

# Workplace Dynamics and Employee Retention: Examining the Impact of Workload, Work-Life Balance, Environment, and Leadership on Turnover Intention in the Banking Sector

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**Abstract:** This study is entitled "The Effect of Workload, Work Life Balance, Work Environment and Leadership Style on Employee Turnover Intention at KB Bank Jember". The purpose of this study is to analyze the factors that influence employee intention to leave the company, focusing on KB Bank Jember. Workload is defined as the demands that must be completed by employees within a certain period. Placing employees according to their abilities is the key to achieving optimal performance. In addition, work life balance is also a major focus. This study shows that high work pressure can disrupt employees' ideal time balance. A good work environment contributes to employee satisfaction, and this study examines how the work environment at KB Bank Jember affects employees in carrying out their duties and its impact on turnover intention. The leadership style applied at KB Bank Jember is an important element in this study. A leadership style that supports and motivates employees is expected to reduce turnover intention. Through the analysis of data obtained from 60 employees as research samples, the results show that these factors interact with each other and have a significant influence on employee intention to leave the company. This study is expected to provide insight for KB Bank Jember management in formulating strategies to improve employee retention and create a better work environment.

**Key words:** Workload, Work Life Balance, Work Environment, Leadership Style and Turnover Intention.



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## 1. Introduction

Human resources are the most crucial strategic assets in every activity. In-depth analysis and continuous development of human potential will maximize its contribution to the organization and individuals. Human Resource Management is a discipline that focuses on managing work relationships, developing employee competencies, and optimizing individual and team performance in order to achieve organizational goals. The advancement of science and technology, both in developed and developing countries, is highly dependent on the development of human resource management or what is known as human resource management, which has an

important role in various sectors. However, on the other hand, this development does not always have a positive impact. Science, technology and strategy which are now the main drivers of human progress also cause various inequalities and contamination, both in the physical, social, biological and cultural fields. Menurut (Samsuni, 2017) Human resources can be interpreted as residents who are ready, willing and able to contribute to all efforts aimed at achieving the goals of an organization. With the development of the era of globalization, an organization is required to work effectively and efficiently. Competition in the era of globalization has led to increasing developments in technology and communication. In addition, human resources need to be continuously developed in various ways, by developing human resources, the quality of human resources themselves can also be developed. Without human resources, technology and communication are useless for business actors (Kusuma & Rindaningsih, 2023).

Menurut (Sumardin, 2023), Employee turnover intention is a serious problem that can damage the company. To overcome this problem, companies need to create a positive work environment, provide career development opportunities. In this way, companies can retain existing employees and reduce the cost of recruiting and training new employees. and support for work-life balance are the keys to creating a positive work environment. Thus, employees will feel more appreciated and motivated to contribute more to the success of the company. The higher the turnover rate in a company, the higher the risk of problems that will be faced. In addition to causing problems, high turnover rates can also have negative impacts such as instability and uncertainty in employee work, if turnover intention occurs in a company, the company has lost an employee who has worked for a long time and has a lot of experience in the company. (Faturrahman et al., 2020).

The banking sector is currently experiencing a rapid digital revolution. The use of modern financial technology such as mobile banking has changed the way employees work and driven the need for competent human resources in the technology field. However, behind this development, the banking sector in Indonesia faces serious challenges in the form of high employee desire to leave banking companies, a turnover rate reaching 14% according to research (Widjanarko et al., 2022), far above the average for other sectors. The main factors contributing to employee intention to leave include work pressure and low levels of job satisfaction. Work pressure generally arises from heavy demands and the pressure to provide the best service to customers, which can cause employees to feel burdened and dissatisfied with their jobs. In addition, unclear career paths and lack of appreciation from leaders are also the main reasons employees seek opportunities elsewhere (Kevin, 2023). Thus, it is important for banking institutions to focus on HR development through improving the work environment in order to reduce turnover intention and retain the best talents amidst tight industry competition.

Similarly, Bank Bukopin Jember has been able to accelerate digital transformation, improve operational efficiency and expand market segments. PT Bank KB Bukopin Tbk, which has been established since 1970. With the support of a strong parent company, KB Bukopin now has a clear vision to become one of the largest banks in Indonesia. PT Bank Bukopin Tbk officially changed its name to PT Bank KB Bukopin Tbk on February 23, 2021. Then, on March 3, 2024, the bank officially changed its name to KB Bank. This change is a strategic step to strengthen the company's identity and increase public trust. KB Bank's steps in serving and fulfilling the desires of its customers are by having quality and competent human resources in achieving the company's goals in their field of work. However, retaining employees who are competent and of good quality is not easy for KB Bank Jember, because of various problems and gaps that are directly related to human resources that cause turnover intention.

Menurut (Suhartini, 2022), If the annual turnover percentage reaches 10%, it can be categorized that the turnover in the company is quite high. The turnover percentage in 2019 reached 8.4% with 1 employee entering and 4 employees leaving, in 2020 the turnover at KB Bank increased by 2.8% with a total of 11.2% with a total of 2 employees entering and 5 employees leaving, the

lowest percentage of employee turnover at KB Bank was in 2021 with a total of 43 employees, employees entered as many as 1 person while the number of employees who left was 3 people, and in 2022 the percentage of turnover at KB Bank Jember increased again with a total percentage of 10.2% with the number of employees who left as many as 4 people while no employees entered the same as in 2023 no employees entered but there were 3 employees who resigned with a total turnover percentage of 8.5%. can be seen from the percentage of turnover in 2020 is the highest turnover, if the KB Bank Jember leader does not analyze the things that make employees decide to resign from employees the same thing will happen again and can cause various impacts on the achievement of KB Bank Jember's performance In recent years, PT KB Bank has faced a major challenge in the form of an increase in the high rate of employee resignations than employees who are accepted. One of the main causes is the imbalance in the distribution of workload. Many employees feel overwhelmed by the high demands of production that are not balanced with adequate rest time or energy recovery. This condition causes stress and other mental health disorders, prompting them to leave their jobs in order to find a more supportive and comfortable work environment.

KB Bank employees face major challenges due to limited human resources, which causes many of them to have to perform double duties. For example, tellers also act as customer service, while back office tasks that do not have special officers are often taken over by cleaners. With a lean organizational structure, the workload received by each employee becomes very heavy, often exceeding their capacity. This condition not only increases work pressure but also disrupts the work-life balance, because employees have to work overtime or outside working hours in order to achieve targets set by the company. This high workload also encourages an increase in the intention to resign (turnover intention). Employees who feel burdened usually experience a decrease in job satisfaction, which ultimately triggers a desire to seek better career opportunities. In addition, job uncertainty and lack of support from management exacerbates this situation, creating an uncondusive work environment and increasing the risk of resignation. Therefore, it is very important for KB Bank management to address this issue by distributing the workload more fairly and providing adequate support and training to improve employee performance and reduce turnover rates. The leadership aspect also plays an important role in retaining employees. Transparent, inclusive, and caring leadership for employee welfare can increase team motivation and productivity. On the other hand, an authoritarian and rigid leadership style often makes employees feel unappreciated, leading to dissatisfaction that drives them to resign. Therefore, companies need to realize that workload, work-life balance, work environment, and leadership style are interrelated and influence each other. By prioritizing employee welfare and creating a harmonious and balanced work environment, companies can effectively reduce employee resignation rates while increasing overall team productivity

## 2. Materials and Methods

The variables used in this study are independent variables (free) and dependent variables (bound). The independent variables in this study are Workload (X1), Work Life Balance (X2), Work Environment (X3), and Leadership Style (X4) while the dependent variable in this study is Turnover Intention (Y). This study aims to reveal the causal relationship between workload, work life balance, work environment, and leadership style on employee turnover intention at KB Bank Jember. The approach used is descriptive causal with a combination of quantitative methods. Data analysis will be carried out using multiple linear regression. This study specifically uses a quantitative approach. The data sources used include primary data collected directly by researchers with the main data source being the results of data collection through questionnaires distributed to all KB Bank Jember employees and secondary data obtained from previously existing sources. The population of this study is all employees working at KB Bank Jember Main Branch Office (KCU) and 4 Sub-Branch Offices (KCP). The total population is 60 people. Based

on this study, the author used 100% of KB Bank Jember employees, totaling 60 respondents. In this study, the non-probability sampling method was applied with a saturated sampling approach, or commonly known as the census technique.

### 3. Results

#### 1. Validity Test

Validity analysis aims to measure the level of accuracy of a measurement instrument in representing the concept or phenomenon to be measured. Thus, validity becomes a benchmark for the reliability of data obtained from distributing questionnaires. The validity criteria of an item are determined based on the comparison between the correlation coefficient of observation results (R count) with the critical value of the correlation coefficient (R table). If R count is greater than R table, then the item is considered valid. Conversely, if R count is smaller than or equal to R table, then the item is declared invalid. From the calculation of the R table above, the results of the R table 58 are obtained which show the number 0.254. It can be concluded that the data will be declared valid if the result of the r count is more than 0.254. The results of the validity test in this study are as follows:

**Table 1. Validity Test Results**

Variable	Item	Rhitung	Rtabel	Ket
Workload (X1)	X1.1	0,466	0,254	Valid
	X1.2	0,503	0,254	Valid
	X1.3	0,622	0,254	Valid
	X1.4	0,789	0,254	Valid
	X1.5	0,598	0,254	Valid
	X1.6	0,563	0,254	Valid
Work Life Balance (X2)	X2.1	0,503	0,254	Valid
	X2.2	0,463	0,254	Valid
	X2.3	0,592	0,254	Valid
	X2.4	0,568	0,254	Valid
	X2.5	0,628	0,254	Valid
	X2.6	0,792	0,254	Valid
Work environment (X3)	X3.1	0,538	0,254	Valid
	X3.2	0,521	0,254	Valid
	X3.3	0,653	0,254	Valid
	X3.4	0,600	0,254	Valid
	X3.5	0,332	0,254	Valid
	X3.6	0,469	0,254	Valid
	X3.7	0,282	0,254	Valid
	X3.8	0,637	0,254	Valid
	X3.9	0,506	0,254	Valid
	X3.10	0,524	0,254	Valid
Leadership Style (X4)	X4.1	0,665	0,254	Valid
	X4.2	0,606	0,254	Valid
	X4.3	0,685	0,254	Valid
	X4.4	0,696	0,254	Valid
	X4.5	0,706	0,254	Valid
	X4.6	0,674	0,254	Valid
Turnover Intention (Y)	X5.1	0,771	0,254	Valid
	X5.2	0,642	0,254	Valid

	X5.3	0,770	0,254	<i>Valid</i>
	X5.4	0,804	0,254	<i>Valid</i>
	X5.5	0,771	0,254	<i>Valid</i>
	X5.6	0,797	0,254	<i>Valid</i>

Data Processed with SPSS (2025)

Table 1 shows the results of the validity test for several research variables, consisting of Workload (X1), Work Life Balance (X2), Work Environment (X3), Leadership Style (X4), and Turnover Intention (Y). Each variable has several measurement items that are tested using the calculated R correlation value and compared with the R table value of 0.250. The results of the analysis show that all items in each variable have a calculated R value that is greater than the R table, so that all items are declared valid. Thus, the research instrument used in this table meets the validity requirements and can be used for further measurements in research.

## 2. Reliability Test

According to (Ghozali, 2018), The reliability of a questionnaire refers to the level of consistency and stability of the measurement results obtained. A reliable questionnaire will produce consistent data when testing is carried out repeatedly on the same subject. In this study, the reliability test uses the Cronbach alpha coefficient to measure the level of correlation between items in the questionnaire. A questionnaire can be considered reliable if the Cronbach alpha coefficient value exceeds 0.60.

**Table 2. Reliability Test Results**

<b>Variabel</b>	<b>Cronbach's Alpha</b>	<b>Standar Reliabilitas</b>	<b>Ket</b>
<i>Workload (X1)</i>	0,632	0,60	<i>Reliabel</i>
<i>Work Life Balance (X2)</i>	0,633	0,60	<i>Reliabel</i>
<i>Work environment (X3)</i>	0,682	0,60	<i>Reliabel</i>
<i>Leadership Style (X4)</i>	0,741	0,60	<i>Reliabel</i>
<i>Turnover Intention (Y)</i>	0,850	0,60	<i>Reliabel</i>

Data Processed with SPSS (2025)

Table 2 shows the results of the reliability test for five research variables, namely Workload (X1), Work Life Balance (X2), Work Environment (X3), Leadership Style (X4), and Turnover Intention (Y). Reliability is measured using Cronbach's Alpha, with a reliability standard set at 0.60. The results of the analysis show that all variables have Cronbach's Alpha values above the specified standard, ranging from 0.632 to 0.850, so that all variables are declared reliable. This shows that the research instrument has a good level of internal consistency, so it can be used for further measurements in research

## 3. Normality Test

According to (Ghozali, 2018) The normality test aims to evaluate whether the residual variables in the regression model have a normal distribution. The basis for decision making can be based on probability with the provision that if the probability value is more than 0.05, then the data distribution is considered normal. If the probability value is less than 0.05, then the data distribution does not follow a normal distribution. The following are the results of the normality test:



**Table 3. Results of the Kolmogorov-Smirnov Normality Test**

<i>Unstandardized Residual</i>		
N		60
<i>Normal Parameters<sup>a,b</sup></i>	<i>Mean</i>	.0000000
	<i>Std. Deviation</i>	.67498701
<i>Most Extreme Differences</i>	<i>Absolute</i>	.084
	<i>Positive</i>	.046
	<i>Negative</i>	-.084
<i>Test Statistic</i>		.084
<i>Asymp. Sig. (2-tailed)</i>		.200 <sup>c</sup>

Data Processed with SPSS (2025)

Based on the results of the One-Sample Kolmogorov Smirnov test, it is known that the residual data does not show any indication of deviation from the normal distribution. This is indicated by the Asymp. Sig. (2-tailed) value of 0.200c, which is greater than the general significant limit of 0.05. In addition, the Kolmogorov-Smirnov statistical value is 0.084, with an absolute difference and extreme positive of 0.046 and an extreme negative difference of -.084. Overall, it can be concluded that the assumption of normality of the residuals in the regression model is met, which means that the data in this study is normally distributed.

#### 4. Multicollinearity Test

According to (Ghozali, 2018), the purpose of the multicollinearity test is to ensure that there is no correlation between independent variables in the regression model. The ideal regression model does not contain correlation between independent variables. To detect multicollinearity, you can use the VIF and tolerance values. The regression model is considered free of multicollinearity if the VIF value is less than 10 and the tolerance is more than 0.10. However, if the VIF exceeds 10 and the tolerance is less than 0.10, then the model indicates multicollinearity.

**Table 4. Multicollinearity Test Results**

<b>Model</b>	<b><i>Collinearity Statistic</i></b>		<b>Keterangan</b>
	<b><i>Tolerance</i></b>	<b>VIF</b>	
<i>Workload (X1)</i>	0,960	1.042	<i>There is no multicollinearity</i>
<i>Work Life Balance (X2)</i>	0,886	1.129	<i>There is no multicollinearity</i>
<i>Work environment (X3)</i>	0,993	1.007	<i>There is no multicollinearity</i>
<i>Leadership Style (X4)</i>	0,916	1.092	<i>There is no multicollinearity</i>

Data Processed with SPSS (2025)

Based on table 4, it is known that the tolerance value of all independent variables is more than 0.10 and the VIF value of all independent variables is also less than 10. This means that the variables used in this study do not show any symptoms of multicollinearity, which means that all variables can be used.

#### 5. Heteroscedasticity Test

The heteroscedasticity test aims to evaluate whether the error variance in each observation in the regression model is constant or not. Heteroscedasticity occurs when the error variance between observations is not constant. A qualified regression model is a model that shows homoscedasticity, which means there is no heteroscedasticity. The criteria for decision making in

the heteroscedasticity test are if the significance value is greater than 0.05, then it can be concluded that there is no heteroscedasticity in the regression model. Conversely, if the significance value is less than 0.05, then there is heteroscedasticity in the regression model (Ghozali, 2018). The presence of heteroscedasticity can cause the regression coefficient to be inaccurate, which can cause errors or overestimation. The results of the heteroscedasticity test are attached below:

**Table 5. Glejser Test Results**

<b>Variabel</b>	<b>Sig</b>	<b>Keterangan</b>
<i>Workload (X1)</i>	0,337	<i>There is no heteroscedasticity</i>
<i>Work Life Balance (X2)</i>	0,078	<i>There is no heteroscedasticity</i>
<i>Work environment (X3)</i>	0,556	<i>There is no heteroscedasticity</i>
<i>Leadership Style (X4)</i>	0,091	<i>There is no heteroscedasticity</i>

Data Processed with SPSS (2025)

Based on table 5, the significance value of each variable is more than 0.05. Therefore, based on the research, it can be concluded that there is no indication of heteroscedasticity in the regression model. This indicates that the linear regression model used is valid.

## 6. Multiple Linear Regression Analysis

The analysis in this study uses a multiple linear regression model. In accordance with the definition (Ghozali, 2018), Multiple linear regression is a statistical technique that allows researchers to measure the simultaneous influence of several independent variables on one dependent variable. In other words, this analysis aims to identify and quantify the relative contribution of each independent variable in explaining the variation of the dependent variable. The results of the multiple linear regression analysis in this study can be seen in the following table:

**Table 6. Results of Multiple Linear Regression Analysis**

<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>
1	<i>(Constant)</i>	8,255	1,757	-
	<i>Workload (X1)</i>	0,317	0,043	0,553
	<i>Work Life Balance (X2)</i>	0,232	0,045	0,404
	<i>Work environment (X3)</i>	0,088	0,028	0,232
	<i>Leadership Style (X4)</i>	0,115	0,043	0,202

Data Processed with SPSS (2025)

Based on table 6, the results of the multiple linear regression test above can be arranged in the form of a regression equation as follows:

$$Y = 8,255 + 0,317 X1 + 0,232 X2 + 0,088 X3 + 0,115 X4 + e$$

In this equation, the constant of 8.255 shows that if the independent variables (workload, work life balance, work environment and leadership style) have a value of zero, then the value of the

dependent variable remains at 8.255. The regression coefficient for the workload variable (X1) is 0.317, which means that every one unit increase in workload will increase turnover intention by 0.317, assuming other variables remain constant. The beta value of 0.553 indicates that workload has the most dominant influence compared to other variables. The work life balance variable (X2) has a regression coefficient of 0.232, indicating that every one unit increase in work life balance will increase turnover intention by 0.232. The beta value of 0.404 indicates that work life balance has a significant influence on the dependent variable. The work environment variable (X3) has a regression coefficient of 0.088, which means that every one unit increase in the work environment will increase turnover intention by 0.088. The beta value of 0.232 indicates that the influence of the work environment on the dependent variable is smaller than workload and work life balance. Meanwhile, the leadership style variable (X4) has a regression coefficient of 0.115, which indicates that every one unit increase in leadership style will increase turnover intention by 0.115. With a beta value of 0.202, the influence of leadership style on the dependent variable is the smallest compared to other variables. Overall, the results of this multiple linear analysis show that workload (X1) has the greatest influence on the dependent variable, followed by work life balance (X2), work environment (X3) and leadership style (X4).

## 7. T-test (Partial Test)

The t-statistic test is used to analyze the effect of each independent variable on the dependent variable. The partial test is carried out with a significance level of 0.05.(Ghozali, 2018). The test criteria used are by comparing the calculated t value with the t table value. An independent variable is said to have a partial significant effect on the dependent variable if the calculated t value is greater than the t table and the significance level is less than 0.05. The results of the t test in this study can be seen in the following table:

**Table 7. t-Test Results (Partial)**

<b>Variabel</b>	<b>Signifikansi Hitung</b>	<b>Taraf Signifikansi</b>	<b>T Hitung</b>	<b>T Tabel</b>	<b>Keterangan</b>
<i>Workload (X1)</i>	0,000	0,05	7,398	2,004	<i>Accepted</i>
<i>Work Life Balance (X2)</i>	0,000	0,05	5,185	2,004	<i>Accepted</i>
<i>Work environment (X3)</i>	0,003	0,05	3,159	2,004	<i>Accepted</i>
<i>Leadership Style (X4)</i>	0,011	0,05	2,637	2,004	<i>Accepted</i>

Data Processed with SPSS (2025)

The workload variable has a significance value of 0.000 that the value is smaller than the significance level of 0.05. While for the t-value, it gets a value of 7.398> from the t-table value of 2.004. So based on these results, it can be stated that the workload variable has a significant effect on the turnover intention variable. So it can be concluded that the first hypothesis, H1: Workload has a significant effect on employee turnover intention at KB Bank Jember "hypothesis accepted". The work-life balance variable has a significance value of 0.000 that the value is smaller than the significance level of 0.05. While for the t-value, it gets a value of 5.185> from the t-table value of 2.004. So based on these results, it can be stated that the work-life balance variable has a significant effect on the turnover intention variable. So it can be concluded that the second hypothesis, H2: Work-life balance has a significant effect on employee turnover intention at KB Bank Jember "hypothesis accepted". The work environment variable has a significance value of 0.003 that the value is smaller than the significance level of 0.05. While for the calculated t value, it gets a value of 3.159> from the t table value of 2.004. So based on these results, it can be stated that the work environment variable has a significant effect on the turnover intention variable. So it



can be concluded that the third hypothesis, H3: The work environment has a significant effect on employee turnover intention at KB Bank Jember "hypothesis accepted". The leadership style variable has a significance value of 0.011 that the value is smaller than the significance level of 0.05. While for the calculated t value, it gets a value of 2.637 > from the t table value of 2.004. So based on these results, it can be stated that the leadership style variable has a significant effect on the turnover intention variable. So it can be concluded that the fourth hypothesis, H4: leadership style has a significant effect on employee turnover intention at KB Bank Jember "hypothesis accepted".

## 8. Results of Determination Coefficient

The determination coefficient test is used to measure how much influence the independent variables (workload, work life balance, work environment and leadership style) have on the dependent variable (turnover intention). The coefficient of determination value obtained ranges from 0 to 1. The closer to 1, the greater the contribution of the independent variables in explaining the variation of the dependent variable. Conversely, an  $R^2$  value approaching 0 indicates that the independent variables have very little influence on the dependent variable. The results of the determination coefficient are as follows:

**Table 8. Results of Determination Coefficient**

<i>Model Summary</i>				
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
<b>1</b>	<b>0,840<sup>a</sup></b>	<b>0,705</b>	<b>0,683</b>	<b>0,699</b>

Data Processed with SPSS (2025)

Based on table 8 which presents the results of the determination coefficient ( $R^2$  Test), the correlation coefficient value is 0.840. This indicates a strong relationship between the independent variables and the dependent variables in the model used. The R Square value of 0.705 indicates that around 70.5% of the variation in the dependent variable can be explained by the independent variables in this model, while the remaining 29.5% is explained by other factors outside the model.

## 9. Discussion

Based on the results of multiple linear regression testing and the results of hypothesis testing, it shows that the variables of workload, work life balance, work environment and leadership style have a significant effect on the turnover variable. The results show that the hypothesis is "accepted".

Workload has an effect on employee turnover intention as proven in this study. It can be interpreted that the higher the level of workload given, the employee's intention to leave their job increases. Based on the test results using multiple linear analysis with SPSS, it shows that the regression coefficient for the workload variable is 0.317, which means that every one unit increase in workload will increase the dependent variable by 0.317, assuming other variables remain constant, indicating an influence between workload and turnover intention. In addition, the results of the t-test (partial) show that the significance value is 0.000 and the calculated t is 7.398, which means that workload has a significant effect on employee turnover intention. Thus, it can be concluded that the higher the workload felt by employees, the more likely they are to have the intention to change jobs. Based on the results of the research that has been conducted, that respondents answered agree with an average answer of 48.3%, most respondents agreed that they experienced physical fatigue due to the workload they were carrying. This indicates a serious problem related to the workload at KB Bank Jember. Excessive physical fatigue can have a negative impact on employee health, reduce productivity and the risk of work errors. Therefore.

KB Bank Jember needs to immediately take strategic steps to overcome this problem. Efforts that can be made by KB Bank are to evaluate the workload, conduct a comprehensive evaluation of the workload of each position to indicate excessive and inefficient tasks. Furthermore, KB Bank Jember can rearrange the workload by distributing tasks more evenly and considering employee capacity. Building open communication between management and employees can also be done so that employees can convey complaints and suggestions related to the workload. Management also needs to provide feedback to employees to help them improve their performance and reduce pressure so as not to increase employee turnover intention. This study provides insight for KB Bank Jember management to consider effective workload management in order to reduce the level of turnover intention. The results of this study are in line with research conducted by (Nengsih et al., 2024) which found that workload partially had a significant effect on turnover intention. In a study conducted by (Astutik & Liana, 2022) also found that workload has a positive and significant effect on employee turnover intention. The conclusion is that workload has a significant effect on employee turnover intention at KB Bank Jember.

Based on the results of multiple linear regression analysis using SPSS, the regression coefficient value is 0.232, so for the work life balance variable (X<sub>2</sub>) it has a regression coefficient of 0.232 which indicates that every one unit increase in work life balance will increase the dependent variable by 0.232. This shows that work life balance has an effect on turnover intention. Furthermore, the results of the t-test (partial) show a significance result of 0.000 and a calculated t of 5.185 which means that the work life balance variable significantly affects employee turnover intention. Thus it can be concluded that the better the balance between work life and personal life felt by employees, the lower the tendency of employees to leave the company. The results of the study indicate that work life balance has a significant effect on the turnover intention of KB Bank Jember employees. This indicates that the imbalance between work life and personal life of employees contributes to employee intentions to leave the company. Employees who find it difficult to divide their time and energy between work and personal life tend to experience fatigue and job dissatisfaction which ultimately encourages employees to look for job opportunities elsewhere. Therefore, KB Bank Jember needs to immediately take steps to improve employee work life balance to reduce the level of turnover intention. Efforts that can be made by KB Bank Jember are by implementing a work life balance culture promotion policy, where employees will feel appreciated and supported in maintaining a balance between work and personal life. For example, such as flexible leave to give employees more control over their time. This study emphasizes the importance of company policies in creating a work environment that supports employee personal life balance in order to reduce the level of turnover intention, encourage employees to take leave, avoid excessive overtime and respect time outside of working hours. Building open communication between management and employees can also be done so that employees can convey complaints and suggestions related to work life balance. Management also needs to provide feedback to employees to show empathy for employee needs so as not to increase employee turnover intention. The results of this study are in line with research conducted by (Pantouw, 2022) with the results of work life balance having a positive effect on turnover intention, research conducted by (Manampiring, 2022) which found that work life balance had a simultaneous effect on turnover intention and research conducted by (Pramushinta et al., 2024) with research results that work life balance has a significant effect on turnover intention and research conducted by (Prayogi et al., 2019) states that work life balance has a positive and significant effect on turnover intention. Thus it can be concluded that work life balance has a significant effect on employee turnover intention at KB Bank Jember.

Based on the results of multiple linear regression analysis using SPSS, the regression coefficient value is 0.088, which means that every one unit increase in the work environment will increase the dependent variable by 0.088. This indicates that the work environment has an influence on turnover intention. Furthermore, the results of the t-test (partial) showed a significance result of

0.003 and a calculated  $t$  of 3.159, which means that the work environment variable significantly affects employee turnover intention. Thus, it can be concluded that the better the work environment in a company, the lower the level of employee desire to leave the company. The results of the study showed that the work environment has a significant influence on the turnover intention of KB Bank Jember employees. Based on the results of the study that has been conducted, that respondents answered agree with an average answer of 57.3%. This indicates that less conducive work environment conditions contribute to employee intentions to leave the company. An uncomfortable and unsupportive work environment can cause dissatisfaction and lack of motivation which ultimately encourages employees to look for job opportunities elsewhere. Therefore, KB Bank Jember needs to immediately take strategic steps to create a more positive and supportive work environment. Efforts that can be made by KB Bank Jember are to improve the condition of the physical environment, ensuring that the physical environment is comfortable, safe and healthy. This includes ensuring adequate lighting, good ventilation, comfortable temperatures and clean and well-maintained facilities. Increasing employee involvement can also be done to encourage employees to be involved in making decisions and company activities. This can be done by holding team meetings, employee surveys and social activities. This study confirms that in addition to workload and work life balance, the work environment must also be considered so that it continues to run well, such as the relationship between employees and employees and the relationship between superiors and employees. This aims to avoid turnover intention in employees. The results of this study are in line with research conducted by (Wulandari et al., 2024) with the results that the work environment has a significant influence on turnover intention and research conducted by (Krismoko, 2024) that the work environment has a positive influence on turnover intention, then research conducted by (Efritriana & Liana, 2022) get the result that the work environment has a positive and significant effect on turnover intention. Thus it can be concluded that the work environment has a significant effect on employee turnover intention at KB Bank Jember.

Leadership style according to Ordway Tead (Hidayati, 2024) is an effort made to inspire and direct others to collaborate effectively in order to achieve a common vision. Based on the results of multiple linear regression analysis using SPSS, a regression coefficient value of 0.115 was obtained, indicating that every one unit increase in leadership style will increase the dependent variable by 0.115, this indicates that leadership style has an influence on turnover intention. Furthermore, the results of the  $t$ -test (partial) showed a significance result of 0.011 and a calculated  $t$  of 2.637, which means that the leadership style variable significantly affects employee turnover intention. Thus, it can be concluded that the style of a leader in leading his company is very important to consider in order to increase employee comfort and reduce the level of turnover intention in employees. The results of the study showed that leadership style has a significant influence on the turnover intention of KB Bank Jember employees. Based on the results of the research that has been conducted, respondents answered in agreement with an average answer of 73.1%. This indicates that an ineffective leadership style contributes to employees' intention to leave the company. An authoritarian leadership style, lack of communication and lack of employee support can lead to dissatisfaction and ultimately encourage employees to leave their jobs and seek employment opportunities elsewhere. Therefore, KB Bank Jember needs to immediately take strategic steps to improve the quality of leadership style at all levels. Efforts that can be made to overcome this problem are by organizing leadership training for all managers and supervisors. This training should focus on developing communication skills, empathy, decision-making and motivation. Leadership performance evaluation can also be done including feedback from employees, the results of the evaluation can be used to identify areas that need to be improved and provide appropriate support. Leadership at KB Bank Jember is also advised to be able to build a positive leadership culture to create an environment where employees feel appreciated, supported and motivated to achieve their full potential. This study confirms that the

leadership style applied in an organization or company can influence employees' decisions to stay or leave their jobs. The results of this study are in line with research conducted by (Amarta & Mukhroji, 2024) The results of this study are in line with research conducted by, (Saklit, 2017) also examined the influence of leadership style on turnover intention and found that leadership style has a positive influence on turnover intention. Thus, it can be concluded that the work environment has a significant influence on employee turnover intention at KB Bank Jember

## 10. Conclusion

The results of this study indicate that workload has a significant effect on employee turnover at Bank KB Jember, as seen from the results of the t-test, thus the hypothesis stated that workload has a significant effect on employee turnover has been proven. The results of the analysis show that the higher the workload felt by employees, the higher the employee's desire to leave the company. Overall, this study confirms that workload is an important factor that influences employee turnover at Bank KB Jember. Therefore, management needs to take strategic steps to reduce the negative impact of workload to increase employee loyalty and job satisfaction.

Work life balance also has a significant influence on employee turnover intention at KB Bank Jember as seen from the results of the t-test, thus the hypothesis stated that work life balance has a significant influence on employee turnover intention has been proven. The results of the analysis show that the better the level of work life balance felt by employees, the lower the employee's intention to leave the company. Conversely, if employees experience an imbalance between work and personal life, turnover intention will tend to increase. This finding confirms that companies need to pay attention to policies and strategies that support employee work life balance to reduce turnover intention.

In addition to workload and work life balance, the work environment also has a significant influence on employee turnover intention at KB Bank Jember, as can be seen from the results of the t-test, thus the hypothesis stated that the work environment has a significant influence on employee turnover intention has been proven. The results of the analysis show that the better the work environment in the company, the lower the level of employee desire to leave the company. Conversely, if the work environment is not well maintained, employee turnover intention will increase.

In addition, the results of this study indicate that leadership style has a significant influence on employee turnover intention at KB Bank Jember, as seen from the results of the t-test, thus the hypothesis stated that leadership style has a significant influence on employee turnover intention has been proven. The results of the analysis show that the leadership style applied in the company plays an important role in shaping the level of job satisfaction, emotional attachment and employee motivation to continue working in the company. The results of the study indicate that a less effective leadership style tends to increase employee turnover intention. Conversely, if the leadership is better, it can reduce employee intentions to leave the company

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