

Analysis of the Impact of Leadership Style, Compensation, and Work Stress on Employee Turnover Intention

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Abstract

This study aimed to analyze the effects of leadership style, compensation, and work stress on employee turnover intention at PT Woori Finance Indonesia Tbk, Sumatra 2 Area. A quantitative survey method was applied to 71 employees using saturated sampling, with data analyzed through multiple linear regression using SPSS 27. Leadership style ($t=-5.088$, $p=0.001$) and compensation ($t=-4.823$, $p=0.001$) had negative and significant effects on turnover intention, while work stress had a positive and significant effect ($t=10.724$, $p=0.001$). Simultaneously, the three variables significantly influenced turnover intention ($F=66.276$, $p=0.001$). Improving leadership quality, providing fair compensation, and managing work stress are important strategies for reducing employee turnover intention. The findings indicate that organizations need to develop effective leadership practices, establish competitive reward systems, and create supportive work environments to maintain employee commitment and retention. These efforts are essential for improving organizational stability and long-term performance in the financial services sector. This study is limited to employees of one financial company in the Sumatra 2 Area, which may restrict the generalizability of the findings. This study contributes empirical evidence on the role of leadership style, compensation, and work stress in explaining turnover intention in the financial services sector.

Keywords: Compensation, Leadership Style, Turnover Intention, Work Stress

1. INTRODUCTION

Employee turnover has become an important concern for organizations because high employee turnover can affect organizational stability, operational continuity, productivity, and costs associated with recruitment and training. Turnover intention is commonly understood as an employee's conscious intention or willingness to leave the organization and is often considered an important antecedent of actual employee turnover. Therefore, understanding the factors that encourage employees to consider leaving an organization is important for Human Resource Management (HRM).

Table 1. Turnover intention in 2023-2025

Year	Employees at the Beginning of the Year	New Employees Joined	Employees Who Left	Employees at the End of the Year
2023	79	6	10	75
2024	75	5	6	74
2025	74	5	8	71

Table 1 shows that the number of employees leaving or resigning from the company exceeds the number of new employees. An increase in employee turnover often indicates a decline in work morale and enthusiasm, potentially stemming from dissatisfaction with the rewards or outcomes associated with employment at the company. Leadership style is an organizational factor that may influence turnover intention (Nicolas, Pratama, Ricardo, Metalia, & Septiyanti, 2026). Leaders play an important role in determining how employees perceive their work environment, receive direction, communicate with management, and respond to organizational demands. Ponomariov, Boardman, and Boysen (2021) found that leadership characteristics were associated with employees' turnover intention, particularly the initiating-structure dimension of leadership. Their study used Federal Employee Viewpoint Survey data and showed that initiating structure reduced the likelihood of turnover intention. Similarly with Özkan (2023), through a meta-analytic review, reported a negative

relationship between transformational leadership and turnover intention. These findings indicate that leadership behavior can become an important organizational mechanism for retaining employees.

Recent empirical research also supports the relationship between leadership and turnover intentions. [Romi, Alsubki, Almadhi, and Propheto \(2022\)](#) examined the relationship between leadership styles, employee loyalty, and turnover intention in the healthcare industry, while [Pattali, Sankar, Menon, and Faizal \(2024\)](#) examined leadership styles and turnover intention among private hospital nurses in Pakistan. [Donkor, Appienti, and Achiaah \(2022\)](#) investigated the relationship between transformational leadership and employee turnover intention in state-owned enterprises in Ghana. Although these studies were conducted in different organizational contexts, they collectively indicate that the way leaders direct, motivate, communicate with, and supervise employees is associated with employees' intention to leave.

Previous studies have generally indicated a negative relationship between compensation and turnover intention. [Agustina, Isharijadi, and Styaningrum \(2021\)](#) found that compensation was associated with employee turnover intention, while [Suhardi and Oktari \(2023\)](#) reported that compensation had a negative effect on turnover intention. [Marhamah, Seno, and Nugraha \(2022\)](#) also examined compensation as one of the factors associated with turnover intention. [Anggapradja and Roespinoedji \(2020\)](#) similarly examined compensation in relation to turnover intention. These findings suggest that appropriate compensation can be an important organizational instrument for reducing employees' intention to leave.

Work stress is another important factor in understanding turnover intention. Employees who experience excessive workload, high-performance targets, role conflict, fatigue, pressure, or persistent anxiety may develop negative attitudes toward their jobs and organizations. Such conditions may encourage employees to explore alternative employment opportunities. [Dwiyanti, Hamzah, and Abas \(2020\)](#) examined job stress and turnover intention among retail salespersons, while [Üngüren, Onur, Demirel, and Tekin \(2024\)](#) investigated the relationship between job stress and turnover intention among hotel employees. Their findings provide empirical support for the relevance of work-related stress in explaining employees' intention to leave.

The relationship between job stress and turnover intention is particularly relevant in the financial services sector. [Lin, Yen, Chuang, Yang, and Chuang \(2024\)](#) investigated 501 bank employees and found that job stress was positively associated with turnover intention. The study also identified interpersonal relationship stress as an important predictor of turnover intention. This finding is relevant to the present study because employees in financial and financing organizations may face performance targets, customer demands, administrative responsibilities, and work pressure.

However, previous research has not produced completely consistent findings. For example, [Arnas, Wibowo, and Maemunah \(2024\)](#) reported that work stress did not significantly influence turnover intention among employees of Bank Rakyat Indonesia Makassar, whereas [Ayuni and Supartha \(2024\)](#) reported a positive and significant relationship between work stress and turnover intention among hotel employees. Such differences suggest that the influence of work stress on turnover intention may vary according to organizational characteristics, industry, employee characteristics and working conditions.

There is a significant research gap in the literature: a lack of comprehensive studies evaluating how these three aspects contribute to employee turnover intention at PT Woori Finance Indonesia Tbk (Sumatra 2 Area). While most prior research has focused on the manufacturing, education, and banking sectors, the financing sector, characterized by high target pressure, relatively high employee mobility, and performance-based compensation systems, presents a more complex and specific context for turnover intention. This study is expected to make a theoretical contribution by enriching the body of knowledge in human resource management, as well as a practical contribution by assisting the company in formulating appropriate strategic policies to reduce turnover intention and improve employee retention at PT Woori Finance Indonesia Tbk.

2. LITERATURE REVIEW

2.1 Turnover Intention

This study approaches turnover intention using mobley theory, which outlines the process leading to the desire to leave an organization, progressing from job dissatisfaction and thoughts of quitting to the search for alternative employment and, ultimately, the decision to leave. This theory was further developed in the contemporary retention and turnover theory by [Chen and Qi \(2022\)](#), which incorporates leadership, work stress, compensation, and organizational support as critical factors influencing turnover intention.

Drawing on research by [Sarantie, Indrawati, and Mulyani \(2022\)](#), which utilizes Mobley turnover theory as a framework for understanding the dynamics of turnover intention, an employee's decision to remain with or leave an organization is shaped by two opposing forces, those encouraging retention and those driving departure. Forces promoting retention include effective leadership, adequate compensation, and a comfortable work environment. Conversely, forces driving departure include high work stress, poor leadership, and inadequate compensation. Turnover intention arises when the forces driving an employee to leave outweigh the forces encouraging them to stay, ultimately, an employee decides to leave the company if the forces pushing for departure are stronger ([Alo, 2026](#)).

Based on this explanation, the relationships between the variables in this study can be understood comprehensively. Leadership style, compensation, and work stress shape employees' perceptions and work experiences ([Taniya & Komalasari, 2026](#)). Together, these three variables determine whether employees feel satisfied and remain within the organization or, conversely, develop an intention to leave the organization. Mobley's turnover process provides an important theoretical explanation of how dissatisfaction may develop into an intention to leave. Employees may evaluate their current job, experience dissatisfaction, consider alternative employment opportunities, and subsequently develop an intention to leave the organization. This perspective is consistent with the empirical literature showing that organizational conditions can influence employees' intention to remain or leave.

Recent studies have examined turnover intention in various organizational contexts. [Ponomariov, Boardman, and Boysen \(2021\)](#) examined turnover intention among federal employees, whereas [Romi, Alsubki, Almadhi, and Propheto \(2022\)](#) investigated turnover intention in the healthcare industry. [Lin, Yen, Chuang, Yang, and Chuang \(2024\)](#) examined turnover intention among bank employees and found that job stress was positively associated with turnover intention. These studies indicate that turnover intention is influenced by employees' perceptions of their organizational environment.

2.2 Leadership Style

Leadership style refers to the behavioral patterns used by leaders when directing, influencing, motivating, communicating with, and supervising employees. Leadership is important because employees interact with their leaders as representatives of the organization. Leaders who provide clear direction, communicate effectively, involve employees in decision-making, provide motivation, and exercise appropriate supervision may create a more supportive work environment. [Ponomariov et al. \(2021\)](#) found that leadership characteristics were related to turnover intention among federal employees in the United States. Their findings showed that initiating structure reduced the likelihood of turnover intention, demonstrating the importance of leadership behavior in retaining employees. ([Özkan, 2023](#)) also reported a negative relationship between transformational leadership and turnover intention in a meta-analytic review.

Similar evidence has been reported by [Romi et al. \(2022\)](#), [Donkor et al. \(2022\)](#), [Pattali et al. \(2024\)](#), [Hattab et al. \(2022\)](#), and [Seck and Borchert \(2025\)](#), who examined different leadership styles in relation to employee turnover intention. Although the organizational settings and leadership approaches differed, these studies emphasized the importance of leaders' behavior in shaping employees' decisions regarding organizational membership. Based on this literature, the present study

measures leadership style through decision-making, motivation of subordinates, clarity of communication, supervision and control, leader responsibility, and emotional control.

2.3 Compensation

Compensation refers to the financial and non-financial rewards that an organization provides to employees in exchange for their contributions and performance. Compensation may include basic salary, incentives, allowances, bonuses, awards, and employee services. Compensation is closely associated with employees' perceptions of organizational fairness and appreciation. Employees who perceive their compensation as appropriate and equitable may develop more positive attitudes toward their organization and have less intention to leave ([Azwandi, Wibisono, & Nurhatisyah, 2025](#)). Conversely, inadequate compensation may encourage employees to search for alternative employment opportunities.

Empirical studies have generally reported a negative relationship between compensation and turnover intention. [Agustina et al. \(2021\)](#) examined compensation as a factor associated with turnover intention. [Suhardi and Oktari \(2023\)](#) found that compensation negatively influenced employee turnover intention. [Marhamah et al. \(2022\)](#) also examined compensation as a determinant of turnover intention. Similar evidence has been reported by [Anggapradja and Roespinoedji \(2020\)](#) and other studies examining employee retention. In this study, compensation is measured through salary, incentives, allowances, employee facilities, bonuses, and awards.

2.4 Work Stress

Work stress refers to the psychological and physical responses that arise when job demands exceed employees' perceived capacity, resources, or ability to cope. Job stress may arise from excessive workload, pressure to achieve targets, role conflict, fatigue, anxiety, and tension ([Tangke, Anisah, Dahniar, & Rahmawati, 2026](#)). Work stress is considered an important predictor of turnover intention because prolonged stress may reduce employees' psychological well-being and increase their desire to escape stressful working conditions. [Dwiyantri, Hamzah, and Abas \(2020\)](#) examined the relationships among psychological contracts, job stress, and turnover intention among retail salespersons. [Üngüren, Onur, Demirel, and Tekin \(2024\)](#) also examined job stress and turnover intention and showed the relevance of work-related stress to the employee turnover.

This relationship is particularly relevant to financial sector employees. [Lin, Yen, Chuang, Yang, and Chuang \(2024\)](#) studied 501 bank employees and found that work stress was positively related to turnover intention. The researchers used the job stress questionnaire and intention to leave scale and analyzed the data using correlation and multiple regression techniques. However, the empirical findings remain inconsistent. [Falakhayah \(2025\)](#) reported that work stress did not significantly influence turnover intention among *Bank Rakyat Indonesia* employees, whereas [Gelencsér, Kőműves, Hollósy-Vadász, and Szabó-Szentgróti \(2025\)](#) found a significant positive relationship between the two. These inconsistent findings provide a basis for further investigation in different organizational contexts.

In this study, work stress was measured through excessive workload, target pressure, role conflict, fatigue, anxiety, and tension. Therefore, the research gap lies in the inconsistency of previous findings and the limited evidence concerning the simultaneous effects of leadership style, compensation, and work stress on turnover intention in financing companies, particularly PT Woori Finance Indonesia Tbk in Sumatera 2. This study aims to address this gap by examining the partial and simultaneous effects of these three variables on employees' turnover intention.

2.5 Conceptual Framework

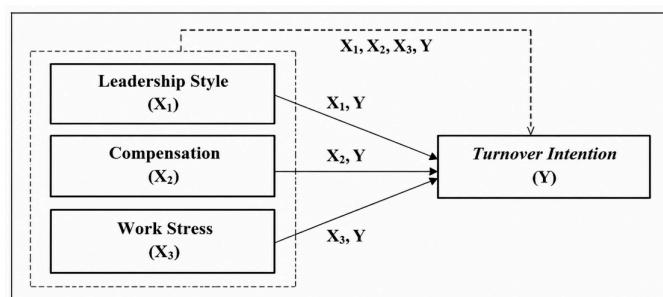


Figure 1. Conceptual framework

Based on Figure 1, the hypotheses are formulated as follows leadership style can influence turnover intention because leaders shape important aspects of employees' daily work experiences. Effective leadership can provide direction, motivation, recognition, communication, and support, whereas inappropriate leadership may increase employees' intention to leave the organization. [Donkor et al. \(2022\)](#) found that transformational leadership is negatively associated with employee turnover intention. [Similarly, Yücel \(2021\)](#) demonstrated that transformational leadership is related to employees' turnover intention. [Smama'h et al. \(2023\)](#) further examined the relationship between leadership styles and nurses' turnover intention, providing empirical evidence regarding the role of leadership style in explaining employees' intention to leave. Therefore, the first hypothesis is proposed:

H₁: Leadership style has a significant negative effect on employees' turnover intention

Compensation may influence turnover intention because employees evaluate whether the rewards they receive are appropriate relative to their contributions, responsibilities, and expectations. Appropriate compensation can strengthen employees' willingness to remain in an organization, whereas inadequate compensation may encourage employees to seek alternative employment opportunities. [Agustina et al. \(2021\)](#) found that compensation has a negative and significant effect on employee turnover intention. [Similarly, Salehah et al. \(2022\)](#) demonstrated that compensation is associated with turnover intention, highlighting its importance in employee retention. Therefore, the second hypothesis is proposed:

H₂: Compensation has a negative and significant effect on employees' turnover intention

Work stress may increase turnover intention because employees who continuously experience excessive workloads, target pressure, role conflict, fatigue, and psychological tension may perceive leaving the organization as an alternative to stressful working conditions. [Lai et al. \(2022\)](#) examined the relationship between work stress and employees' turnover intention and demonstrated the relevance of job stress in explaining employees' intention to leave. [Yulabi et al. \(2023\)](#) also found that work stress is positively correlated with turnover intention, indicating that higher levels of work-related stress may increase employees' intention to leave the organization. Therefore, the third hypothesis is proposed:

H₃: Work stress has a positive and significant effect on employees' turnover intention

Leadership style, compensation, and work stress represent different dimensions of employees' organizational experiences. Leadership reflects the managerial environment and interpersonal support provided by supervisors, compensation represents the rewards received by employees in exchange for their contributions, and work stress represents the demands and psychological pressures experienced in the workplace. Therefore, these three factors may collectively influence employees' turnover intentions. Thus, the fourth hypothesis is proposed:

H₄: Leadership style, compensation, and work stress simultaneously have a significant effect on employees' turnover intention

3. RESEARCH METHODOLOGY

This study employed a quantitative research approach with a descriptive quantitative design to analyze the effects of leadership style, compensation, and work stress on employee turnover intention at PT Woori Finance Indonesia Tbk, Sumatera 2 Area ([Sugiyono, 2022](#)). The research population consisted of 71 employees, all of whom were included as research respondents using a saturated sampling technique. Therefore, the final sample comprised 71 participants. The 30 respondents used in the validity and reliability testing were respondents from the preliminary instrument testing stage and were not included in the final sample of 71. The use of separate respondents for instrument testing was intended to assess the quality and consistency of the questionnaire before it was administered to the final sample.

Primary data were collected using a structured questionnaire distributed to employees. The questionnaire was developed based on the theoretical concepts and indicators of each research variable and was adapted to the context of employees at PT Woori Finance Indonesia Tbk Area Sumatera 2. The leadership style variable (X_1) was measured using indicators covering decision making ability, ability to motivate subordinates, communication ability, ability to control subordinates, leadership responsibility, and emotional control. The compensation variable (X_2) was measured through salary, incentives, allowances, employee facilities, or non-financial compensation, bonuses, and rewards. The work stress variable (X_3) was measured through excessive workload, work target pressure, role conflict, work fatigue, and anxiety and tension. Meanwhile, turnover intention (Y) was measured through thinking of quitting, intention to search for another job, and intention to quit. These indicators were translated into questionnaire items and subsequently reviewed and adjusted to ensure that the statements were relevant to the research context. The questionnaire used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

The questionnaire was subjected to validity and reliability testing before being used for the final data collection. A validity test was conducted using the Product Moment correlation. An item was considered valid when the calculated correlation coefficient (r -count) was greater than the critical value (r -table). The validity test involved 30 respondents, resulting in degrees of freedom (df) of 28 and an r -table value of 0.361 at a 5% significance level. The reliability test was conducted using Cronbach's alpha, with a coefficient greater than 0.70 considered to indicate adequate internal consistency. The results showed that all the questionnaire items met the validity and reliability criteria. The characteristics of the final respondents were described based on relevant demographic characteristics, including gender, age, educational background, and length of service. These characteristics were reported to provide a clearer description of the employees who participated in the study and provide contextual information for interpreting the research findings.

Table 2. Operational definition of variables and their measurement

No	Variables	Operational Definition of Variables	Indicators	Measurement Scale
1	Leadership Style (X_1)	Leadership style is the manner in which a leader influences the behavior of subordinates, encouraging them to cooperate and work more productively toward achieving organizational goals	Decision-making ability, ability to motivate subordinates, communication skills, ability to manage subordinates, leader responsibility, and ability to control emotions	Likert Scale

No	Variables	Operational Definition of Variables	Indicators	Measurement Scale
2	Compensation (X_2)	Compensation is any form of reward or remuneration provided by an organization to employees in return for their contributions, efforts, time, and intellectual input dedicated to achieving organizational goals	Salary (base wage), incentives, allowances, facilities, and bonuses or rewards	Likert Scale
3	Work Stress (X_3)	Work stress is a dynamic condition in which an individual is confronted with opportunities, demands, or resources related to what is desired; however, the outcome is perceived as uncertain and important	Excessive workload, pressure to meet work targets, role conflict, work fatigue, and anxiety and tension	Likert Scale
4	Turnover Intention (Y)	Turnover intention is an employee's conscious desire, intention, or inclination to leave the organization where they work in the future	Thinking of quitting, intention to search for another job, and intention to quit	Likert Scale

Table 2 shows this study consists of three independent variables, namely leadership style (X_1), compensation (X_2), and work stress (X_3), and one dependent variable, Turnover Intention (Y). Each variable is measured using relevant indicators related to leadership behavior, employee rewards, work pressure, and intention to leave the organization. All variables are measured using a Likert scale to assess respondents' perceptions of the research variables. Data analysis was conducted using SPSS (version 27). The analysis consisted of validity and reliability testing, classical assumption tests, and multiple linear regression analyses. Classical assumption tests include normality, multicollinearity, heteroscedasticity, and autocorrelation tests. Multiple linear regression analysis was used to examine the partial and simultaneous effects of leadership style, compensation, and work stress on employee turnover intentions. The t-test was used to examine the partial effects of the independent variables, while the F-test was used to examine their simultaneous effect on turnover intention.

4. RESULTS AND DISCUSSION

4.1 Instrument Feasibility Test

4.1.1 Validity Test

This validity testing is the level of precision of a measuring instrument in determining whether the questionnaire used is truly valid or not. In this study, researchers distributed questionnaires to 30 respondents. Validity was determined if the calculated r -value $>$ r -table, if so, the questionnaire statement was declared valid. r table (df) = $n-2 = 30-2 = 28$, therefore, the r table value of 28 is 0.361.

Table 3. Validity test results

Variables	Item Statement	r-value	r-table	Description
Leadership Style (X_1)	$X_{1.1}$	0.458	0.361	Valid
	$X_{1.2}$	0.724	0.361	Valid
	$X_{1.3}$	0.683	0.361	Valid
	$X_{1.4}$	0.656	0.361	Valid
	$X_{1.5}$	0.702	0.361	Valid
	$X_{1.6}$	0.858	0.361	Valid
	$X_{1.7}$	0.683	0.361	Valid
	$X_{1.8}$	0.633	0.361	Valid
	$X_{1.9}$	0.630	0.361	Valid
	$X_{1.10}$	0.773	0.361	Valid

Variables	Item Statement	r-value	r-table	Description
Leadership Style (X_1)	$X_{1.11}$	0.582	0.361	Valid
	$X_{1.12}$	0.522	0.361	Valid
	$X_{1.13}$	0.512	0.361	Valid
	$X_{1.14}$	0.733	0.361	Valid
	$X_{1.15}$	0.656	0.361	Valid
	$X_{1.16}$	0.800	0.361	Valid
	$X_{1.17}$	0.416	0.361	Valid
	$X_{1.18}$	0.710	0.361	Valid
Compensation (X_2)	$X_{2.1}$	0.601	0.361	Valid
	$X_{2.2}$	0.738	0.361	Valid
	$X_{2.3}$	0.754	0.361	Valid
	$X_{2.4}$	0.680	0.361	Valid
	$X_{2.5}$	0.816	0.361	Valid
	$X_{2.6}$	0.734	0.361	Valid
	$X_{2.7}$	0.665	0.361	Valid
	$X_{2.8}$	0.774	0.361	Valid
	$X_{2.9}$	0.736	0.361	Valid
	$X_{2.10}$	0.833	0.361	Valid
	$X_{2.11}$	0.652	0.361	Valid
	$X_{2.12}$	0.742	0.361	Valid
	$X_{2.13}$	0.810	0.361	Valid
	$X_{2.14}$	0.661	0.361	Valid
	$X_{2.15}$	0.806	0.361	Valid
Work Stress (X_3)	$X_{3.1}$	0.721	0.361	Valid
	$X_{3.2}$	0.817	0.361	Valid
	$X_{3.3}$	0.874	0.361	Valid
	$X_{3.4}$	0.875	0.361	Valid
	$X_{3.5}$	0.848	0.361	Valid
	$X_{3.6}$	0.847	0.361	Valid
	$X_{3.7}$	0.747	0.361	Valid
	$X_{3.8}$	0.848	0.361	Valid
	$X_{3.9}$	0.725	0.361	Valid
	$X_{3.10}$	0.841	0.361	Valid
	$X_{3.11}$	0.704	0.361	Valid
	$X_{3.12}$	0.808	0.361	Valid
	$X_{3.13}$	0.825	0.361	Valid
	$X_{3.14}$	0.846	0.361	Valid
	$X_{3.15}$	0.772	0.361	Valid
Turnover intention (Y)	Y_1	0.821	0.361	Valid
	Y_2	0.837	0.361	Valid
	Y_3	0.782	0.361	Valid
	Y_4	0.859	0.361	Valid
	Y_5	0.874	0.361	Valid
	Y_6	0.878	0.361	Valid
	Y_7	0.861	0.361	Valid

Variables	Item Statement	r-value	r-table	Description
Turnover intention (Y)	Y.8	0.827	0.361	Valid
	Y.9	0.838	0.361	Valid

Based on Table 3, all statement items in this study have an r -count $>$ r -table, therefore, it can be concluded that all statement items are valid. The validity test results indicate that all questionnaire items for leadership style (X_1), compensation (X_2), work stress (X_3), and turnover intention (Y) are declared valid. Each item has an r -value greater than the r -table value of 0.361, indicating that all measurement items have a significant correlation with their respective variables. Therefore, all indicators are considered appropriate and can be used to measure the research variables in further analysis.

4.1.2 Reliability Test

Reliability testing was conducted to determine whether the questionnaire demonstrated consistency when used repeatedly. The determination was based on the Cronbach's alpha value, where the instrument was considered reliable if the alpha value was >0.70 .

Table 4. Reliability test result

Variables	Calculated Value Cronbach Alpha	Value Limit	Description
Leadership Style (X_1)	0.919	0.70	Reliable
Compensation (X_2)	0.939	0.70	Reliable
Work Stress (X_3)	0.961	0.70	Reliable
Turnover intention (Y)	0.948	0.70	Reliable

Based on Table 4, the Cronbach alpha value for the leadership style variable was $0.919 > 0.70$, compensation variable was $0.939 > 0.70$, work stress variable was $0.961 > 0.70$, and the interest in turnover intention variable was $0.948 > 0.70$. Therefore, all variable items in this study were declared reliable and met the reliability criteria. These results indicate that the research instrument has a high level of internal consistency and is suitable for measuring the studied variables.

4.2 Descriptive Statistics Test

Descriptive statistics are used to provide an overview or explanation of data based on the average (mean), minimum, maximum, and standard deviation values. The standard deviation measures the level of data variability. If the value is greater than the mean, it indicates variation.

Table 5. Results of descriptive statistics test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Leadership Style (X_1)	71	56	87	71.76	8.41
Compensation (X_2)	71	34	75	55.60	9.79
Work Stress (X_3)	71	17	53	36.63	9.79
Turnover intention (Y)	71	9	31	15.66	5.5
Valid N (listwise)	71				

Based on Table 5, the statistical analysis of 71 respondents ($N=71$), the descriptive results of each research variable indicate that leadership style (X_1) obtained scores ranging from 56 to 87, with a mean value of 71.76 and a standard deviation of 8.41, indicating that employees generally perceive the leadership within the organization positively. Compensation (X_2) ranged from 34 to 75, with an average score of 55.60 and a standard deviation of 9.79, reflecting variations in employees' perceptions and satisfaction levels regarding the compensation system. Work stress (X_3) had scores between 17 and 53, with a mean value of 36.63 and a standard deviation of 9.79, indicating differences in employees' experiences of workplace pressure. Meanwhile, turnover intention (Y) ranged from 9 to 31, with a mean score of 15.66 and the lowest standard deviation of 5.50, suggesting that

employees generally showed consistent and relatively low levels of intention to leave the company.

4.3 Classical Assumption Test

4.3.1 Normality Test

The normality test was used to determine whether the confounding variables or residuals in a regression model were normally distributed. In this study, the normality test was conducted using the Kolmogorov-Smirnov method.

Table 6. Normality test results

Unstandardized Residual		
N		71
Normal Parameters ^a	Mean	0.0000000
	Std. Deviation	2.75886178
Most Extreme Differences	Absolute	0.093
	Positive	0.093
	Negative	-0.063
Test Statistic		0.093
Asymp. Sig. (2-tailed)		.200d
Monte Carlo Sig. (2-tailed)	Sig.	0.128
	99% Confidence Interval	Lower Bound 0.119
		Upper Bound 0.136
a. Test distribution is normal		
b. Calculated from data		
c. Lilliefors Significance Correction		
d. This is the lower bound of the true significance		
e. Lilliefors' method based on 10000 Monte Carlo samples with a starting seed of 2000000		

Based on Table 6, it is known that the Asymp. Sig. (2-tailed) value is $0.200 > 0.05$, therefore, it can be concluded that the data is normally distributed. This result indicates that the residual values meet the normality assumption required for multiple linear regression analysis. Therefore, the regression model can be further tested using subsequent statistical analyses.

4.3.2 Multicollinearity Test

The multicollinearity test aims to determine whether there is a high correlation between the independent variables in a multiple linear regression model.

Table 7. Multicollinearity test results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	27.360	4.396		6.224	0.001		
	X_1	-0.207	0.041	-0.316	-5.088	0.001	0.975	1.026
	X_2	-0.195	0.040	-0.307	-4.823	0.001	0.929	1.076
	X_3	0.381	0.035	0.678	10.724	0.001	0.942	1.062
a. Dependent Variable: Y								

a. Dependent Variable: Y

Table 7 shows the leadership style variable has a tolerance value of $0.975 > 0.10$, the compensation variable has a value of $0.929 > 0.10$, and the work stress variable has a value of $0.942 > 0.10$. Meanwhile, the Variance Inflation Factor (VIF) value for all variables is < 10.00 . Therefore, it can be concluded that the regression model does not experience symptoms of multicollinearity. This indicates that the independent variables are not highly correlated with each other, allowing the regression model to provide reliable estimation results.

4.3.3 Heteroscedasticity Test

The heteroscedasticity test aims to determine whether in the regression model there is inequality in residual variance between one and another. The results of the heteroscedasticity test are shown in the scatterplot.

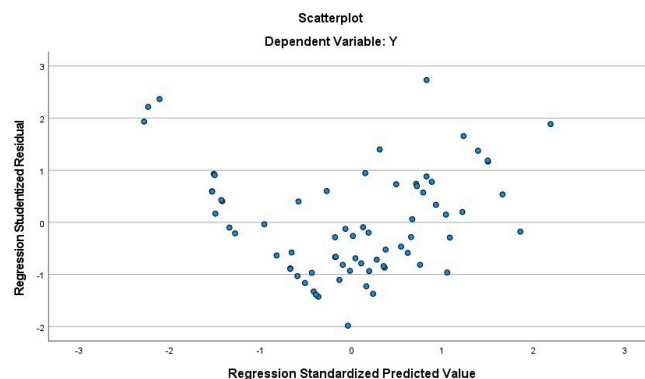


Figure 2. Heteroscedasticity test result

Based on the scatterplot pattern of the points shown in Figure 2, it can be concluded that heteroscedasticity does not occur in the regression model. The residual points are randomly distributed and do not form a specific pattern, indicating that the residual variance remains constant or homogeneous (homoscedasticity). Therefore, the regression model has fulfilled the assumption of homoscedasticity and is appropriate for further analysis.

4.3.4 Autocorrelation Test

Table 8. Autocorrelation test result

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.865 ^a	0.748	0.737	2.820	1.817
a. Predictors: (Constant), X_3 , X_1 , X_2					
b. Dependent Variable: Y					

Table 8 shows a Durbin-Watson value of 1.817 was obtained. Referring to the Durbin-Watson table with a sample size (n) of 71 and three independent variables ($k=3$), the values for D_L and D_U were found to be 1.528 and 1.704, respectively. Since the Durbin-Watson value falls within the range $D_U < DW < 4 - D_U$ ($1.704 < 1.817 < 2.296$), it can be concluded that there is no autocorrelation in the regression model. Thus, the regression model satisfies the classical assumption regarding autocorrelation.

4.4 Multiple Linear Regression Test

Multiple linear regression analysis was used to determine the influence of independent variables, namely leadership style (X_1), compensation (X_2), and work stress (X_3), on the dependent variable, turnover intention (Y).

Table 9 . Multiple linear regression analysis results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.360	4.396		6.224	0.001
	X_1	-0.207	0.041	-0.316	-5.088	0.001
	X_2	-0.195	0.040	-0.307	-4.823	0.001
	X_3	0.381	0.035	0.678	10.724	0.001
a. Dependent Variable: Y						

Table 9 shows that leadership style (X_1) and compensation (X_2) have negative and significant effects on turnover intention (Y), with significance values of 0.001 (<0.05). Meanwhile, work stress (X_3) has a positive and significant effect on turnover intention, with a significance value of 0.001 (<0.05). These results indicate that improving leadership style and compensation can reduce employees' intention to leave, whereas higher work stress tends to increase turnover intention. Based on Table 9, the regression equation derived from the unstandardized coefficients column is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \quad (1)$$

$$Y = 27.360 - 0.207X_1 - 0.195X_2 + 0.381X_3 \quad (2)$$

Formula 1 and Formula 2 shows the constant value of 27.360 indicates that if the variables of leadership style (X_1), compensation (X_2), and work stress (X_3) are assumed to be zero, the value of turnover intention (Y) is predicted to be 27.360. The coefficient of the leadership style variable (X_1) is 0.207, indicating a negative effect, meaning that each one-unit increase in leadership style will decrease turnover intention by 0.207. Similarly, the compensation variable (X_2) has a coefficient of 0.195, indicating that each one-unit increase in compensation will reduce turnover intention by 0.195. Meanwhile, the work stress variable (X_3) has a coefficient of 0.381, indicating a positive effect, meaning that each one-unit increase in work stress will increase turnover intention by 0.381.

4.5 Hypothesis Testing

4.5.1 Partial T-Test

The partial t-test was used to determine whether the independent variables, namely leadership style (X_1), compensation (X_2), and work stress (X_3) had a partial (individual) influence on the dependent variable, namely intention to use turnover intention (Y). If the calculated t value $> t$ table, the independent variable has a partial influence, and vice versa. Furthermore, if the significance value is < 0.05 , the independent variable is also declared to have a partial influence. The t-table value can be determined using the following Formula 3:

$$df = n - k - 1 = 71 - 3 - 1 = 67 \quad (3)$$

Where n represents the number of samples and k represents the number of independent variables. Based on the calculation formula, the degree of freedom (df) value is 67. With a significance level (α) of 5% (0.05), the obtained t-table value is 1.996, which is used as the reference value for hypothesis testing in the partial regression analysis. The hypothesis is accepted when the absolute t-value exceeds the t-table value and the significance value is below 0.05.

Table 10. T-Test results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.360	4.396		6.224	0.001
	X_1	-0.207	0.041	-0.316	-5.088	0.001
	X_2	-0.195	0.040	-0.307	-4.823	0.001
	X_3	0.381	0.035	0.678	10.724	0.001
a. Dependent Variable: Y						

Table 10 shows the leadership style variable (X_1) has a calculated t-value of $|-5.088| = 5.088$ and a significance value (Sig.) of 0.001. Because the calculated t-value exceeded the t-table value ($5.088 > 1.996$) and the Sig. If the value is less than 0.05 ($0.001 < 0.05$), H_0 is rejected and H_1 is

accepted. Thus, it can be concluded that the first hypothesis is accepted, indicating that leadership style has a significant effect on turnover intention, albeit negatively. The compensation variable (X_2) has a calculated t -value of $|-4.823| = 4.823$ and a significance value (Sig.) of 0.001. Because the calculated t -value exceeds the t -table value ($4.823 > 1.996$) and the sig. If the value is less than 0.05 ($0.001 < 0.05$), H_0 is rejected, and H_2 is accepted. Thus, it can be concluded that compensation has a significant effect on turnover intention, albeit a negative one. The work stress variable (X_3) has a calculated t -value of 10.724 and a significance value (Sig.) of 0.001. Because the calculated t -value exceeds the t -table value ($10.724 > 1.996$) and the Sig. If the value is less than 0.05 ($0.001 < 0.05$), H_0 is rejected and H_3 is accepted. Thus, it can be concluded that work stress has a positive and significant effect on employee turnover intention.

4.5.2 F Test (Simultaneous)

The F test (simultaneous) was used to determine the simultaneous effect of the independent variables on the dependent variable. If F-value > F-table and the significance value < 0.05, then the independent variables simultaneously influence the dependent variable, and vice versa. To calculate F-table, the following Formula 4 and Formula 5:

$$df2 = n - k \quad (5)$$

$$df1 = k - 1 \quad (4)$$

Where k represents the number of independent and dependent variables, and n represents the number of samples in the study. Based on the formula calculation, the degrees of freedom for the F-test are obtained as $df1=3$ and $df2=67$. With a significance level (α) of 5% (0.05), the F-table value is 2.74, which serves as the reference value for evaluating the simultaneous effect of the independent variables on the dependent variable. The following table presents the results of the simultaneous F-test conducted in this study.

Table 10. T-Test results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	27.360	4.396		6.224	0.001
	X_1	-0.207	0.041	-0.316	-5.088	0.001
	X_2	-0.195	0.040	-0.307	-4.823	0.001
	X_3	0.381	0.035	0.678	10.724	0.001

a. Dependent Variable: Y

Table 10 shows F-calculated (66.276) > F-table (2.74) and the significance value is $0.001 < 0.05$, indicating that H_0 is rejected and H_4 is accepted. Thus, it can be concluded that leadership style (X_1), compensation (X_2), and work stress (X_3) simultaneously have a significant effect on turnover intention (Y) among employees of PT Woori Finance Indonesia, Tbk (Sumatera 2 Area). These results indicate that the combination of managerial practices, reward systems, and workplace stress conditions plays an important role in explaining employees' intention to leave the organization.

4.5.3 Coefficient of Determination (R²) Test

Table 12. R² test results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.865	.748	.737	2.820
a. Predictors: (Constant), Leadership Style, Compensation, Work Stress				
b. Dependent Variable: Turnover Intention				

Table 12 shows the interpretation of the simultaneous effect of the independent variables on the dependent variable is as follows: correlation coefficient ($R=0.865$), there was a very strong positive relationship between the independent variables (leadership style, compensation, and work stress) and turnover intention. Coefficient of determination $R^2=0.748$, the R^2 value indicates that 74.8% of the variance in turnover intention can be explained by leadership style, compensation, and work stress. The remaining 25.2% was influenced by other variables outside this research model. Standard error of the estimate ($SEE=2.820$), the variation in the regression model was relatively small, proving that the model had high precision and accuracy in predicting turnover intention.

4.6 Discussion

The statistical analysis results indicate that leadership style (X_1) has a significant negative effect on employee turnover intention at PT Woori Finance Indonesia Tbk (Sumatera 2 Area). This is supported by a calculated t -value of 5.088 (absolute value) and a significance (Sig.) value of 0.001. Since the calculated t -value exceeds the t -table value ($5.088 > 1.996$) and the Sig. value is less than 0.05 ($0.001 < 0.05$), these statistical indicators confirm a significant relationship between leadership style and employee turnover intention. In other words, the better the leadership style applied by a leader within a company or organization, the lower the level of employee turnover intention. The results of this study align with those of research conducted by [Angellika, Mendra, and Harwathy \(2022\)](#), who found a negative effect of leadership style on employee turnover intention, as well as by [Apriyani and Asmalah \(2025\)](#), who also found that leadership style negatively affects turnover intention.

Statistical analysis results indicate that compensation (X_2) has a significant negative partial effect on employee turnover intention at PT Woori Finance Indonesia Tbk (Sumatera 2 Area). This is supported by a calculated t -value of 4.823 (absolute value) and a significance value (Sig.) of 0.001. Since the calculated t -value exceeds the t -table value ($4.823 > 1.996$) and the significance value is less than 0.05 ($0.001 < 0.05$), it can be interpreted that better compensation provided by the company leads to lower employee turnover intention. These findings align with the research conducted by [Hafni and Sari \(2019\)](#), which indicates that compensation has a negative effect on employee turnover intention; specifically, better compensation leads to lower turnover intention.

The statistical analysis results indicate that work stress (X_3) has a positive and significant partial effect on employee turnover intention at PT Woori Finance Indonesia Tbk (Sumatera 2 Area). The work stress variable (X_3) yielded a t -statistic value of 10.724 and a significance value (Sig.) of 0.001. Since the t -statistic exceeds the t -table value ($10.724 > 1.996$) and the significance value is less than 0.05 ($0.001 < 0.05$), these statistical indicators confirm a significant relationship between work stress and employee turnover intention. These findings align with the research conducted by mayrita, which found that work stress has a positive and significant effect on employees' turnover intention.

The results of the F-test statistical analysis indicate that the variables of leadership style (X_1), compensation (X_2), and work stress (X_3) simultaneously exert a significant influence on employee turnover intention at PT Woori Finance Indonesia, Tbk (Sumatera Area 2). This finding is evidenced by the fact that the calculated F-value (F-count) exceeds the critical F-value (F-table), specifically, F-count $66.276 > F$ -table 2.74 ($\alpha=0.05$, $df1=3$, $df2=67$) with a significance level of 0.05. These statistical indicators strongly confirm that the three independent variables collectively make a substantial and significant contribution to explaining the variation in turnover intention. Based on the research by

[Sarantie, Indrawati, and Mulyani \(2022\)](#), which utilizes Mobley's turnover theory as the basis for understanding the concept of turnover intention, an employee's decision to remain with or leave an organization is influenced by two opposing forces those that encourage the employee to stay and those that drive them to leave. Forces encouraging retention include good leadership, adequate compensation, and a comfortable work environment, whereas forces driving departure include high work stress, poor leadership, and inadequate compensation.

5. CONCLUSIONS

5.1 Conclusion

This study examines the impact of leadership style, compensation, and work stress on employee turnover intention at PT Woori Finance Indonesia Tbk (Sumatera 2 Area). The findings indicate that leadership style (X_1) has a significant negative effect on employee turnover intention, demonstrating that effective and appropriate leadership practices can reduce employees' intention to leave the organization. Compensation (X_2) also has a significant negative effect on turnover intention, indicating that fair, competitive, and appropriate compensation is associated with lower employee turnover intentions. Meanwhile, work stress (X_3) has a significant positive effect on turnover intention, suggesting that excessive workload, high targets, and work pressure may increase employees' desire to leave the company. Therefore, improvements in organizational culture, workload balance, schedule flexibility, and effective stress management are required to create a healthier work environment. Furthermore, leadership style, compensation, and work stress simultaneously have a significant effect on turnover intention (Y), confirming that employee turnover intention is not determined by a single factor but results from the combined influence of managerial practices, reward systems, and workplace conditions. Thus, enhancing leadership quality, providing fair compensation, and managing work-related stress are important strategies for reducing employee turnover intention.

5.2 Research Limitations

This study has several limitations that should be considered when interpreting the findings. First, the variables examined were limited to three independent variables, namely leadership style, compensation, and work stress, with turnover intention as the dependent variable. Other factors that may influence turnover intention, such as job satisfaction, organizational commitment, career development opportunities, and work environment, were not included in this study. Second, the research scope was limited to employees of PT Woori Finance Indonesia Tbk (Sumatera 2 Area), therefore, the findings may not fully represent employees in other branches or operational regions. Third, this study employed a quantitative approach based on questionnaires and statistical analysis, which limits the exploration of deeper qualitative aspects, such as individual experiences, personal motivations, and long-term workplace dynamics.

5.3 Suggestions and Directions for Future Research

Based on the findings regarding the effects of leadership style, compensation, and work stress on employee turnover intention at PT Woori Finance Indonesia Tbk (Sumatera 2 Area), several recommendations are proposed. The company should continuously improve leadership competencies through training, coaching, and periodic evaluations to strengthen communication, motivation, and fair decision-making processes, thereby reducing employees' intention to leave. In addition, the company should regularly evaluate and improve its compensation system to ensure that salaries, incentives, allowances, bonuses, and non-financial rewards are aligned with employee performance and contributions, as a fair and competitive compensation system can enhance employee loyalty and commitment. The company should also strengthen work stress management programs by balancing workloads, establishing realistic targets, providing psychological support, and creating a healthy and collaborative organizational culture. Since the findings show that leadership style, compensation, and work stress simultaneously influence turnover intention, future strategies should adopt an integrated human resource management approach that addresses these three aspects simultaneously. Future research is also encouraged to include additional variables, broader organizational contexts, and qualitative approaches to provide a more comprehensive understanding of employee turnover intention.

ACKNOWLEDGEMENT

The authors would like to express their gratitude to Universitas Mitra Indonesia for the academic support and facilities provided throughout the research process. The authors also extend their appreciation to PT Woori Finance Indonesia Tbk (Sumatera 2 Area) and all employees who participated as respondents and provided valuable information for this study. Their support and cooperation contributed significantly to the completion of this research.

AUTHOR CONTRIBUTIONS

LAP contributed to research conceptualization, instrument development, data collection, data analysis, interpretation of results, and preparation of the initial manuscript draft. H contributed to research methodology, supervision, validation of the research process, and critical review of the manuscript. D contributed to data analysis validation, academic review, and manuscript improvement. MSA contributed to theoretical review, manuscript evaluation, and refinement of the discussion section. M contributed to research administration, manuscript editing, and final review of the article. All authors have read and approved the final version of the manuscript.

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