Impact of Transformational Leadership and Job Resources on Turnover Intention Mediated by Work Engagement (Case Study BUMN Banking Employees)

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Abstract
Turnover Intention is a problem that is always faced by every company and becomes a problem that is never resolved—the need for good and proper control so that the company's performance is maintained. The purpose of this study was to determine the effect of transformational leadership and job resources on turnover intention mediated by work engagement in employees who work in state-owned banks. Quantitative research was used with sampling techniques namely purposive sampling. The number of samples used was 205 state-owned banking employees. The data analysis technique was used the SEM-PLS analysis method. Based on the results it was found that transformational leadership and job resources affect work engagement, but do not affect turnover intention. Work engagement can mediate the impact between transformational leadership and turnover intention. Likewise, work engagement can mediate the impact between job resources and turnover intention.

Keywords: Job Resources, Transformational Leadership, Turnover Intention, Work Engagement.

1. Introduction
Turnover Intention is a problem that’s always faced by every company. This problem always arises and becomes a phenomenon that’s never been completed. Every company must face problem turnover Intention, including BUMN Banking. The data states that, in the period from 2020 to 2022, it is known that there have been incidents of resignation by several employees for various reasons. Following the information and depth interview that percentage voluntary Turnover employees in one of the BUMN Banking periods tend to increase from 2.68% in 2020 to 3.01% in 2021, so companies need to pay attention to managing the number of employees leaving the company to minimize the increase voluntary Turnover rate at the company.

Based on the explanation put forward by Stephen (2015), the concept of turnover intention can be interpreted as a sense of quitting or moving from work to employee to get a better career. Every employee has their reasons for deciding to move or leave an organization, so what needs to be examined are the triggering factors of Turnover Intention to company employees.
Following the ideas expressed by Pillai (2013), there are several types of leadership styles, one of which is transformational Leadership is a principled leadership style by motivating its members and working together will be better in achieving performance and exceed expectations. In several studies, it is known that transformational Leadership is one of several factors that can impact its occurrenceTurnover Intention. Furthermore, based on research by Sobaih et al. (2022) it is known that there is an impact exerted by transformational Leadership for the occurrenceTurnover Intention within an employee.

Variable Job Resources be another influencing factor in Turnover Intention. Bakker and Demerouti (2014) stated Job Resources have a close relationship with many things that have the potential to encourage an employee, thus it can have a positive impact on the results obtained, namely for example increasing employee job satisfaction and employee engagement with their work. Job Resources This can include several things, such as wages earned by employees, clarity of roles and tasks, employee empowerment, feedback, and autonomy at work, and can be in the form of support from superiors. Park et al. (2021) in his research found a finding, namely the impact exerted by Job Resources above turnover Intention that happens in a company.

For companies where employees are engaged very profitable for the company. According to Katou et al. (2021), the concept of work Engagement can be interpreted as positive feelings, motivation, and work which is marked by the enthusiasm in employees, appreciation & dedication to the work they do. Based on the idea expressed by Albdour & Altarawneh (2014) that, the existence of employees who resign from the company they live in indicates strongly that such individuals are not committed to the company, this happens because engagement in employees is very low. Memon et al. (2021) in their research explained that there was an impact exerted by work engagement above turnover Intention existing in a company.

Other studies have also found that work Engagement is scientifically declared capable when used as a variable whose job is to mediate the impact between two variables. In line with the findings of Gyensare et al. (2017) and Sultana & Jabeen (2018) in their research, namely, engagement can mediate the impact exerted by transformational Leadership above turnover Intention. Naveed et al. (2022) explain that concept of Work Engagement can be understood as a motivational construct that often plays a mediating process mechanism on work outcomes and work resources. Such a statement is in line with the findings of Candra et al. (2020) and Kim (2017), in their research, it was explained that the mediation process was successfully carried out by Work Engagement on the impact given by Job Resources above Turnover Intention.

In line with the research findings described above, in this case, the researcher is interested in looking deeply at the Impact transformational leadership and job resources on turnover intention mediated by work engagement to employees working in BUMN Banking.

2. Literature Review

Chang et al. (2017) stated that the concept Transformational Leadership can be understood as a set of actions that can encourage or motivate followers to achieve performance beyond basic expectations by making changes to the attitudes, values, and beliefs of all existing followers. If viewed from a principle perspective, it is known in Sultana and Jabeen (2018) the concept Transformational Leadership is the role of the leader in providing support to his subordinates or employees to devote himself maximally to the company, or it can also be understood by increasing his trust in subordinates who will impact increasing company performance. There
are three indicators used in measuring transformational Leadership, that is responsive leadership, supportive leadership, and developmental leadership (Katou et al. 2021).

Katou et al. (2021) in his idea explains that job Resources can be interpreted as aspects that exist in the work that can functionally help achieve work goals, where these aspects will reduce job demands and matters related to psychological and physical costs. Bakker and Demerouti (2014) explain that job Resources can be possessed through interpersonal and social relationships, work, and the setting itself. Another definition was raised by Bakker and Demerouti (2017) in Jacob set al. (2013) namely in his work, it is explained that the reference from job Resources namely social or organizational, physical, and psychological aspects when carrying out several activities such as being functional in achieving the goals of a job, minimizing job Demands in the context of its psychological and physiological costs, as well as stimulating self-growth and development. There are two indicators used in measuring job Resources, that is job-related and organization related refers to research conducted by Borst et al. (2019) and Katou et al. (2021).

Work Engagement (EE) is defined as positive feelings, motivation, and work related to individual psychological conditions, this is marked by the appreciation, dedication, and enthusiasm that exists within the individual (Katou et al. 2021). Bakker and Albrecht (2018) understand that the concept is understood as a way to increase the ability of proactive employees by demonstrating self-directed, initiative, as well as an attitude of responsibility for its development and performance. There are three indicators used to measure EE: vigor, dedication, and absorption (Katou et al. 2021).

Based on the idea expressed by Robbins and Judge (2017) that the concept Turnover can be interpreted as an employee's act of resigning from his attachment to the organization permanently, whether done voluntarily or not. form of turnover includes several things, such as moving out of organizational units, dismissal or death of members of the organization, and resignation. Another theory was put forward by Rivai (2012) regarding turnover Intention namely the desire that exists within the employee to quit or leave his workplace, this action can be done voluntarily and can occur based on the employee's desire to move from one place to another. This study uses four indicators in measuring OC which refers to research from Lum et al. (2015) and Hom et al. (2012), namely the tendency of individuals to think about leaving a job, the possibility that individuals will look for work in other companies, the desire to quit work appears, and the possibility to leave the company if there is a better opportunity.

3. Research Method

Quantitative research is used with a hypothesis-testing approach that aims to test hypotheses or explain research results in the form of relationships between variables. This research will also be carried out by utilizing a cross-sectional survey design. Following the explanation given by Sumarwan (2011) that cross-sectional survey design is understood as a research design that allows the collection of information on all elements of the population only once at certain times. The sampling method used is purposive sampling provided that the respondent is a permanent employee at BUMN Banking, has a minimum working period of 1 year, and has a minimum employee position status as clerk/executor. To determine the number of samples using the formula Hair et al. (2017) and the results show that there are 205 banking employees in Jakarta. Structural equation model analysis (SEM-PLS) is used as an analytical technique to test the hypothesis of this study. An overview of this research framework is presented in Figure 1.
The research hypothesis used in this study consists of eight hypotheses, namely:

H1: There is an impact of transformational leadership on work engagement;

H2: There is an impact of job resources on work engagement;

H3: There is an impact of transformational leadership on turnover intention;

H4: There is an impact of job resources turnover intention;

H5: There is an impact of work engagement on turnover intention;

H6: There is an impact of transformational leadership on turnover intention mediated by work engagement;

H7: There is an impact of job resources on turnover intention mediated by work engagement.

4. Findings and Discussions

4.1 Distribution of Respondents Based on Demographic Aspects

The results of distributing the questionnaires obtained an overview of the respondents regarding the characteristics of the respondents in the study as shown in Table 1.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Categories</th>
<th>Number (people)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age (Year)</td>
<td>19-24</td>
<td>2</td>
<td>0.98</td>
</tr>
<tr>
<td></td>
<td>&gt;24-34</td>
<td>115</td>
<td>56.10</td>
</tr>
<tr>
<td></td>
<td>&gt;34-44</td>
<td>64</td>
<td>31.22</td>
</tr>
<tr>
<td></td>
<td>&gt;44-54</td>
<td>22</td>
<td>10.73</td>
</tr>
<tr>
<td></td>
<td>&gt;54</td>
<td>2</td>
<td>0.98</td>
</tr>
<tr>
<td>Gender</td>
<td>Man</td>
<td>132</td>
<td>64.39</td>
</tr>
<tr>
<td></td>
<td>Woman</td>
<td>73</td>
<td>35.61</td>
</tr>
<tr>
<td>Marriage Status</td>
<td>Married</td>
<td>167</td>
<td>81.46</td>
</tr>
<tr>
<td></td>
<td>Unmarried</td>
<td>38</td>
<td>18.54</td>
</tr>
<tr>
<td>Educational Level</td>
<td>Senior High School</td>
<td>1</td>
<td>0.49</td>
</tr>
<tr>
<td></td>
<td>Diploma (D3)</td>
<td>15</td>
<td>7.32</td>
</tr>
</tbody>
</table>

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### Table 1: Characteristics of Respondents

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Categories</th>
<th>Number (people)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor (S1)</td>
<td></td>
<td>179</td>
<td>87.32</td>
</tr>
<tr>
<td>Postgraduate (S2)</td>
<td></td>
<td>10</td>
<td>4.88</td>
</tr>
<tr>
<td>Working period</td>
<td>1-5</td>
<td>31</td>
<td>15.12</td>
</tr>
<tr>
<td>(Year)</td>
<td>&gt;5-10</td>
<td>95</td>
<td>46.34</td>
</tr>
<tr>
<td></td>
<td>&gt;10-15</td>
<td>46</td>
<td>22.44</td>
</tr>
<tr>
<td></td>
<td>&gt;15-20</td>
<td>11</td>
<td>5.37</td>
</tr>
<tr>
<td></td>
<td>&gt;20</td>
<td>22</td>
<td>10.73</td>
</tr>
<tr>
<td>Employee</td>
<td>Clerk/Executor</td>
<td>111</td>
<td>54.15</td>
</tr>
<tr>
<td>positions</td>
<td>Officer/Leader</td>
<td>41</td>
<td>20.00</td>
</tr>
<tr>
<td></td>
<td>Team Leader/Section Head</td>
<td>30</td>
<td>14.63</td>
</tr>
<tr>
<td></td>
<td>Departement Head</td>
<td>18</td>
<td>8.78</td>
</tr>
<tr>
<td></td>
<td>Group Head/Dvision Head</td>
<td>5</td>
<td>2.44</td>
</tr>
</tbody>
</table>

*Source: Data Processed using Ms.Excel*

In terms of age distribution, the largest number of respondents were aged 24-34 years with a percentage of 56.10%. This age category indicates that employees who work are generally mature, experienced, and usually sufficiently trained. Furthermore, based on gender, the percentage of male respondents was 64.39%, and 35.61% of female respondents. The characteristics of respondents based on marital status have variations and the majority of employees are generally married 81.46%. At the educational level, 87.32% of the respondents had a bachelor's degree. In addition, the majority of employees have worked for more than 5-10 years at 46.34%. This shows that the longer the working period of a worker the more experienced the employee is at work. Finally, the distribution of employee positions for the percentage of position clerk/executor, namely 54.15%, officer/leadership by 20%, team leader/section head by 14.63%, department head by 8.78%, and finally for group head/division head by 2.44%.

### 4.2 Analysis of Structural Equation Model

#### 4.2.1 Evaluation of Measurement Models (Outer Model)

Evaluation is done by testing convergent validity as seen from the value loading latent variable factor where the indicator is said to be valid if the value of the loading factor is above 0.7 and can still be said to be valid up to 0.5.

Figure 2 shows the value of the loading factor of indicators on variables of transformational leadership. Based on the research results found that the indicator responsive leadership has a value of the loading factor the highest is 0.919, meaning that this indicator is the most important in describing transformational leadership. These results state that there is positive and good responsive attitude support given by company leaders in responding to the needs and desires of their employees.
The results of iteration measurements on the variable’s job resources (Figure 2) found that the indicator organizational-related has the highest value of the loading factor is 0.947, meaning that the indicator is the most important in describing job resources. This shows the existence of a good or positive view and evaluation of employees towards the company where the employee works.

Next on variable work engagement, it was found that the indicator vigor has the highest value of the loading factor is 0.855, which makes this indicator the most important in describing work engagement. Vigor states that there is a high willingness of employees to devote all efforts to a job and persist despite facing difficulties. Generally, employees with traits of vigor demonstrate high energy, passion, and stamina at work.

The result of the measurement of the last iteration on the variable turnover intention It is known that indicators of leaving the organization have the highest value of the loading factor is 0.839 which means that the indicator is the most important in describing turnover intention. This shows that there are thoughts about the possibility of employees leaving the company if there is a better opportunity.

4.2.2 Structural Model Evaluation (Inner Model)

This evaluation is done by looking at the R-square from the test results and according to Jogiyanto and Willy (2015), the value of R² is categorized into three categories, namely the value of R² 0.67 (strong), 0.33 (moderate), and 0.19 (weak). Based on data processing, the two values generated are R² by 35.8% and 63.1%. It means transformational leadership and job resources can explain the diversity work engagement of 35.8% and the rest is explained by other independent variables that are not in the model. study. The same thing that transformational leadership, job resources, and work engagement can explain the diversity turnover intention of 63.1%, and the rest is explained by other variables not included in the study.
model.

4.2.3 Hypothesis testing

The hypothesis decision is obtained by comparing the probability value (p-value) taking into account the level of confidence. This study uses a level of 0.05, and the results are shown in Table 2.

Table 2 The Result of Hypothesis Testing

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Original Sample</th>
<th>t-statistic</th>
<th>p-values</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transformational Leadership → Work Engagement</td>
<td>0.216</td>
<td>2.680</td>
<td>0.008</td>
<td>H1 Supported</td>
</tr>
<tr>
<td>Job Resources → Work Engagement</td>
<td>0.433</td>
<td>5.435</td>
<td>0.000</td>
<td>H2 Supported</td>
</tr>
<tr>
<td>Transformational Leadership → Turnover Intention</td>
<td>0.024</td>
<td>0.386</td>
<td>0.700</td>
<td>H3 Unsupported</td>
</tr>
<tr>
<td>Job Resources → Turnover Intention</td>
<td>0.059</td>
<td>0.842</td>
<td>0.400</td>
<td>H4 Unsupported</td>
</tr>
<tr>
<td>Work Engagement → Turnover Intention</td>
<td>0.745</td>
<td>19.047</td>
<td>0.000</td>
<td>H5 Supported</td>
</tr>
<tr>
<td>Transformational Leadership → Work Engagement</td>
<td>0.161</td>
<td>2.614</td>
<td>0.009</td>
<td>H6 Supported</td>
</tr>
<tr>
<td>Job Resources → Work Engagement → Turnover Intention</td>
<td>0.323</td>
<td>5.207</td>
<td>0.000</td>
<td>H7 Supported</td>
</tr>
</tbody>
</table>

Source: Data Processed using SmartPLS

It can be seen from the results of hypothesis testing in Table 2 that of the seven existing hypotheses, only two were rejected because they did not meet the requirements, namely, H3 with a p-value (of 0.270) as well as H4 with a p-value value (0.400) and both values are greater than (0.05). H1 (p-value 0.008), H2 (p-value 0.000), H5 (p-value 0.000), H6 (p-value 0.009), and H7 (p-value 0.000) were accepted because they met the requirements with p-values all are smaller than (0.05) and this shows a significant effect.

4.3 Discussion

Based on the test results it is known that there is an intermediate effect of transformational Leadership to work Engagement. This shows that when the leader's transformational leadership style increases, it increases the engagement of employees to work and the organization. For the company, this is a positive thing that must be maintained so that the sustainability of the company is guaranteed. In this case, employees consider that the role of a most important transformational leader is shown that a leader is needed who is responsive to needs and able to encourage employees to improve quality, skills, and better performance in the future. As a leader in a company, you are required to be able to motivate and work together with your subordinates in many work demands. The better the leader's role in influencing the comfort of employees so that employees will be more satisfied and engaged with the company where the employee works. The results of this study following research conducted by Chaudhary and Sisodia (2022); Meng et al. (2022); and Chang et al. (2017) show that transformational leadership affects work Engagement.

Based on Table 3 it is known that there is an influence of job resources to work engagement. The research results are following the results of research conducted by Alzyoudet al (2015); Altunel et al, (2015); dan Katouet al, (2021) which shows the influence of job resources to work Engagement. Based on the test results show that the indicator organizational related is the indicator that best describes the variable job Resources. This shows that resources that are directly related to the company have more impact on employee engagement. One of the things

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that make employees tied to the resources of this BUMN Banking job is that employees are satisfied with the current image of the company. Employees consider that this company’s image can increase the self-worth and prestige of employees who work in the company. The existence of this corporate image makes employees more energetic and enthusiastic when doing work and will always try to give their best in completing their work. So the company needs to continue to improve and maintain its corporate image.

The results of other hypotheses are known that there is no intermediate effect of transformational leadership on turnover intention. The results of this study are not in line with the research conducted by Kara et al. (2013) that there is a high level of effectiveness in transformational Leadership in improving the welfare of employees and minimizing the occurrence of turnover Intention in 443 workers of 5-star hotels in Turkey. This shows that the good or bad transformational leadership style of this BUMN Banking leader will not have any influence on the emergence of employee intentions to leave the company. Or it could be said that transformational Leadership in BUMN Banking is not the main factor determining the emergence of turnover Intention. It can be said that the role of the leader will not pose a dilemma in achieving organizational effectiveness or organizational effectiveness is not seen in leaders who are successful in achieving goals.

Hypothesis H4 shows that there is no effect on job resources and turnover intention. The results are not in line with the research conducted by Kim (2017) who found that job Resources affect the turnover Intention of 410 employees of the Delhi Regional NCR private organization in India. This shows that good or bad existing job resources do not cause employees to want to leave the company. As well as transformational Leadership, Job Resources nor is it a determinant of whether or not the desire of BUMN Banking employees to leave the company or it can be said that job Resources are not a factor causing an increase or decrease in turnover Intention in BUMN Banking.

Based on the research results, hypothesis 5 shows that there is an influence on work Engagement to turnover Intention. This means that the more employees feel passionate about working, feel influential and accounted for in their work, enthusiastic at work, get inspired by their work, look forward to working time, productive, proud, loving, and immersed in work will lower their level turnover employee in BUMN Banking. Vice versa, if an employee’s enthusiasm at work is low, does not feel counted in his work, feels burdened when going to work, or feels unproductive, it will affect employees to think about leaving their job, thinking about looking for a new job, and thinking about accepting a better job. Similar results were found by Gupta and Shaheen (2017) and Memon et al. (2020) their research results explained that there is an influence exerted by Work Engagement above Turnover Intention.

Several studies raised about the influence of transformational Leadership turnover Intention mediated work Engagement have been carried out by Gyensare et al. (2017) and Sultana and Jabeen (2018) who also found that engagement can mediate the influence of transformational Leadership turnover Intention. The statements and results of previous research are in line with the results of this study which found that there was an influence of transformational Leadership turnover Intention mediated Work Engagement. This means that increasing and decreasing turnover Intention will go hand in hand with the increase in transformational Leadership engagement employees also increased or decreased. This refers to the indicators for each variable where state-owned banking employees need leaders who can manage develop, be supportive, and responsive to their employees. What is most needed by employees, especially in leaders who can be ready to train employees to improve their performance, always consider the interests of employees in making decisions and the personal needs of employees, and are

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also always responsive in dealing with problems that exist in the workplace. For BUMN Banking employees, this will increase the enthusiasm and energy of employees in completing their work. However, this does not rule out the possibility of wanting to leave the company if the company is unable to manage and deal with internal problems experienced by employees. Therefore, the importance of the role of leaders in pressing turnover intention must be accompanied by the ability of leaders to maintain the attachment of their employees to their company.

Lastly, hypothesis 8 shows that work engagement can mediate the influence between job resources to turnover intention. This assumption is in line with the results of Kim's research (2017), namely the mediation ability of Work Engagement can influence job resource Turnover Intention of 410 employees of the Delhi Regional NCR private organization in India. For BUMN Banking employees, the thing that is most needed in increasing work resources is synchronization between the resources provided by the company and the work being done. Employees will be satisfied if the rules for determining authority, how leadership is applied, career opportunities provided, how performance is assessed, and the organization's concern for the personal well-being of employees in the company supports employees. This is a concern for the company because it will affect the enthusiasm and energy of employees in completing their work, which if not controlled properly will lead to employee intentions to leave the company. Therefore, it is necessary to have proper HR management from the company.

5. Conclusion

Based on the results of the study it was concluded that based on the results of the SEM model test it showed that five hypotheses had an effect, namely, H1 was that there is an influence of transformational leadership on work engagement, H2 is there is an influence of job resources on work engagement, H5 is work engagement affects turnover intention, H6 work engagement able to mediate the influence between transformational leadership to turnover intention, and H7 is work engagement able to mediate the influence between job resources to turnover intention. While H3 and H4 are rejected that is there is no influence between transformational leadership and job resources on turnover intention.

The recommended strategies include that employees in state-owned banks need leaders who are able and ready to train employees to improve their performance, always consider the interests of employees in making decisions and the personal needs of employees, and are also always responsive in dealing with problems that exist in the workplace. One of the ways that leaders can do an action that shows the leader's concern for their employees is by conducting weekly or daily evaluations with all of their employees regarding the work that has been done for one day or one week. This is done in addition to minimizing work stress felt by employees but can also be a source of evaluating employee performance. Employees will be satisfied if the rules for determining authority, how leadership is applied, career opportunities provided, how performance is assessed, and the organization's concern for the personal well-being of employees in the company supports employees. To achieve this, the things that need to be done by the company to ensure the welfare of its employees are by involving employees in conveying the wishes and needs of employees in the form of performance improvement forums which include FGD activities in which employees are given the freedom to convey all aspirations to company. In addition, the company guarantees the availability of information on career opportunities that exist in the company by giving priority to employees who are already in the company and deserve to be promoted to a better career path. Here is the importance of evaluation that needs to be carried out routinely by every superior to his employees.
Suggestions that can be recommended are to consider the recommended strategy. As for further research, it is advisable to develop research with a wider object or observation area, or by adding other factors outside of observation.

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