



Servant Leadership, Social Work Environment, and Turnover Intention in Microfinance: The Mediating Role of Job Satisfaction

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ABSTRACT

In a growing company, various issues inevitably arise. These issues can disrupt and hinder ongoing business processes. One of the human resource (HR) problems is the increasing intention of employees to leave the company. Therefore, turnover intention in the company needs to be examined further. This study analyzes turnover intention regarding servant leadership style and social work environment with job satisfaction as a mediator. This research is a type of quantitative study conducted at PT PNM Mekaar Region Surabaya 1. The data collection method used in this study is a questionnaire. The sampling technique employed is non-probability sampling. This study's population comprises PT PNM Mekaar Region Surabaya 1 employees. The analysis method used in this study is Structural Equation Modeling (SEM) with SmartPLS software. The results indicate that the servant leadership style affects job satisfaction, and the social work environment also affects job satisfaction. Moreover, the servant leadership style influences turnover intention. However, the social work environment does not affect turnover intention, and job satisfaction moderately influences turnover intention.

INTRODUCTION

In a growing company, numerous problems inevitably arise, potentially disrupting and hindering ongoing business processes. One of the human resource (HR) issues is the increasing turnover intention among employees. Therefore, the turnover intention within the company needs to be further examined.

Turnover intention can be influenced by various factors, both push and pull factors. Push factors are those that drive employees to leave the company, such as job dissatisfaction, lack of career development, and poor working conditions. On the other hand, pull factors are those that attract employees away from the company, such as better job offers, higher salaries, and more promising career opportunities elsewhere. The turnover intention at PT PNM Mekaar Persero Region Surabaya 1 from 2020 to 2024 is as follows:

Table 1.1

Jumlah Karyawan Resign dari Tahun 2019-2024 di PNM regional Surabaya 1

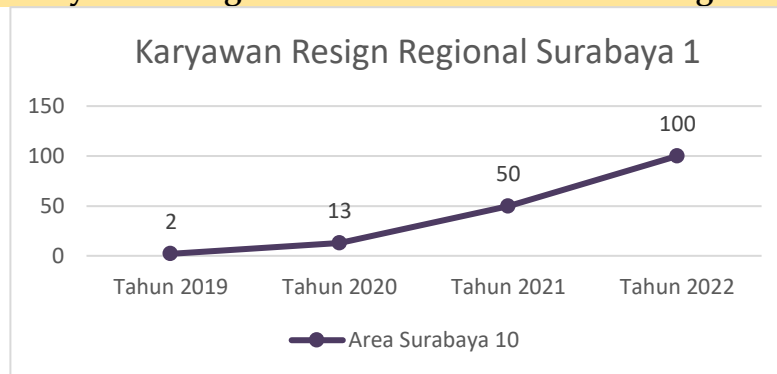
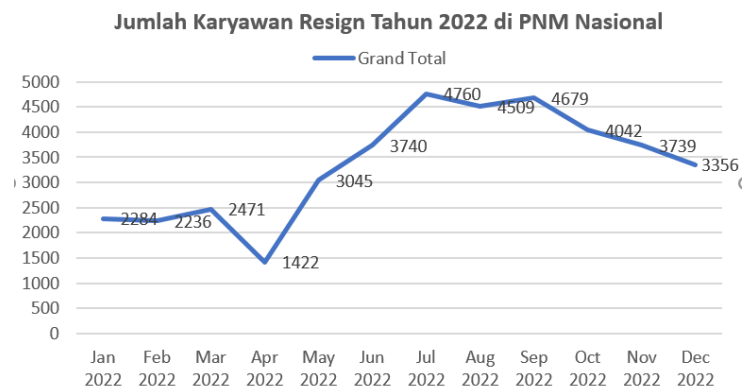


Table 1.2

Jumlah Karyawan Resign dari Tahun 2024 di PNM Nasional



The data above illustrates the comparison of the employee resignation rates at PNM Mekaar in Regional Surabaya 1 and PNM Mekaar employees nationwide. At PNM Mekaar Regional Surabaya 1, the number of employees resigning has consistently increased since 2019. In 2024, the number of employees choosing to resign reached 986. Nationally, the number of resigning employees saw a significant increase in mid-2024, although it decreased in the subsequent months. This presents a unique problem for the company, as filling these vacancies involves more than just patching positions but is crucial for the company's sustainability.

According to research conducted by Tsani (2016), if the employee turnover rate exceeds 10% per year, it is considered detrimental to a company. This is supported by research conducted by Antono (2024), which found that in the past three years (2018-2020), the turnover intention rate among employees at PT. Permodalan Nasional Madani (PNM) has been increasing. This is further corroborated by interviews with the Head of the PNM Mekaar Area in Madura, stating, "before and after the (COVID pandemic), turnover (in Madura) remained high" (Suhartini, interview, January 9, 2023). This data indicates a gap in the business phenomenon.

Prawitasari (2016) explained that turnover intention is influenced by job satisfaction. Different studies have shown varying results, indicating that turnover intention is not influenced by job satisfaction (Zulfa and Azizah, 2020). Thus, there is a research gap in previous studies. Based on the phenomenon described above and the research gap in prior studies, the author conducted research on "**Servant Leadership, Social Work Environment, and Turnover Intention in Microfinance: The Mediating Role of Job Satisfaction**"

THEORETICAL REVIEW

Servant Leadership

Servant Leadership is a leadership style that focuses on serving subordinates, prioritizing their needs to improve the overall well-being of the organization.

Social Work Environment

Social Work Environment includes aspects of culture, norms, and the quality of interaction between members of the organization. A positive social work environment offers social support, open communication, and collaboration that promotes employee well-being.

Job Satisfaction

Job Satisfaction is an employee's positive perception of their work, including aspects such as satisfaction with salary, work environment, recognition, and opportunities for development.

Data Analysis

Descriptive Analysis

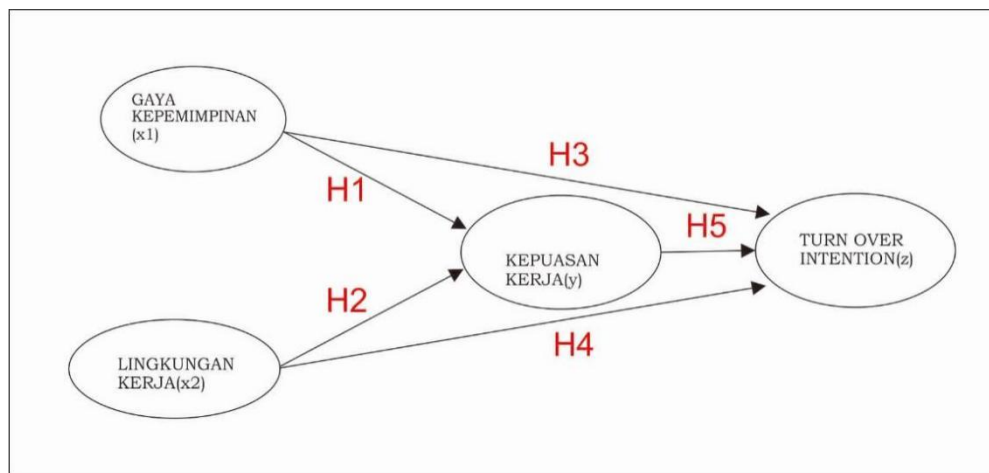
Descriptive analysis is conducted to understand the respondents' responses regarding the research variables by examining the average, minimum, maximum, and standard deviation values (Ghozali, 2011). The data obtained will be presented in table form to facilitate data processing.

Partial Least Square (PLS)

Partial Least Squares, or PLS, is an alternative method to SEM that can address common issues faced by researchers in their studies. According to Haryono (2017), these issues include researchers having complex variable relationships but small sample sizes. PLS has two evaluation stages in its analysis test: both the internal and external models. The external model seeks to evaluate dependability and validity, while the inner model aims to test hypotheses.

Conceptual Framework

The conceptual framework represents the relationship between theory and the research focus, embodied in a conceptual model. Based on the theoretical framework previously discussed, it can be observed that employee turnover intention (Y1) at PT PNM Mekaar Region Surabaya 1 is influenced by job satisfaction (X1), the work environment (X2), and servant leadership (X3). Based on this description, to better understand the thought process in this research, refer to the following diagram:



Hypothesis

The contribution of servant leadership and the social work environment to the level of employee turnover intention through job satisfaction. Servant leadership is a leadership style where the leader serves others or subordinates in such a way that they are willing to follow the leader's direction to achieve the company's goals.

Other research results presented by Ermi and Anisa (2021) state that leadership style and turnover intention are categorized as very strong, meaning that leadership style has a very strong influence on employee turnover intention. Based on this, the hypotheses can be formulated as follows:

- H1: Servant leadership contributes to employee job satisfaction.
- H2: The social work environment contributes to employee job satisfaction.
- H3: Servant leadership contributes to employee turnover intention.
- H4: The social work environment contributes to employee turnover intention.
- H5: Employee job satisfaction contributes to employee turnover intention.

RESULTS

Outer Model Analysis

Convergent Validity

The following figure illustrates how SmartPLS 3.0 was used to process the research data:

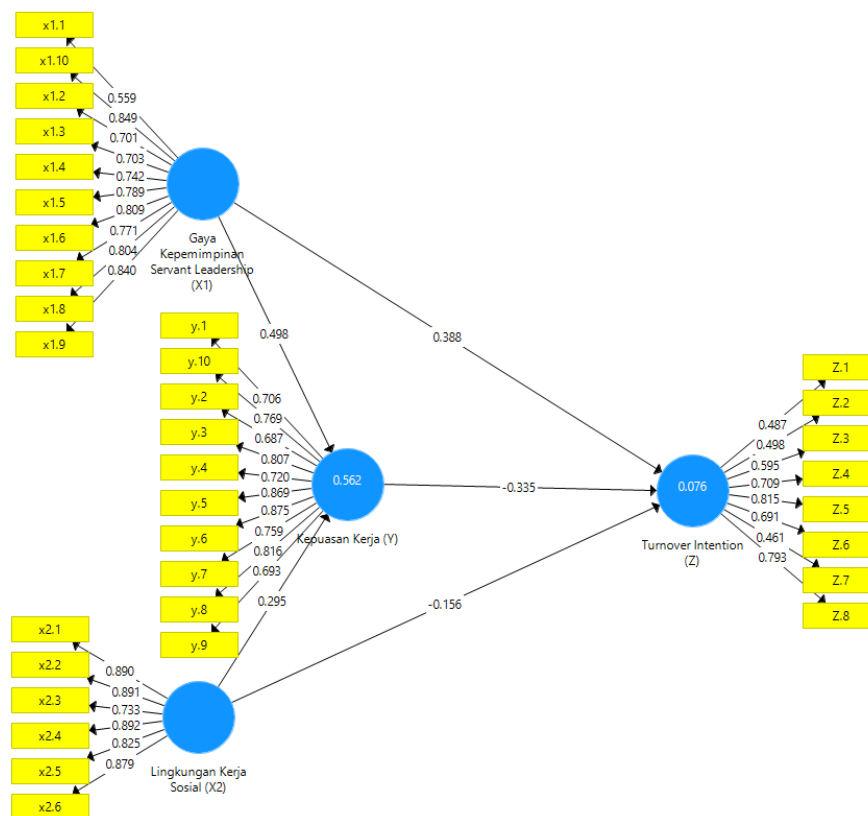


Figure 4.1 Data Processing Results Phase 1

The values of the loading factor or outer loading are used to test convergent validity. If an indicator's outer loading value is more than 0.7, it is deemed to meet the good category's convergent validity requirements. The outer loading values for each indicator on the study variables are listed below:

Table 4.1 Outer Loading Phase 1

Variable	Indicator	Loading Factor	Rule of Thumb	Outcome
Gaya Kepemimpinan Servant Leadership (X1)	X1.1	0.559	0.700	Not Valid
	X1.2	0.701	0.700	Valid
	X1.3	0.703	0.700	Valid
	X1.4	0.742	0.700	Valid
	X1.5	0.789	0.700	Valid
	X1.6	0.809	0.700	Valid
	X1.7	0.771	0.700	Valid
	X1.8	0.804	0.700	Valid
	X1.9	0.840	0.700	Valid
	X1.10	0.849	0.700	Valid
Lingkungan Kerja Sosial (X2)	X2.1	0.590	0.700	Valid
	X2.2	0.591	0.700	Valid
	X2.3	0.733	0.700	Valid
	X2.4	0.892	0.700	Valid
	X2.5	0.825	0.700	Valid
	X2.6	0.879	0.700	Valid
Kepuasan Kerja (Y)	Y.1	0.706	0.700	Valid
	Y.2	0.687	0.700	Not Valid
	Y.3	0.807	0.700	Valid
	Y.4	0.720	0.700	Valid
	Y.5	0.869	0.700	Valid
	Y.6	0.875	0.700	Valid
	Y.7	0.759	0.700	Valid
	Y.8	0.816	0.700	Valid

	Y.9	0.693	0.700	Not Valid
	Y.10	0.769	0.700	Valid
<i>Turnover Intention</i> (Z)	Z.1	0.487	0.700	Not Valid
	Z.2	0.498	0.700	Not Valid
	Z.3	0.595	0.700	Not Valid
	Z.4	0.709	0.700	Valid
	Z.5	0.815	0.700	Valid
	Z.6	0.691	0.700	Not Valid
	Z.7	0.461	0.700	Not Valid
	Z.8	0.793	0.700	Valid

Source: Appendix 4

The correlation between the item/instrument scores and the construct scores (loading factor), with the requirement that the loading factor value of each instrument be >0.7 , demonstrates the convergent validity of the measurement model. Based on the first data processing for the Servant Leadership Style variable (X1), one instrument was invalid (<0.7), namely X1.1. For the Job Satisfaction variable (Y), two instruments were invalid (<0.7), namely Y1.2 and Y1.10. For the Turnover Intention variable (Z), five instruments were invalid (<0.7), namely Z.1, Z.2, Z.3, Z.6, and Z.7. Therefore, loading factor values < 0.7 must be eliminated or removed from the model.

To meet the required convergent validity, which is higher than 0.7, a second data processing was carried out. Below are Figure 4.2 and Table 4.10:

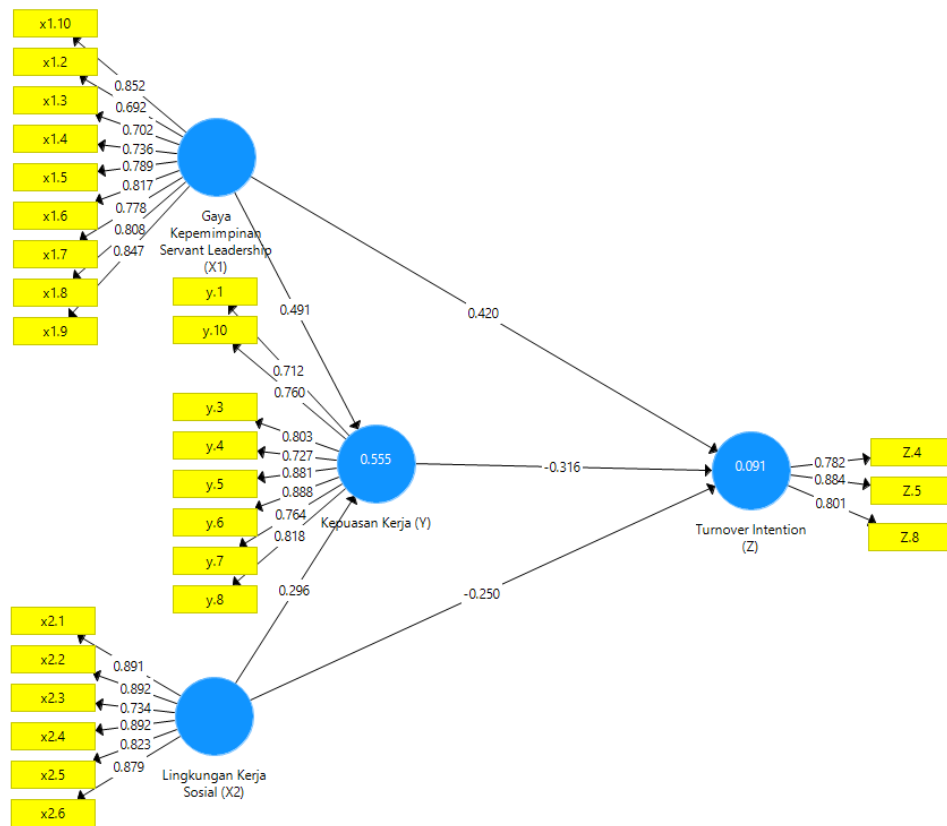


Figure 4.2 Data Processing Results Phase 2

The values of the loading factor or outer loading are used to test convergent validity. If an indicator's outer loading value is more than 0.7, it is deemed to meet the good category's convergent validity requirements. The outer loading values for each indicator on the study variables are listed below:

Table 4.2 Outer Loading Phase 2

Variable	Indicator	Loading Factor	Rule of Thumb	Outcome
Gaya Kepemimpinan Servant Leadership (X1)	X1.2	0.692	0.700	Not Valid
	X1.3	0.702	0.700	Valid
	X1.4	0.736	0.700	Valid
	X1.5	0.789	0.700	Valid
	X1.6	0.817	0.700	Valid
	X1.7	0.778	0.700	Valid
	X1.8	0.808	0.700	Valid
	X1.9	0.847	0.700	Valid

	X1.10	0.852	0.700	Valid
Lingkungan Kerja Sosial (X2)	X2.1	0.891	0.700	Valid
	X2.2	0.892	0.700	Valid
	X2.3	0.734	0.700	Valid
	X2.4	0.892	0.700	Valid
	X2.5	0.823	0.700	Valid
	X2.6	0.879	0.700	Valid
Kepuasan Kerja (Y)	Y.1	0.712	0.700	Valid
	Y.3	0.803	0.700	Valid
	Y.4	0.727	0.700	Valid
	Y.5	0.881	0.700	Valid
	Y.6	0.888	0.700	Valid
	Y.7	0.764	0.700	Valid
	Y.8	0.818	0.700	Valid
	Y.10	0.760	0.700	Valid
Turnover Intention (Z)	Z.4	0.782	0.700	Valid
	Z.5	0.884	0.700	Valid
	Z.8	0.801	0.700	Valid

Source: Appendix 4

The correlation between the item/instrument scores and the construct scores (loading factor), with the requirement that the loading factor value of each instrument be >0.7 , demonstrates the convergent validity of the measurement model. One instrument, X1.2, was invalid (<0.7) according to the second data processing for the Servant Leadership Style variable (X1). As a result, loading factor values less than 0.7 need to be deleted from the model. In order to achieve the necessary convergent validity of greater than 0.7, a third round of data processing was done. Table 4.11 and Figure 4.3 are shown below:

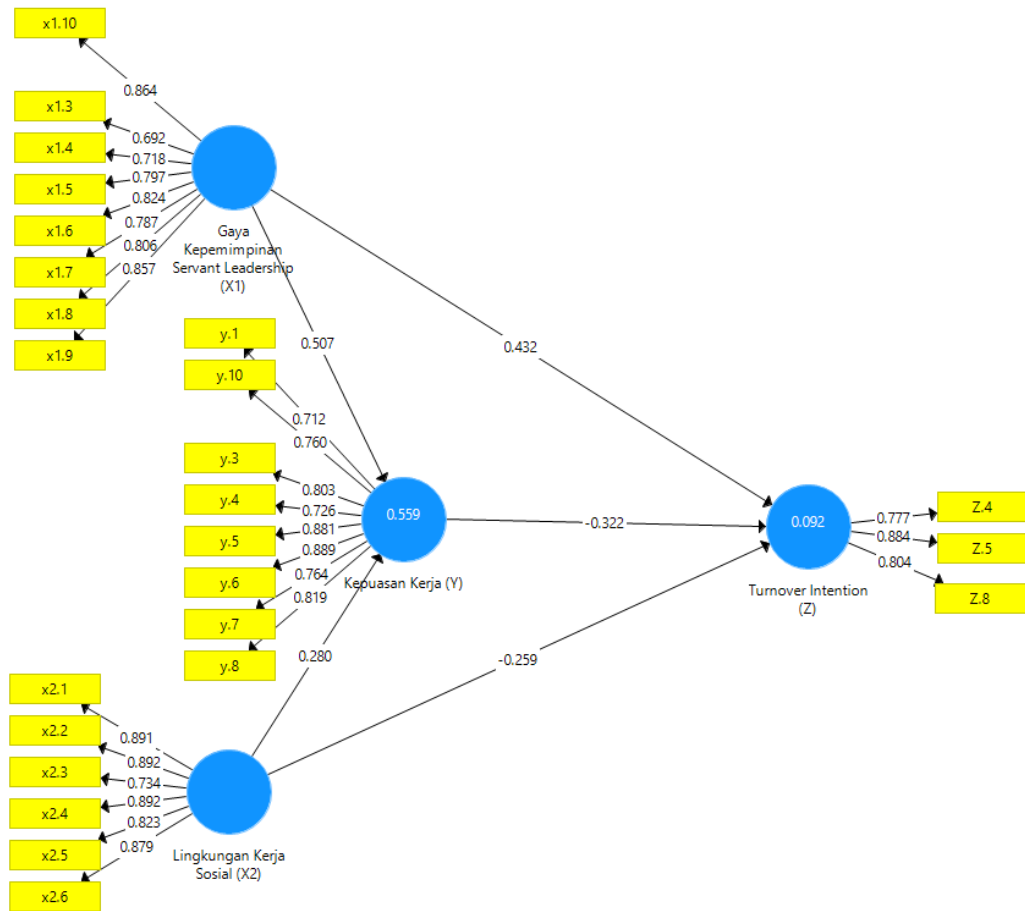


Figure 4.3 Data Processing Results Phase 3

The values of the loading factor or outer loading are used to test convergent validity. If an indicator's outer loading value is more than 0.7, it is deemed to meet the good category's convergent validity requirements. The outer loading values for each indicator on the study variables are listed below:

Table 4.3 Outer Loading Phase 3

Variable	Indicator	Loading Factor	Rule of Thumb	Outcome
Servant Leadership (X1)	X1.3	0.692	0.700	Not Valid
	X1.4	0.718	0.700	Valid
	X1.5	0.797	0.700	Valid
	X1.6	0.824	0.700	Valid
	X1.7	0.787	0.700	Valid

	X1.8	0.806	0.700	Valid
	X1.9	0.857	0.700	Valid
	X1.10	0.864	0.700	Valid
Social Work Environment (X2)	X2.1	0.891	0.700	Valid
	X2.2	0.892	0.700	Valid
	X2.3	0.734	0.700	Valid
	X2.4	0.892	0.700	Valid
	X2.5	0.823	0.700	Valid
	X2.6	0.879	0.700	Valid
Job Satisfaction (Y)	Y.1	0.712	0.700	Valid
	Y.3	0.803	0.700	Valid
	Y.4	0.726	0.700	Valid
	Y.5	0.881	0.700	Valid
	Y.6	0.889	0.700	Valid
	Y.7	0.764	0.700	Valid
	Y.8	0.819	0.700	Valid
	Y.10	0.760	0.700	Valid
Turnover Intention (Z)	Z.4	0.777	0.700	Valid
	Z.5	0.884	0.700	Valid
	Z.8	0.804	0.700	Valid

Source: Appendix 4

The association between item/instrument scores and construct scores (loading factor) with the requirement that the loading factor value of each instrument be > 0.7 demonstrates the convergent validity of the measurement model. Based on the third data processing for the Servant Leadership Style variable (X1), one instrument was invalid (< 0.7), namely X1.3. Therefore, loading factor values < 0.7 must be eliminated or removed from the model. To meet the required convergent validity, which is higher than 0.7, a third data processing was carried out. Below are Figure 4.4 and Table 4.12:

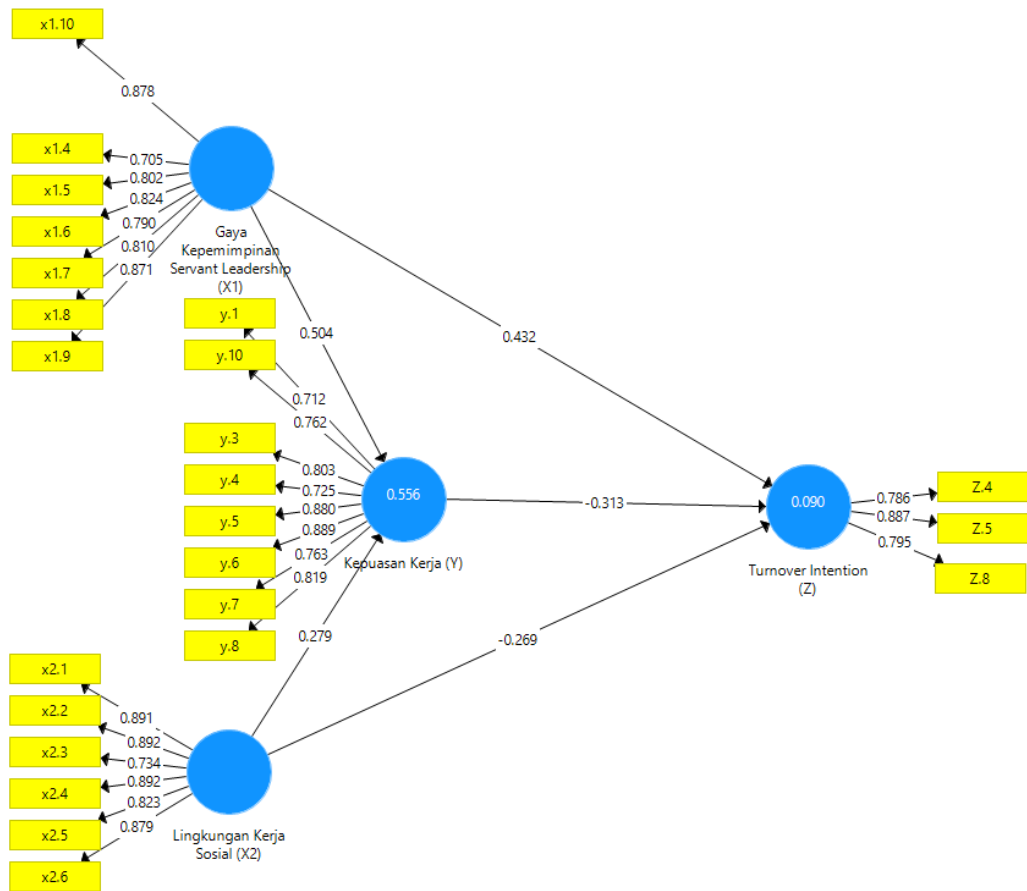


Figure 4.4 Data Processing Results Phase 4

The values of the loading factor or outer loading are used to test convergent validity. If an indicator's outer loading value is more than 0.7, it is deemed to meet the good category's convergent validity requirements. The outer loading values for each indicator on the study variables are listed below:

Table 4.4 Outer Loading Phase 4

Variable	Indicator	Loading Factor	Rule of Thumb	Outcome
Gaya Kepemimpinan Servant Leadership (X1)	X1.4	0.705	0.700	Valid
	X1.5	0.802	0.700	Valid
	X1.6	0.824	0.700	Valid
	X1.7	0.790	0.700	Valid
	X1.8	0.810	0.700	Valid
	X1.9	0.871	0.700	Valid
	X1.10	0.878	0.700	Valid

Lingkungan Kerja Sosial (X2)	X2.1	0.891	0.700	Valid
	X2.2	0.892	0.700	Valid
	X2.3	0.734	0.700	Valid
	X2.4	0.892	0.700	Valid
	X2.5	0.823	0.700	Valid
	X2.6	0.879	0.700	Valid
Kepuasan Kerja (Y)	Y.1	0.712	0.700	Valid
	Y.3	0.803	0.700	Valid
	Y.4	0.725	0.700	Valid
	Y.5	0.880	0.700	Valid
	Y.6	0.889	0.700	Valid
	Y.7	0.763	0.700	Valid
	Y.8	0.819	0.700	Valid
	Y.10	0.762	0.700	Valid
Turnover Intention (Z)	Z.4	0.786	0.700	Valid
	Z.5	0.887	0.700	Valid
	Z.8	0.795	0.700	Valid

Source: Appendix 4

The correlation between the item/instrument scores and the construct scores (loading factor), with the requirement that the loading factor value of each instrument be >0.7 , demonstrates the convergent validity of the measurement model.

a. Discriminant Validity

The purpose of the discriminant validity test is to evaluate the extent to which an indicator truly distinguishes between the measured variables. In factor analysis or principal component analysis, the cross-loading value refers to the correlation between the indicator and the corresponding factor. The higher the cross-loading value, the better the indicator. The cross-loading values for each indicator are as follows:

Table 4.5 Discriminant Validity

Variable	Nilai Cross Loading	R_{Table}	Keterangan
Servant Leadership (X1)	0,813	0,159	Valid
Social Work Environment (X2)	0,679	0,159	Valid
<i>Turnover intention</i> (Z)	0,854	0,159	Valid
Job Satisfaction (Y)	0,797	0,159	Valid

Source: Appendix 4

It is evident from the data in Table 4.13 that every research variable indicator has a cross-loading value $> R_{Table}$. These findings support the notion that the study's variables have strong discriminant validity for the purpose of structuring each of them.

b. Composite Reliability

The reliability of an indicator for a variable can be tested using composite reliability. If the composite reliability value > 0.6 , the variable has met composite reliability. The composite reliability values for each variable in this study are as follows:

Table 4.6 Composite Reliability

Variable	Composite Reliability
Servant Leadership (X1)	0.931
Social Work Environment (X2)	0.941
<i>Turnover intention</i> (Z)	0.863
Kepuasan Kerja(Y)	0.932

Source: Appendix 4

Based on the data presented in Table 4.14, it can be seen that the composite reliability values of all research variables are > 0.6 . These results indicate that each variable has met composite reliability, leading to the conclusion that all variables have a high level of reliability.

c. Cronbach Alpha

The reliability test with composite reliability above can be reinforced using the Cronbach alpha value. Below are the Cronbach alpha values for each research variable:

Table 4.7 Cronbach Alpha

Variable	Cronbach Alpha
Servant Leadership (X1)	0.914
Social Work Environment (X2)	0.925
<i>Turnover intention (Z)</i>	0,766
Job Satisfaction (Y)	0.917

Source: Appendix 4

Based on the data presented in Table 4.15, it can be seen that the Cronbach alpha values of each research variable are > 0.7 . Thus, these results indicate that each research variable has met the Cronbach alpha value requirement, leading to the conclusion that all variables have a high level of reliability.

d. Uji Multicollinearity

The multicollinearity test is conducted to determine the relationship between indicators. To find out if the formative indicators experience multicollinearity, the VIF value is examined. A VIF value between 5-10 indicates that the indicator does not experience multicollinearity. Below are the multicollinearity test results for each variable in this study:

Table 4.8 Variance Inflation Factors of Servant Leadership Style (X1) and Social Work Environment (X2) on Job Satisfaction (Y)

Variable	VIF
Servant Leadership (X ₁)	2.691
Social Work Environment (X ₂)	2.691

Source: Appendix 4

Table 4.9 Variance Inflation Factors of Servant Leadership Style (X1), Social Work Environment (X2), and Job Satisfaction (Y) on Turnover Intention (Z)

Variable	VIF
Servant Leadership (X ₁)	3.264
Social Work Environment (X ₂)	2.867
Job Satisfaction (Y)	2.250

Source: Appendix 4

Based on the multicollinearity test results, the VIF values are below 10, indicating that there is no multicollinearity among the variables in this study.

Inner Model

The inner model, also known as the structural model, shows the relationships between latent variables based on research theory. The tests to be conducted are as follows:

R- Square

One way to evaluate the structural model is by looking at the relationships between variables. Changes in R-squares values can be used to explain the effect of certain independent latent variables on dependent latent variables. R-Square has three classifications of values, which are 0.67, 0.33, and 0.19, representing strong, moderate, and weak respectively (Ghozali, 2016).

Table 4.10 R-Square

	R Square	R Square Adjusted
Job Satisfaction (Y)	0.556	0.549
Turnover intention (Z)	0.090	0.072

Source: Appendix 4

Hypothesis Testing

The results can be used to address the study's hypotheses based on the data processing that was done. In this investigation, the T-Statistics and P-Values were examined in order to conduct hypothesis testing. If the P-value is less than 0.05, the study hypothesis is deemed to be accepted. The outcomes of the hypothesis testing this study's inner model produced are as follows:

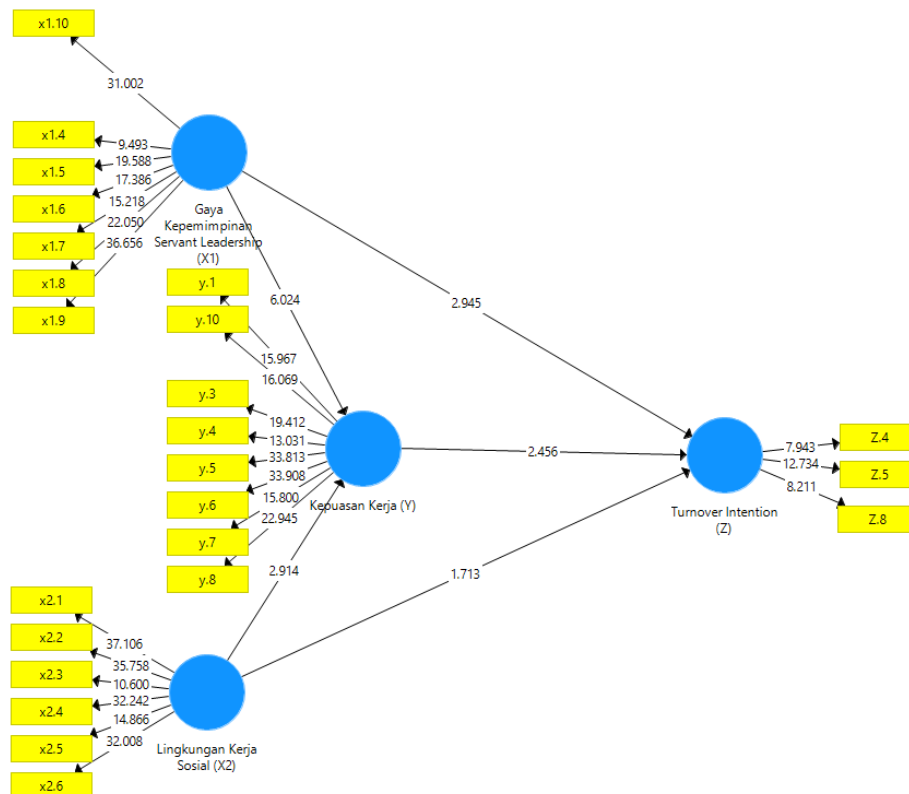


Figure 4.5 Partial Least Square Model Testing with SmartPLS 3.0

Source: Appendix 4

From the hypothesis testing model using SmartPLS 3.0 as shown in Figure 4.5, the direct and indirect effects of the relationships between variables can be determined. The results of the direct effect tests of the relationships between variables using SmartPLS 3.0 can be seen in the following table:

Table 4.19 Inter-Variable Effects

Variable	Path Coefficients	P-value	Significance Level
$X_1 - Y$	0,504	0,000	Significance
$X_1 - Z$	0,432	0,003	Significance
$X_2 - Y$	0,279	0,004	Significance
$X_2 - Z$	-0,269	0,087	Not Significance
$Y - Z$	-0,313	0,014	Significance

Source: Appendix 4

Based on the direct effect testing from Figure 4.5 and Table 4.19, it can be seen that:

1. There is a positive path coefficient, $\beta = 0.504$, connects the Servant Leadership Style (X_1) to Job Satisfaction (Y). Since the p-value is less than 0.05, it is significant at 0.000. Therefore, it can be concluded that Servant Leadership Style (X_1) has an impact on Job Satisfaction (Y) based on the path coefficient and p-value calculations on the variable impacts.
2. There is a positive path coefficient, $\beta = 0.432$, from Servant Leadership Style (X_1) to Turnover Intention (Z). Because the p-value is less than 0.05, it is significant at 0.003. Servant Leadership Style (X_1) is therefore demonstrated to have an impact on Turnover Intention (Z) based on the path coefficient and p-value computations on the variable impacts.
3. There is a positive path coefficient, $\beta = 0.279$, connects the Social Work Environment (X_2) to Job Satisfaction (Y). Because the p-value is less than 0.05, it is significant at 0.004. According to the path coefficient and p-value computations for the variable impacts, it can be concluded that Social Work Environment (X_2) has a favorable impact on Job Satisfaction (Y).
4. There is a negative route coefficient, $\beta = -0.313$, from Job Satisfaction (Y) to Turnover Intention (Z). Since the p-value is less than 0.05, it is significant at 0.000. Therefore, it is established that Job Satisfaction (Y) has a negative effect on Turnover Intention (Z) based on the path coefficient and p-value calculations on the variable effects.

Based on testing the indirect influence on structural equation model (SEM) analysis, it shows that: The path coefficient for Turnover Intention (Z) is $\beta = -0.158$, which is negative, and the p-value is 0.024. This means that Servant

Leadership Style (X1) is proven to have a negative effect on Turnover Intention (Z) through Job Satisfaction (Y) at PT. PNM Mekaar Region Surabaya 1.

1. The path coefficient for Turnover Intention (Z) is $\beta = -0.087$, which is negative, and the p-value is 0.068. This means that Social Work Environment (X2) is proven to have a negative effect on Turnover Intention (Z) through Job Satisfaction (Y) at PT. PNM Mekaar Region Surabaya 1.

2. Research Implications

The discussion of the research results is conducted to obtain scientific arguments for the hypothesis testing results discussed in the previous chapter. Here is the discussion of the research results:

- a. The Influence of Servant Leadership Style on Job Satisfaction

Hypothesis testing results show that Servant Leadership Style has a positive effect on Job Satisfaction with a coefficient value of 0.504, which is positive, and a significance level of 0.000 (< 0.05), indicating significant results. This result aligns with the hypothesis (H1) that Servant Leadership Style positively affects Job Satisfaction of PT. PNM Mekaar Region Surabaya 1 employees, thus the first hypothesis (H1) is accepted.

This research result is supported by Husaeni (2019), which showed that leadership style influences employee job satisfaction levels. Effective leaders create a supportive work environment, motivate, and appreciate employees. Through clear communication, recognition of contributions, support for professional development, and granting autonomy in work, leaders can enhance employees' sense of appreciation and engagement. Additionally, by balancing work and personal life and making fair and transparent decisions, leaders can build strong team trust and morale. All these factors contribute to increased job satisfaction, as employees feel supported, recognized, and have a clear purpose in their work.

- b. The Influence of Social Work Environment on Job Satisfaction

Hypothesis testing results show that the Social Work Environment positively affects Job Satisfaction with a coefficient value of 0.279, which is positive, and a significance level of 0.004 (< 0.05), indicating significant results. This result aligns with the hypothesis (H2) that the Social Work Environment positively affects the Job Satisfaction of PT. PNM Mekaar Region Surabaya 1 employees, thus the second hypothesis (H2) is accepted.

This research result is supported by Fino et al. (2024), and Sahira (2018), which stated that the work environment positively and significantly affects variables related to employee job satisfaction. A positive and supportive work environment can enhance job satisfaction because it includes various important factors such as comfortable physical conditions, good social relationships, positive psychological conditions, work flexibility, and career development opportunities. A clean, safe, and

ergonomic work environment reduces stress and fatigue, while positive interactions with colleagues and superiors build trust and collaboration. Additionally, fair policies and recognition of achievements increase motivation and employee engagement. Work flexibility helps balance personal and professional life, and opportunities for career growth enhance the sense of appreciation. All these factors collectively create a harmonious and supportive work atmosphere, which significantly contributes to employee job satisfaction. However, this contrasts with Siti's (2021) research, which stated that the work environment does not affect employee job satisfaction.

c. The Influence of Servant Leadership Style on Turnover Intention

Hypothesis testing results show that Servant Leadership Style positively affects Turnover Intention with a coefficient value of 0.432, which is positive, and a significance level of 0.003 (< 0.05), indicating significant results. This result aligns with the hypothesis (H3) that Servant Leadership Style positively affects Turnover Intention at PT. PNM Mekaar Region Surabaya 1, thus the third hypothesis (H3) is accepted.

This research result is supported by Irma (2019), Arya (2018), and Agrasadya (2024), which stated that Servant Leadership Style influences Turnover Intention. Servant leadership style can reduce turnover intention because it focuses on employee needs, personal development, and creating a positive work environment. Leaders who are supportive, caring, and build personal relationships with employees can increase job satisfaction and loyalty. Opportunities for career growth and feeling valued by leaders also make employees more committed to the organization. As a result, employees who feel supported and appreciated are less likely to leave the company.

d. The Influence of Social Work Environment on Turnover Intention

Hypothesis testing results show that the Social Work Environment positively affects Turnover Intention with a coefficient value of -0.269, which is negative, and a significance level of 0.087 (> 0.05), indicating insignificant results. This result aligns with the hypothesis (H4) that the Social Work Environment positively affects Turnover Intention at PT. PNM Mekaar Region Surabaya 1, thus the fourth hypothesis (H4) is rejected.

This research result is supported by Nisrina (2024) and Metariani (2024), which stated that the Social Work Environment does not influence Turnover Intention. The research results showing that the Social Work Environment does not affect Turnover Intention can be attributed to various factors such as unrepresentative sample characteristics, inadequate measurement methods, or the unique organizational context at PT. PNM Mekaar Region Surabaya 1. Other variables such as job satisfaction, organizational commitment, or career opportunities may more dominantly influence employee Turnover Intention. Additionally, differences in values, motivations, and individual employee needs as well as specific organizational culture can make the Social Work Environment

less significant in determining employees' intentions to stay or leave the company. Further analysis and additional research are needed to understand these findings more deeply. However, this contrasts with Renny's (2015) research, which stated that the Social Work Environment influences Turnover Intention.

e. The Influence of Job Satisfaction on Turnover Intention

Hypothesis testing results show that Job Satisfaction has a negative influence on Turnover Intention with a coefficient value of -0.313, which is negative, and a significance level of 0.014 (<0.05), indicating significant results. This result aligns with the hypothesis (H5) that Job Satisfaction negatively affects Turnover Intention at PT. PNM Mekaar Region Surabaya 1, thus the fifth hypothesis (H5) is accepted.

This research result is supported by studies from Dwi (2023) and Bayu (2020), which claimed that intentions to leave a job are influenced by job satisfaction. Job satisfaction affects turnover intention because employees who are satisfied with their jobs tend to be more emotionally engaged, feel valued, have a good work-life balance, and see career development opportunities within the company. When employees feel that the work environment, compensation, and benefits they receive are adequate and fair, they are more likely to remain with the company. Conversely, job dissatisfaction can lead employees to feel unappreciated and unhappy with their working conditions, increasing their intention to seek employment elsewhere.

CONCLUSIONS

Based on the analysis and discussion, the following conclusions can be drawn:

- a. Servant Leadership Style affects Job Satisfaction.
- b. Social Work Environment Affects Job Satisfaction.
- c. Servant Leadership Style affects Turnover Intention.
- d. Social Work Environment does not affect Turnover Intention.
- e. Job Satisfaction affects Turnover Intention.

RECOMMENDATIONS

- a. **Expanding the Research Location:** Future research can be conducted in various other regions or branches of PT PNM Mekaar or other companies with similar characteristics to obtain more general results.
- b. **Longitudinal Data Collection:** Collecting data over a longer period or longitudinally to understand changes and trends over a longer time.
- c. **Increasing the Number of Respondents:** Involving more respondents from various levels and departments to increase the representativeness and generalization of the research results.
- d. **Development of Measurement Instruments:** Using or developing more comprehensive measurement instruments and testing their validity and reliability more thoroughly.

- e. **Considering External Factors:** Adding external variables such as economic conditions, company policies, and family factors in the research to obtain a more complete picture of the factors influencing turnover intention.
- f. **Comparative Analysis:** Conduct a comparative analysis between PT PNM Mekaar and other companies in the same industry to see differences and similarities in the factors influencing turnover intention.
- g. **Qualitative Studies:** To obtain a deeper knowledge of employees' perspectives and experiences connected to leadership, qualitative studies, such as focus groups or in-depth interviews, should be used in addition to quantitative research. work environment, job satisfaction, and turnover intention.

FURTHER STUDY

By pursuing avenues of further study, researchers can contribute valuable insights into the complex dynamics of turnover intention in microfinance, thereby informing strategies to enhance organizational effectiveness and employee well-being in this sector.

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