



Analysis of leadership style and motivation on turnover intention mediated by employee loyalty at PT. WOM finance

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ABSTRACT

Increasing competition in the financial services industry requires organizations to effectively manage and retain their human resources. Employees are strategic assets that play an essential role in achieving organizational goals, therefore the ability to maintain employee stability and loyalty is a key determinant of long term organizational success. One important indicator of human resource conditions is turnover intention, which reflects employees' tendency to leave the organization. High levels of turnover intention may negatively affect organizational operations, increase recruitment and training costs, and reduce overall productivity. Consequently, organizations must understand the factors influencing turnover intention in order to formulate appropriate human resource management strategies. Within this context, PT WOM Finance, as a financing company operating in Indonesia, faces challenges in managing and reducing employee turnover intention. Organizational behavior literature indicates that leadership style and work motivation are critical factors influencing employee attitudes, loyalty, and behavioral intentions. Leadership style implemented by managers can influence employee motivation and shape employee loyalty toward the organization. Work motivation functions as an internal drive that determines the intensity, direction, and persistence of employee efforts in achieving organizational objectives. Employee loyalty represents emotional attachment and organizational commitment and is considered a mediating variable in the relationship between leadership style, motivation, and turnover intention. This study aims to analyze the effect of leadership style and motivation on turnover intention with employee loyalty as a mediating variable. A quantitative approach using a survey method was employed. Data were collected through structured questionnaires and analyzed using path analysis. The results indicate that leadership style and motivation have a positive effect on employee loyalty and also positively influence turnover intention, both directly and indirectly through employee loyalty within the financing organization.

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INTRODUCTION

The ever-growing and competitive nature of financial institutions demands that organizations maintain and retain their human resources optimally (Alif, 2024). For every company, employees are valuable assets, and effective employee management is a key factor in achieving long-term success (Anhar, 2024). Turnover is an indicator of an organization's ability to retain and motivate employees. High turnover rates can disrupt and impact organizational stability, recruitment costs, and productivity (Annisa, 2024). Therefore, it is imperative for businesses to understand the factors influencing turnover and develop effective strategies to manage it. In this context, companies must carefully consider strategies to minimize turnover intention (Assa, 2024).

By implementing an effective corporate management system, the finance company PT. WOM Finance aims to become the best finance company in Indonesia (Assa, 2022). PT. WOM Finance is faced with the challenge of understanding and reducing turnover intention. In the increasingly competitive financial industry, retaining qualified and competent employees is crucial. High turnover rates can disrupt operations and increase recruitment costs. Therefore, organizations must understand the causes and influences of turnover intention and develop strategies to reduce it (Assa, 2023).

In the dynamics of organizations in the workplace, leadership style is seen as a crucial determinant influencing employee work motivation. Appropriate leadership not only directs work processes but also plays a role in fostering employees' intrinsic drive to contribute optimally (Azhari, 2024). Empirical research shows that effective leadership practices are positively correlated with increased employee engagement and innovative work behavior, thus strengthening leadership's role as a lever for motivation and performance (Sabuhari et al., 2025). An effective leadership style can motivate each individual as an organization member to learn and develop their potential (Apriyanto, 2020).

Companies are required to have competent and visionary leaders, individuals who can anticipate future dynamics, capitalize on opportunities for change, and resolve various organizational issues to guide the achievement of established goals. (Marsam, 2020) defines leadership style as the behavioral pattern used by a leader to influence the behavior of subordinates through the norms they implement. Thus, leadership style can be understood as the approach or preference chosen by leaders in managing and moving the organization toward its desired goals (Widia Astuti, 2022).

A crucial element in organizations, aside from leadership style, is work motivation. Understanding motivation is crucial because aspects such as performance, response to compensation, and various human resource issues are interrelated with employee motivation levels (Hasibuan, 2019). Motivation also plays a strategic role in reducing employee turnover. Conceptually, motivation is seen as a driving factor that supports employee performance activities while helping organizations retain their workforce. (Hasibuan, 2019) defines motivation as a process that explains the intensity, direction, and persistence of individuals in achieving goals. Therefore, work motivation is a fundamental requirement in every organizational activity to foster employee enthusiasm and passion (Widia Astuti, 2022).

Regarding the tenure of employees at PT. WOM Finance Head Office, the majority of 1,980 employees (785 employees) have worked for less than one year, while 582 employees have worked for more than three years. This indicates that employees at PT. WOM Finance Head Office have high loyalty and consistently work for a long time (Hasibuan, 2019).

Given the complexity of the problem, more in-depth research is needed to identify the components that influence the turnover rate at PT. WOM Finance Head Office. A comprehensive analysis of the relationship between leadership style, motivation, employee loyalty, and turnover intention can help the company develop better HR management policies and practices. Therefore, the purpose of this study is to address important questions about the relationship and mediation between these factors.

PT. WOM Finance Head Office needs to conduct a research study on turnover intention. This refers to turnover rate data at PT. WOM Finance Head Office from 2020 to 2024, which indicates a problem with the turnover ratio. In December 2024, 170 employees left the company within one year. The turnover rate of PT. WOM Finance Head Office has a fairly large percentage from 2021 to 2024 (Table 1.1), with the number of employees leaving amounting to 843 people. Furthermore, the Company achieved its highest turnover rate of 28.32% in 2021, with 305 employees leaving the company. Gillies (1989) stated that normal employee turnover ranges between 5 and 10 percent per year. Thus, employee turnover at PT WOM Finance can be said to be quite high.

One of the reasons why PT. WOM Finance Head Office employees left the company was indiscipline or absenteeism, as many as 50 people (29.41%) of the total 170 employees who left. Absenteeism from responsibilities or work can be considered an indicator of decreased motivation in an individual. Absenteeism often occurs when someone loses interest, enthusiasm, or a sense of involvement in their work. The decrease in motivation that occurred at PT. WOM Finance Head Office can be caused by various reasons, such as a lack of challenge and recognition for achievements, or dissatisfaction with the work environment.

Given the complexity of the problem, more in-depth research is needed to identify the components that influence turnover intention at PT. WOM Finance Head Office. A comprehensive analysis of the relationship between leadership style, motivation, employee loyalty, and turnover intention can help companies develop better HR management policies and practices. Therefore, this study aims to address important questions about the relationships and mediation between these factors (Clarecia, 2025).

The turnover rate at PT. WOM Finance Head Office had a significant percentage from 2021 to 2024 (Table 1.1), with 843 employees leaving. Furthermore, the company achieved its highest turnover rate of 28.32% in 2021, with 305 employees leaving. Gillies (1989) stated that normal employee turnover ranges between 5 and 10 percent per year. Therefore, employee turnover at PT WOM Finance can be said to be quite high.

One of the reasons employees of PT. WOM Finance Head Office left the company was indiscipline, or absenteeism, at 50 out of a total of 170 employees who left. Absenteeism from responsibilities or work can be considered an indicator of decreased motivation in an individual. Absenteeism often occurs when someone loses interest, enthusiasm, or a sense of involvement in their work (Handayani, 2020). The decreased motivation that occurred at PT. WOM Finance Head Office can be caused by various reasons, such as a lack of challenge and recognition for achievements, or dissatisfaction with the work environment.

Motivation has a significant and negative effect on employee intentions to leave their current position, according to research by Ni Putu Ayu Sari Kusumaeni et al. (2022). Employee turnover and the desire to leave the company will decrease if employees are highly motivated. Regarding the effect of motivation on turnover intention, Andyan Pradipta Utama (2023) stated that it was positive and insignificant. Furthermore, (Widia Astuti, 2022) found that salary levels significantly impact retention rates (Hani, 2025).

Based on the background above, the author wants to conduct research using the title "Analysis of Leadership Style and Motivation on Turnover Intention Mediated by Employee Loyalty at PT. WOM Finance".

RESEARCH METHOD

This research employed quantitative analysis. Quantitative research methods require a systematic, organized, and structured design from the outset. This approach emphasizes the use of numbers, statistics, and numerical measurements to gain an objective understanding of the phenomena being studied. The primary objective of quantitative research is to measure and analyze how variables interact with each other using statistical methods. In this study, data was collected

through questionnaires using a Likert scale to quantify the extent to which a person agrees or disagrees with a statement (Ghozali, 2016).

The research data collection used a Likert scale as a method of measuring the attitudes of the research subjects. According to Sugiyono (Ma'ruf, 2021), a Likert scale can be used to assess the attitudes, opinions, and perceptions of an individual or group of people regarding social events (Hair, 2017).

A total of 1,235 people employed by PT. WOM Finance Head Office in Jakarta constituted the study population. Staff and specialist personnel with at least one year of service at PT. WOM Finance Head Office were selected for this study. Because Multiplying the number of indicators by 5-10 will yield a minimally representative sample size, according to (Hair, 2017). Therefore, the sample size for this study was 100 respondents. The analysis technique used was path analysis with the help of the latest version of SmartPLS software.

RESULT AND DISSCUSSION

Outer Model

This study employed path analysis because it is capable of theoretically testing causal relationships between variables. Through a combination of correlation and regression analysis, researchers can identify whether the influence on the dependent variable occurs directly or through intervening variables. The relationship model between variables is visualized as a pie chart and arrows, where a single arrow indicates the direction of the causal relationship (Widia Astuti, 2022).

Data were processed and presented using the partial least squares structural equation modeling (SEM-PLS) method, supported by SmartPLS software. Furthermore, measurement model testing was conducted to ensure that the research instrument met the criteria for measurement eligibility, particularly validity and reliability.

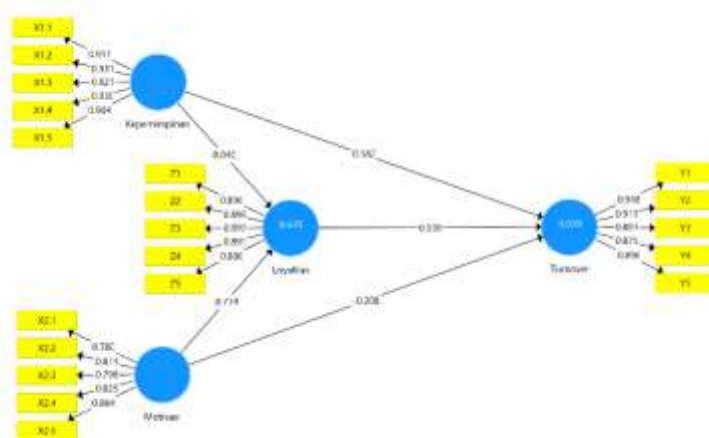


Figure 1. Outer Model Structural Equation Modeling (SEM-PLS)

Validity Test Results

Convergent validity is an indicator measured using the correlation between component scores or item scores and their construct values. Convergent validity is met if the outer loading value is above 0.5 (Hair et al., 2010). An indicator is considered to meet the discriminant validity test if the indicator's cross-loading value on its variable is the largest compared to other variables (Sarstedt et al., 2020). Below is a picture of the results of the SEM PLS model calculation:

Table 1 Validity test

Indicator	Loading Factor	Information
X1.1	0.911	Valid
X1.2	0.931	Valid
X1.3	0.921	Valid
X1.4	0.930	Valid
X1.5	0.904	Valid
X2.1	0.780	Valid
X2.2	0.814	Valid
X2.3	0.798	Valid
X2.4	0.825	Valid
X2.5	0.864	Valid
Y1	0.948	Valid
Y2	0.919	Valid
Y3	0.891	Valid
Y4	0.875	Valid
Y5	0.896	Valid
Z1	0.896	Valid
Z2	0.899	Valid
Z3	0.897	Valid
Z4	0.891	Valid
Z5	0.886	Valid

In the indicator validity test conducted, an outer loading standard of 0.5 was used due to the exploratory nature of this research. Based on the test results, all indicators were declared valid because they had an outer loading score of <0.5 and those with a score of >0.5 .

Construct Validity Test

Table 2. Construct validity test

Variable	Average Variance	
	Extracted (AVE)	Information
Leadership	0.846	Valid
Loyalty	0.799	Valid
Motivation	0.667	Valid
Turnover	0.821	Valid

Based on the results of construct validity, the AVE score is above 0.5 for all variables, which means that all variable constructs are declared valid.

Discriminant Validity Test

Table 3. Discriminant validity test

Indicator	Leadership	Loyalty	Motivation	Turnover
X1.1	0.911	0.502	0.659	0.027
X1.2	0.931	0.599	0.699	0.035
X1.3	0.921	0.540	0.680	-0.012
X1.4	0.930	0.516	0.595	0.107
X1.5	0.904	0.534	0.611	0.107
X2.1	0.476	0.673	0.780	-0.009
X2.2	0.568	0.636	0.814	-0.028
X2.3	0.571	0.553	0.798	-0.001
X2.4	0.579	0.702	0.825	-0.012
X2.5	0.687	0.692	0.864	-0.140
Y1	0.016	-0.031	-0.076	0.948
Y2	0.031	0.019	-0.036	0.919

Y3	0.010	-0.024	-0.024	0.891
Y4	0.040	-0.053	-0.048	0.875
Y5	0.106	-0.014	-0.030	0.896
Z1	0.488	0.896	0.644	-0.061
Z2	0.573	0.899	0.727	-0.008
Z3	0.516	0.897	0.708	0.083
Z4	0.531	0.891	0.765	-0.015
Z5	0.513	0.886	0.730	-0.099

Based on the results of the discriminant validity test, the cross loading score of the indicator with the indicator itself is greater than the cross loading score with other indicators, this shows that the indicators in this study have met the requirements for discriminant validity.

Reliability Test

Reliability testing was conducted to ensure the consistency of the research questionnaire, even when tested on multiple respondents. This study used Cronbach's alpha and composite reliability methods. A latent variable is considered to have good reliability if the composite reliability value is greater than 0.7, which means it meets the reliability test (Hair et al., 2010):

Table 4. Reliability test

Variable	Cronbach's Alpha	Composite Reliability	Information
Leadership	0.954	0.965	Good Reliability
Loyalty	0.937	0.952	Good Reliability
Motivation	0.875	0.909	Good Reliability
Turnover	0.948	0.958	Good Reliability

Based on the results of the construct reliability test, the Cronbach's Alpha and Composite Reliability scores for all variables were greater than 0.7. This indicates that all variable constructs have a good level of reliability.

Multicollinearity Test

Significance tests are conducted to determine the extent to which independent variables exert a simultaneous or partial influence on the dependent variable. In path analysis research, the F-test is used to examine the combined influence, while the t-test is used to assess the influence of each variable individually. The results of the F-test are presented in the following table:

Table 5. Multicollinearity test

	Leadership	Loyalty	Motivation	Turnover
Leadership		1.998		2.002
Loyalty				2.816
Motivation		1.998		3.684
Turnover				

Coefficient of Determination Test (R²)

The R² value is used to determine how much influence the variability of the dependent variable can be explained by the independent variable. The coefficient of determination test is conducted to determine how much endogenous variables can simultaneously explain exogenous variables. A higher R² value means a better predictive model of the proposed research model. The coefficient of determination (R²) test is conducted to determine and predict how large or significant the contribution of the influence provided by the independent variables together on the dependent variable. The coefficient of determination value is between 0 and 1. If the value is close to 1, it means that the independent variables provide almost all the information needed to predict

the dependent variable. However, if the R2 value is smaller, it means the ability of the independent variables to explain the dependent variable is quite limited (Ghozali, 2016).

Table 6. Coefficient of determination test (R²)

	R Square	R Square Adjusted
Loyalty	0.645	0.638
Turnover	0.020	-0.011

Based on the results of the coefficient of determination test, the R-squared score for loyalty was 0.645, indicating a 64.5% influence on loyalty for the independent variable. Meanwhile, the R-squared score for turnover was 0.020, indicating a 2% influence on turnover for other variables.

Predictive Reversion Test (Q2)

The Q2 value of the structural model test is used to evaluate how well the observations generated by the model and its parameter estimates fit. A Q2 value greater than zero indicates a good model fit, and a Q2 value lower than 0 indicates a lack of predictive relevance.

Table 7. Predictive Relevance

Variable	SSO	SSE	Q ² (=1-SSE/SSO)
Leadership	500.000	500.000	
Loyalty	500.000	264.959	0.470
Motivation	500.000	500.000	
Turnover	500.000	496.670	0.007

Based on the results of the predictive relevance test, the Q-square score for loyalty was 0.470 and turnover was 0.007. Both have good predictive relevance because their scores are greater than 0.

Hypothesis Testing

Hypothesis testing uses the calculated path coefficient value in the inner model test. If the t-statistic value is greater than the t-table of 2.039 (α 5%), the hypothesis is accepted, which means that if the t-statistic value for each hypothesis is greater than the t-table, then the hypothesis is accepted or can be proven.

Table 8. Hypothesis Testing

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Leadership -> Loyalty	0.040	0.438	0.001
Leadership -> Turnover	0.182	1.103	0.020
Loyalty -> Turnover	0.038	0.197	0.044
Motivation -> Loyalty	0.774	11.708	0.000
Motivation -> Turnover	0.208	1.076	0.023

Based on the results of the path coefficient test or hypothesis testing, the following results were obtained: Leadership Style on Employee Loyalty: p-value 0.001 (<0.05) has a significant effect, or H1 is accepted, Motivation on Employee Loyalty: p-value 0.000 (<0.05) has a significant effect, or H2 is accepted, Loyalty on Turnover Intention: p-value 0.044 (<0.05) has a significant effect, or H3 is accepted, Leadership Style on Turnover Intention: p-value 0.020 (<0.05) has a significant effect, or H4 is accepted, Budgetary Motivation on Turnover Intention: p-value 0.023 (<0.05) has a significant effect, or H5 is accepted.

Therefore, it can be concluded that H1, H2, H3, H4, and H5 are accepted.

Testing the Mediation Effect

Testing of the mediation effect was carried out following the mediation analysis procedure (Hair et al., 2014) as follows:

Table 9. Testing the mediation effect

	Original Sample (O)	T Statistics ($ O/STDEV $)	P Values
Leadership -> Loyalty -> Turnover	0.002	0.073	0.042
Motivation -> Loyalty -> Turnover	0.029	0.193	0.047

Based on the mediation effect test, the following results were obtained: Leadership Style through Employee Loyalty on Turnover Intention. Employee Loyalty mediates the effect of Leadership Style on Turnover Intention, or H6, accepted with a p-value of 0.042 (<0.05), and Motivation through Employee Loyalty on Turnover Intention. Employee Loyalty mediates the effect of Motivation on Turnover Intention, or H7, accepted with a p-value of 0.042 (<0.05). Therefore, Employee Loyalty mediates the effect of Leadership Style on Turnover Intention and the effect of Motivation on Turnover Intention.

CONCLUSION

A research model is a conceptual framework that guides how research is conducted, from problem formulation to analysis of results. This model encompasses various aspects, such as methodology, data collection techniques, and the analytical approach used. With a research model, researchers can systematically design their research so that each stage is interconnected and supports the research objectives. In general, a research model serves as a guide, helping researchers organize their thoughts and practical steps in the research process.

A research model also serves as an evaluation tool for readers and stakeholders to assess the strengths and weaknesses of the methods used. In an academic context, the existence of a clear research model can increase the validity and reliability of research, providing a strong foundation for the findings to serve as a reference for theory development or practical application.

Based on the research results and data analysis, the following conclusions can be drawn: Leadership style has a positive effect on employee loyalty, Motivation has a positive effect on employee loyalty, Loyalty has a positive effect on turnover intention, Leadership style has a positive effect on turnover intention, Motivation has a positive effect on turnover intention, Leadership style, mediated by employee loyalty, has a positive effect on turnover intention, Motivation, mediated by employee loyalty, has a positive effect on turnover intention.

This study offers several suggestions: Increasing the sample size to improve the accuracy of the results, Future research is expected to add or expand the independent variables, Future researchers can increase the number of international journals to serve as a good guideline.

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