfaction within a structured research framework. Quantitative modeling techniques are applied to employee review data to test the proposed hypotheses and to assess the explanatory power of the identified factors. The proposed research model is illustrated in Figure 5.

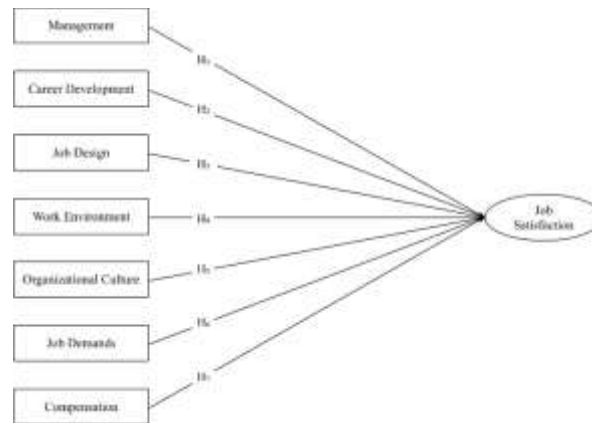


Figure 4. Research Model

##### 4.1. Hypotheses Development

Management refers to the quality of social relationships between employees and organizational leaders, including top management and direct supervisors, as reflected in managerial attitudes, behaviors, and understanding of employees' roles [41]. Prior studies show that trust-based management–employee relationships enhance job satisfaction by fostering mutual respect, support, and commitment [42], [43]. In contrast, unfair treatment, abusive supervision, or indifferent managerial behavior can undermine job satisfaction and increase emotional exhaustion [44], [45]. Research also indicates that leadership styles and management practices play a central role in shaping employees' workplace experiences and satisfaction levels [46]. Overall, these findings suggest that management practices can either enhance or diminish employee job satisfaction depending on the quality of leadership and managerial relationships. Therefore, the following hypothesis is proposed.

**H1.** Management has a significant effect on employee job satisfaction.

Career development reflects the employees' perceptions of opportunities to enhance their skills and advance within an organization through training, development programs, and structured career paths [47]. This dimension includes access to learning opportunities, transparent promotion systems, and clarity regarding long-term career prospects. Prior research consistently indicates that positive perceptions of career development are associated with higher job satisfaction, as employees feel valued and supported in their professional growth [48], [49], [50]. Conversely, limited advancement opportunities or perceived career stagnation can reduce job satisfaction and increase turnover intentions [51]. Overall, these findings underscore the role of career development in shaping job satisfaction, particularly when employees perceive advancement opportunities as attainable and aligned with their expectations. Therefore, the following hypothesis is proposed.

**H2.** Career development has a significant effect on employee job satisfaction.

Job design refers to the structuring of job tasks, responsibilities, and work arrangements to align organizational requirements with employees' capabilities and expectations [37]. This construct encompasses task allocation, work methods, and the broader work context shaping employees' daily experiences. Prior research indicates that well-designed jobs enhance job satisfaction by promoting meaningful work, autonomy, and role clarity [37]. However, recent studies also highlight that employee-initiated job crafting can influence job satisfaction in both positive and negative ways, depending on whether such modifications are aligned with organizational goals and role expectations [52], [53]. Overall, these findings suggest that job design plays an important role in shaping employee job satisfaction, contingent on the alignment between job structures, employee needs, and organizational objectives. Therefore, the following hypothesis is proposed.

**H3:** Job design has a significant effect on employee job satisfaction.

The work environment encompasses both tangible and intangible conditions within the workplace, including the physical settings, social interactions, and organizational climates of the workplace that shape employees' motivation, well-being, and job satisfaction [54]. Prior research indicates that supportive work environments characterized by constructive leadership, open communication, and mutual respect foster perceptions of organizational support, which in turn enhance employees' emotional attachment and job satisfaction [55]. Conversely, toxic work environments involving harassment, bullying, or social exclusion generate stress and emotional exhaustion, leading to lower job satisfaction and higher turnover intentions [56], [57]. Overall, these findings underscore the critical role of the work environment in shaping employee job satisfaction, depending on whether workplace conditions support or undermine employee well-being. Therefore, the following hypothesis is proposed.

**H4.** Work environment has a significant effect on employee job satisfaction.

Organizational culture can be defined as the shared values, beliefs, and norms that shape how work is carried out and how members interact within an organization [58], [59]. Prior research indicates that positive organization cultures which emphasize trust, flexibility, and open communication promote innovation and employee job satisfaction [60], [61]. Conversely, toxic or unsupportive cultures can reduce psychological safety and job satisfaction, while increasing stress among employees [62], [63]. Overall, these findings suggest that organizational culture can either enhance or diminish employee job satisfaction, depending on the degree of value alignment and the organization's ability to foster a supportive work environment. Therefore, the following hypothesis is proposed.

**H5.** Organizational culture has a significant effect on employee job satisfaction.

Job demands refer to the physical, psychological, social, or organizational aspects of work that require sustained effort and are associated with physiological and psychological costs [64]. The Job Demands–Resources (JD–R) model suggests that excessive or prolonged job demands, particularly when not balanced by sufficient job resources, lead to burnout, emotional exhaustion, and lower job satisfaction [65], [66]. Conversely, when job demands are lower or more manageable, employees tend to report higher levels of job satisfaction, particularly when supported by adequate job resources [67]. Overall, these findings indicate that job demands are closely associated with employee job satisfaction, with their impact shaped by the balance between demands and available job resources. Accordingly, the following hypothesis is proposed.

**H6.** Job demands have a significant effect on employee job satisfaction.

Compensation refers to the total rewards employees receive in exchange for their contributions, including financial rewards such as salaries and incentives as well as non-financial benefits [68]. Prior research highlights compensation as a key determinant of job satisfaction, particularly when rewards are perceived as fair, adequate, and aligned with employees' workload and performance [69], [70]. Drawing on equity and social exchange perspectives, employees tend to develop positive job attitudes and higher satisfaction when compensation systems reflect a balanced exchange between work inputs and rewards received [71]. Conversely, perceptions of inadequate or inequitable compensation have been consistently linked to lower job satisfaction and higher turnover intentions [72], [73]. Overall, these findings suggest that compensation plays an important role in shaping employee job satisfaction, depending on the extent to which reward systems are perceived as fair and reciprocal. Therefore, the following hypothesis is proposed.

**H7:** Compensation has a significant effect on employee job satisfaction.

#### *4.2. Research Method*

In the confirmatory stage, this study applies path analysis to empirically test the influence of the main topics generated through topic modeling on employee job satisfaction. The analysis builds on the results of Latent Dirichlet Allocation (LDA), in which each employee review is represented as a probability distribution across the extracted topics. These probability values are used to construct independent variables that capture the relevance of each review to a specific topic [74]. To incorporate the evaluative tone of employee perceptions, this study calculated the topic sentiment score as the independent variable ( $T_{ij}$ ) as shown in Equation (2), following Jung and Suh [24]. The dependent variable in this study is the job satisfaction rating on a scale of 1–5 listed in each review.

Specifically, a topic sentiment score is computed for each topic by combining its probability of occurrence in positive and negative employee reviews, as shown This procedure yields a continuous measure ranging from –1

to 1, where values closer to 1 indicate a stronger association with positive evaluations, values closer to -1 reflect predominantly negative perceptions, and values near zero suggest a balanced distribution of sentiments. The resulting topic sentiment scores are then used as predictors in a path analysis framework to assess their direct effects on employee job satisfaction, measured on a five-point scale.

$$T_{ij} = \frac{(P_{ij}-C_{ij})}{(P_{ij}+C_{ij})} \quad (2)$$

Path analysis was performed using Ordinary Least Squares (OLS) linear regression, a parameter-estimation technique commonly used to analyze direct relationships among variables in a single-level model [75]. This approach has also been widely applied in studies using online review data to model satisfaction-related outcomes [76], [77].

#### 4.3. Confirmatory Findings

Prior to hypothesis testing, diagnostic tests were conducted to assess potential multicollinearity among the independent variables. The results are presented in Table 2. The findings demonstrate that all variables possess Variance Inflation Factor (VIF) values between 1.023 and 1.196, far below the widely recognized threshold of 10 [78]. These findings suggest that multicollinearity is not a concern in the model.

Table 2. Path Analysis Results

| Path                                      | B          | $\beta$    | S.E. $\beta$ |
|---|------------|------------|--------------|
| Management → Job Satisfaction             | 0.0532     | 0.0279*    | 0.0124       |
| Career Development → Job Satisfaction     | -0.1848*** | -0.1095*** | 0.0126       |
| Job Design → Job Satisfaction             | -0.1508*** | -0.0804*** | 0.0122       |
| Work Environment → Job Satisfaction       | -0.2832*** | -0.1483*** | 0.0125       |
| Organizational Culture → Job Satisfaction | -0.1107*** | -0.0638*** | 0.0131       |
| Job Demands → Job Satisfaction            | -0.3067*** | -0.1640*** | 0.0128       |
| Compensation → Job Satisfaction           | -0.1557*** | -0.0977*** | 0.0128       |
| Adjusted R <sup>2</sup>                   | 0.059      |            |              |
| F   | 55.95      |            |              |

The path analysis results reveal that most identified topics exert a statistically significant effect on employee job satisfaction. Specifically, job demands ( $\beta = -0.1640$ ,  $p < 0.001$ ), work environment ( $\beta = -0.1483$ ,  $p < 0.001$ ), career development ( $\beta = -0.1095$ ,  $p < 0.001$ ), compensation ( $\beta = -0.0977$ ,  $p < 0.001$ ), job design ( $\beta = -0.0804$ ,  $p < 0.001$ ), and organizational culture ( $\beta = -0.0638$ ,  $p < 0.001$ ) demonstrate significant negative effects on job satisfaction. In contrast, management is the only topic that shows a statistically significant positive effect on job satisfaction ( $\beta = 0.0279$ ,  $p < 0.05$ ). These results indicate that all proposed hypotheses (H1–H7) are supported by the empirical evidence.

The predominance of negative coefficients suggests that unfavorable perceptions embedded in employee reviews exert a stronger influence on job satisfaction than positive experiences. This pattern is consistent with prior studies employing sentiment-based or text-driven regression analyses, which report that negative sentiments tend to exert a more substantial impact on satisfaction outcomes than positive sentiments [79]. Empirical evidence shows that employees tend to write longer and more elaborate narratives when describing negative experiences compared to positive ones [78]. As a result, negative topic sentiments extracted from employee reviews may capture deeper dissatisfaction and thus exert a stronger statistical influence on job satisfaction ratings

## 5. Discussion

This study examines employee job satisfaction in Indonesia’s financial industry by analyzing textual reviews and satisfaction ratings provided by current and former employees on Glassdoor. By integrating topic modeling with path analysis, the findings illuminate how employees perceive key aspects of their work environment and how these perceptions shape overall job satisfaction.

First, management was the only topic found to have a positive and statistically significant effect on job satisfaction. This result suggests that favorable perceptions of managerial practices outweigh negative ones in employee reviews. Employees frequently emphasized managerial accessibility and openness, as reflected in comments such as “C-Level is easy to reach for discussion and very humble” and “No gap between C-Level, VP, and staff.” These statements indicate that inclusive communication and supportive leadership foster psychological safety and trust. This finding is consistent with prior research showing that leadership behaviors emphasizing interpersonal consideration and transparency enhance employees’ work experiences and job satisfaction [80]. Despite its significance, the standardized coefficient for management was relatively smaller than those of other topics. Rather

than signaling a weak role, this pattern aligns with Herzberg's Two-Factor Theory, which characterizes management practices as hygiene factors that prevent dissatisfaction rather than actively generate satisfaction [81].

Second, career development exhibited a negative and statistically significant relationship with job satisfaction, indicating that negative perceptions dominate this topic. This finding aligns with prior studies across different industries and contexts that report similar patterns [19]. Employee reviews reveal a mismatch between high performance expectations and limited developmental support. Employees are expected to adapt quickly and engage in self-directed learning, as illustrated by statements such as "you will be expected to swift self-learning and problem-solving," yet these demands are not accompanied by adequate mentorship or training opportunities, as reflected in comments such as "no mentorship" and "the company doesn't really accommodate you with proper training and course." Dissatisfaction is further intensified by unclear career pathways and slow promotion processes, with reviews highlighting "no career progression whatsoever" and "overpromised and vague career progression." These conditions reflect to the career plateau state, which has been shown to reduce job satisfaction and increase psychological strain [82].

Third, job design was found to negatively and significantly affect job satisfaction, largely due to excessive workloads and poor work-life balance. Employees frequently reported working beyond reasonable limits, as illustrated by statements such as "no work-life balance, work 24/7" and "expected to work 50 hours per week." These perceptions suggest that job roles are structured to prioritize output over employee well-being, leading to fatigue and dissatisfaction. This finding is consistent with prior research indicating that long working hours in high-pressure industries contribute to job stress and lower job satisfaction [83]. In addition, dissatisfaction with job design is reinforced by rigid bureaucratic processes and limited autonomy, as reflected in reviews such as "complex bureaucratic processes" and "always chaos when the request came from top level." Consistent with Langer et al. [84], such centralized and inflexible structures are associated with lower job satisfaction.

Fourth, the work environment demonstrated a negative and statistically significant relationship with job satisfaction, driven by both physical and social conditions. A prominent source of dissatisfaction relates to rigid work-from-office (WFO) policies that limit flexibility, as reflected in comments such as "no work from home" and "very strict WFO policy." These constraints are compounded by unfavorable physical conditions, including office locations that are difficult to access. Beyond physical factors, employees also reported negative social dynamics, including office politics, hierarchical seniority, and opaque layoff practices. Statements such as "terrible office politics" and "sudden layoff with no clear explanation" indicate environments characterized by insecurity and interpersonal tension. These findings align with prior studies showing that inflexible policies, poor physical conditions, and negative social climates substantially reduce job satisfaction [85].

Fifth, organizational culture was found to negatively and significantly influence job satisfaction. Employee reviews frequently described cultures as rigid and misaligned with the expectations of a multigenerational workforce, as reflected in comments such as "rigid and old school" and "working environment not flexible with all generations." Such rigidity limits adaptability and weakens employees' sense of belonging. Dissatisfaction is further exacerbated by toxic interpersonal climates characterized by hostility and internal competition, including racism and aggressive supervisory behavior. Reviews such as "bosses who yell, lie, sarcastic" and "colleagues elbow each other for promotions" highlight environments that undermine collaboration and psychological safety. Consistent with Almerri [86], these cultural conditions erode job satisfaction and increase turnover intentions.

Sixth, job demands exhibited a strong negative association with job satisfaction, with negative sentiment overwhelmingly dominating this theme. Employees frequently reported chronic overtime, excessive workload pressure, and unpaid labor, as reflected in statements such as "unpaid overtime" and "they normalize working late." These demands are further intensified by continuous performance pressure and tight deadlines. In line with the Job Demands-Resources (JD-R) model, these findings suggest that excessive demands reduce job satisfaction when not balanced by adequate resources or support [87].

Finally, compensation was found to negatively and significantly affect job satisfaction, indicating widespread dissatisfaction with pay and reward systems. Employees frequently cited uncompetitive base salaries relative to industry standards and workload demands, as reflected in comments such as "lower salary compared to other companies in banking industry." Dissatisfaction is further intensified by internal pay disparities and opaque compensation mechanisms, including unclear salary adjustment processes and limited benefit coverage. These conditions undermine perceptions of procedural justice, which has been shown to exert a stronger influence on compensation satisfaction than distributive outcomes alone [88]. Overall, the findings indicate that low relative pay, internal inequities, and non-transparent reward systems play a substantial role in reducing job satisfaction in Indonesia's financial industry.

### 5.1. Theoretical Contributions

This study enhances human resource management literature by exploring the factors influencing employee job satisfaction in Indonesia's financial services industry, an area that has been largely overlooked in previous research. Unlike existing studies that primarily focus on developed economies, this research provides valuable insights from a developing economy and a rapidly evolving sector.

By identifying key job-related dimensions that affect employee satisfaction, the findings highlight the importance of institutional and industry-specific factors in shaping employee perceptions. Additionally, the study introduces online employee reviews as a valid alternative data source for understanding work-related attitudes. Traditional job satisfaction research often relies on survey methods, which can be limited by sample size and response bias. In contrast, this study utilizes large-scale textual data generated by employees, allowing satisfaction factors to emerge organically. By validating relationships between text-derived topics and job satisfaction ratings through path analysis, the research integrates exploratory text analytics with hypothesis testing, reinforcing the use of unstructured textual data in human resource studies.

Methodologically, the study combines topic modeling with path analysis to examine both satisfaction and dissatisfaction factors together. While prior research focused on identifying themes without formal validation, this study tests hypotheses derived from traditional job satisfaction theories using topic sentiment scores. It demonstrates that established relationships from survey-based research can be effectively replicated with large-scale textual data. By addressing both positive and negative sentiments, the study offers a balanced examination of employee evaluations, contributing to a more comprehensive understanding of job satisfaction.

### 5.2. Practical Implications

This study provides valuable insights for organizations in Indonesia's financial sector seeking to address employee dissatisfaction through more effective human resource strategies. The findings highlight the importance of targeting internal organizational factors that shape employees' work experiences while reinforcing practices that are perceived positively.

First, effective management of job demands is essential. Organizations should ensure that workload expectations are aligned with employees' actual capacities by setting realistic targets, implementing clear and consistently applied overtime policies, and promoting sustainable work rhythms. These measures can help reduce chronic stress and mitigate long-term negative effects on employee well-being. Second, improvements in job design are critical for enhancing employees' sense of control and work effectiveness. Redistributing tasks more equitably, increasing autonomy in work scheduling and methods, and simplifying bureaucratic procedures can improve efficiency and reduce frustration associated with rigid organizational structures.

Third, attention to both the physical and social work environment is necessary. Flexible working arrangements, such as hybrid work options, can support work-life balance, while investments in workplace comfort and accessibility can improve daily work experiences. At the same time, fostering psychological safety through the prevention of office politics and interpersonal conflict, supported by anonymous and independent reporting mechanisms can contribute to a healthier organizational climate. Fourth, organizations should establish clear and transparent career development systems. Structured career pathways, well-defined promotion criteria, and training programs aligned with job requirements can reduce uncertainty and perceptions of career stagnation. The implementation of mentorship initiatives can further support skill development and long-term employee growth.

Fifth, compensation systems require regular evaluation to ensure alignment with industry standards and workload demands. Transparent communication regarding salary adjustments and bonus mechanisms can strengthen perceptions of fairness, while expanding employee benefits can enhance employees' sense of organizational support. Finally, given that management emerged as a significant positive determinant of job satisfaction, organizations should sustain and strengthen supportive leadership practices. Leadership development programs are particularly important for ensuring consistent leadership quality across organizational levels and for cultivating future leaders.

Beyond internal improvements, the strategic use of online employee reviews offers organizations an opportunity to manage their employer reputation more effectively. By systematically monitoring employee feedback, addressing recurring concerns, and highlighting positive attributes, organizations can strengthen their employer branding and enhance their attractiveness in an increasingly competitive labor market. Overall, this research underscores the importance of adopting employee-centered strategies in the financial sector to foster a more satisfied, engaged, and sustainable workforce.

### 5.3. Limitations & Future Research Directions

This study acknowledges several key limitations that should be considered when interpreting the findings, each of which also suggests directions for future research. First, the analysis focuses exclusively on employee reviews from Indonesia's financial sector posted on Glassdoor, with most reviews written in English. This relatively narrow scope may limit the generalizability of the findings to the broader workforce within the industry. Future research could enhance external validity by incorporating employee reviews from additional platforms, such as Indeed, JobStreet, or Prosple, and by including reviews written in Bahasa Indonesia. Such an approach would allow for the inclusion of more diverse employee groups across different organizational contexts and job levels.

Second, this study relies primarily on textual reviews and overall job satisfaction ratings, thereby excluding other relevant information available on employee review platforms, such as employment status, job position, tenure, work location, and evaluations of specific job attributes. Moreover, the model's relatively modest explanatory power suggests that additional factors, such as individual characteristics, psychological conditions, and external labor market dynamics, may also influence job satisfaction but were not captured in the current analysis. Future studies are encouraged to incorporate these variables as independent, moderating, or control factors to provide a more comprehensive understanding of job satisfaction and to improve the model's predictive capability.

Third, using Latent Dirichlet Allocation (LDA) as the sole topic modeling approach imposes methodological constraints, as this unsupervised approach may not fully capture linguistic nuance or integrate contextual metadata. Future research could address this limitation by employing alternative methods, such as Structural Topic Modeling (STM) or Dirichlet Multinomial Regression (DMR), which incorporate document-level contextual information. These approaches would also facilitate longitudinal analyses of changes in job satisfaction over time, including shifts associated with significant economic or organizational events, such as the COVID-19 pandemic.

## 4. Conclusion

This study examines employee job satisfaction in Indonesia's financial industry by adopting a sequential mixed-methods approach that integrates exploratory topic modeling with confirmatory path analysis. Responding to the limitations of survey-based research and the underrepresentation of the Indonesian financial sector in job satisfaction studies, this research draws on employee-generated online reviews to capture spontaneous and authentic evaluations of work experiences. This approach allows the study to provide a grounded, context-sensitive understanding of how job satisfaction is formed in a highly competitive industry. The exploratory analysis identifies seven key topics that shape employee job satisfaction: management, career development, job design, work environment, organizational culture, job demands, and compensation. The confirmatory analysis shows that all topics significantly influence overall job satisfaction. Management is the only factor with a positive effect, suggesting that supportive and accessible leadership is perceived as a basic expectation rather than a strong source of satisfaction. In contrast, negative perceptions of the remaining topics have a greater impact, suggesting that dissatisfaction plays a more prominent role than satisfaction in shaping employees' overall job evaluations. Overall, the findings suggest that job satisfaction in Indonesia's financial industry is mainly shaped by employees' negative experiences across multiple organizational dimensions. From a methodological perspective, this study demonstrates that combining topic modeling with statistical analysis provides a practical approach for exploring and assessing determinants of job satisfaction using unstructured text data. By integrating exploratory and confirmatory methods, the study offers a clear and systematic framework for future research seeking to incorporate employee voices into human resource and organizational analysis.

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