

THE ROLE OF EMPLOYEE ENGAGEMENT IN MEDIATING THE EFFECT OF TURNOVER INTENTION AND QUALITY OF WORK LIFE ON EMPLOYEE PERFORMANCE AT BPR PADMA, SESETAN HEAD OFFICE

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Abstract:

Employee performance must be considered to ensure that each employee carries out their functions effectively and efficiently. BPR Padma Sesetan Head Office faces challenges in human resource management, which are specifically viewed from the aspect of employee welfare. The high level of employee turnover intention at BPR Padma Sesetan Head Office is also accompanied by a fairly low level of quality of work life, which is a problem that can have an impact on overall employee performance. This research aims to determine the influence of turnover intention and quality of work life on employee performance directly or through the mediating role of employee engagement. The population in this study was all employees at the BPR Padma Sesetan Head Office. The sample taken was 56 respondents with a saturated sampling method. Data collection methods are questionnaires, observation, and literature study. The analysis technique used was Partial Least Squares (PLS) based on Structural Equation Modeling (SEM). The results of the study found that turnover intention has a negative and significant effect on employee performance, quality of work life has a positive and significant effect on employee performance, turnover intention has a negative and insignificant effect on employee engagement, quality of work life has a positive and significant effect on employee engagement, employee engagement has a positive and significant effect on employee performance, employee engagement is not able to mediate the effect of turnover intention on employee performance, and employee engagement is not able to mediate the effect of quality of work life on employee performance.

Keywords: Turnover Intention, Quality of Work Life, Employee Engagement, Employee Performance

INTRODUCTION

The Indonesian banking industry has experienced significant growth in recent decades. Currently, competition between banks is quite diverse in attracting customers with various products and service innovations such as digital banking services, credit cards with superior features, and attractive investment products. Banks compete on interest rates and rates offered to customers, striving to offer competitive rates. Similarly, competition faces Rural Credit Banks (BPR) in Bali Province, where as of 2023, 135 BPRs were operating (Financial Services Authority, 2024). As a banking financial institution that carries out conventional business activities by providing financial services to the public, BPRs also require employees with optimal performance (Ropa et al., 2020). BPR employee performance must be monitored to ensure that each employee carries out their functions effectively and efficiently. Performance evaluations can cover various aspects such as



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productivity, service quality, and compliance with internal policies and procedures (Puspitasari, 2023).

One of the rural banks (BPR) in Bali Province that is currently quite developed is BPR Padma, with 7 branch offices. BPR Padma's total assets by the end of 2023 reached IDR 49 billion, indicating that BPR Padma still has the potential to continue growing and compete in an increasingly competitive market. Therefore, adequate and skilled human resources are needed to manage BPR Padma's expected growth. In 2020, BPR Padma's Sasetan Head Office had 64 employees, but this decreased to 55 employees in 2021 and 48 employees in 2022. Observations indicate that this decrease was due to a high employee turnover rate, especially at the entry-level and junior levels. Furthermore, the impact of the COVID-19 pandemic also played a significant role in organizational restructuring, resulting in a reduction in the number of employees. Therefore, BPR Padma needs to conduct a comprehensive evaluation of its human resource policies and management strategies to improve employee retention rates and ensure the company's sustainable growth.

Performance is a person's overall results during a certain period in carrying out tasks, such as work standards or targets or criteria that have been predetermined and mutually agreed upon (Rivai, 2019:97). Employee performance can be influenced by turnover intention, quality of work life, and employee engagement. Turnover intention reflects an employee's attitude toward their work and organization and can provide a potential indication of job transfer or resignation (Hernawaty, 2022). When an employee loses interest and motivation in their work due to a desire to leave, their productivity tends to decline, which can harm the company's operational efficiency. Employees with high turnover intentions may also contribute less to teamwork and pay less attention to performance (Afzal et al., 2019). Research conducted by Lin and Huang (2021), Soelton et al. (2021), Latifa and Rojuaniah (2022), Mujiyati et al. (2022), and Bolado et al. (2023) has shown that turnover intention negatively affects employee performance.

Quality of work life is the concept of creating a physically comfortable environment while also paying attention to psychological and social aspects that can affect employee happiness and quality of life. Companies or organizations that prioritize quality of work life tend to create a positive and supportive work culture, thereby increasing productivity, employee retention, and the company's reputation (Sipayung, 2022:21). Quality of work life addresses the psychological aspects of the workforce, so employees who feel cared for and appreciated in their work environment tend to have better psychological well-being. This can increase self-confidence, work enthusiasm, and the ability to overcome challenges, all factors that support good performance (Yuliaty and Santosa, 2021). Research conducted by Leitao et al. (2019), Arjmandrad and Shokrkon (2020), Martinez et al. (2021), Yudha (2022), and Irsyadi (2023) demonstrates that the quality of work life has a positive effect on employee performance.

Turnover intention can negatively impact employee engagement levels. When employees tend to seek other opportunities or even leave the company, this results in decreased motivation, productivity, and employee engagement (Bolado et al., 2023). Turnover intention leads to low employee engagement because it creates instability and uncertainty in the workplace. High turnover intentions can create emotional tension and anxiety among coworkers. It can disrupt interpersonal relationships and collaboration in the workplace, reducing employee engagement and the connection between employees and the company (Mulang, 2022). Research conducted by Kim et al. (2019), McCarthy et al. (2020), Hakro et al. (2022), Kotimah et al. (2023), and Windari and Mahayasa (2023) demonstrates that turnover intention negatively impacts employee engagement.



Quality of work life (QWL) plays a crucial role in increasing employee engagement because when employees feel that important aspects of their lives within the company are recognized, valued, and cared for, they tend to feel more engaged and committed to their work. Companies that promote QWL tend to create a positive work environment that encourages collaboration, innovation, and teamwork, further contributing to increased employee engagement (Saad and Ghonem, 2022). When companies prioritize QWL, they can create a work climate where employees feel valued and supported, which in turn increases their levels of engagement (Martinez et al., 2021). Research conducted by Kusuma and Rahyuda (2021), Rajagopal (2022), Sagafia and Thamrin (2022), Saad and Ghonem (2022), and Mora et al. (2023) demonstrates that the quality of work life has a positive effect on employee engagement.

Employee engagement relates to the level of commitment and attachment employees have to their work and the values implemented within the organization, so that employees feel more interested in being involved and determining the company's success and have a strong desire and motivation to provide the best performance (McCarthy et al., 2020). Employees who feel involved tend to have higher levels of motivation because they feel emotionally connected to the goals and values of the organization, are more focused and dedicated to providing the best, so that employee engagement improves employee performance (Letsoin and Ratnasari, 2020). Research conducted by Iddagoda and Opatha (2020), Tensay & Singh (2020), Satata (2021), Badaruddin (2022), and Dewa and Rahmasari (2023) proves that employee engagement has a positive effect on employee performance.

Based on the description of the background of the problem regarding the phenomenon that occurred at BPR Padma Sesetan Head Office and human resource factors with a cognitive approach, such as turnover intention, quality of work life, employee engagement, as well as a number of different previous research results or the existence of research gaps, further research was conducted. The purpose of this study is to determine the effect of turnover intention and quality of work life on employee performance directly and through the mediation role of employee engagement. The results of this study are expected to serve as a basic guideline for the management of BPR Padma Sesetan Head Office to evaluate and improve working conditions to reduce turnover intention. In the long term, it is expected that efforts to improve the quality of work life and employee engagement can contribute positively to the productivity and overall performance of the organization. In addition, it is expected to serve as a reference for further relevant research.

Employee Performance. Performance is defined as a measure of the extent to which an employee achieves the goals and responsibilities set by the organization. Performance is the outcome achieved by an employee in their work according to specific criteria applicable to that job. Employee performance can also be defined as a reflection of the level of achievement of an activity or program in realizing the goals, objectives, mission, and vision of an organization or company, as outlined in the formulation of an organization's strategic plan (Jasiyah, 2022:45).

Employee performance is assessed based on a number of factors, including target achievement, teamwork ability, creativity, communication, initiative, and level of compliance with company policies and procedures (Albrecht and Marty, 2020). Employee performance evaluation aims to provide constructive feedback to the individual, help them improve their work quality, identify additional training or development needs, and provide a basis for management decisions regarding rewards, promotions, or career development (Latifa and Rojuaniah, 2022). The performance assessment model, according to Jasiyah (2022:62), is as follows:



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1. Identification, that identifies all provisions that constitute the work area for conducting performance appraisal tests. Rational and legal identification requires a measurement system based on job analysis. The assessment system will focus on performance that impacts organizational success rather than characteristics unrelated to performance.
2. Measurement, which is the central part of the assessment system, forms managerial judgments about employee performance, distinguishing between good and bad results. Measuring employee performance involves a number of provisions to reflect employee behavior across several identified characteristics and dimensions.
3. Management provides an important mechanism for management to clarify work goals and standards and motivate employees.

The performance indicators refer to Mangkunegara (2018:67), which was also adopted in research by Sipayung (2022) and Puspitasari (2023). These sources state that the following metrics should be considered in performance assessment:

1. Work quality, namely neatness, accuracy, and relevance of work results, while not neglecting the volume of work. Good work quality can reduce errors in completing a task, and the resulting work productivity can benefit the company's progress.
2. Work quantity, namely, the volume of work produced under normal conditions. Work quantity indicates the number of types of work performed at one time, thus ensuring efficiency and effectiveness in accordance with company goals.
3. Responsibility, indicating the extent to which employees can be accountable for their work results, the facilities and infrastructure used, and their work behavior.
4. Initiative, indicating the extent to which employees are able to analyze, assess, create, and make decisions to resolve problems they face.
5. Cooperation is the employee's willingness to participate and collaborate with other employees vertically or horizontally, both inside and outside of work, to improve work results.
6. Obedience is the employee's willingness to comply with regulations and carry out their work according to instructions given to them.

Turnover Intention. Turnover intention is defined as an individual's tendency or intention to leave their job at a company or organization. Turnover intention reflects the extent to which an employee feels dissatisfied with their job or work environment, which can then motivate them to seek new opportunities elsewhere (Ardan and Jaelani, 2021:14). Turnover intention involves an employee's subjective evaluation of various aspects of their job, such as job satisfaction, perceptions of organizational justice, interpersonal relationships, and career development opportunities. Turnover intention can be considered the initial stage in the process of employee behavioral change, where employees begin to contemplate and plan to leave their jobs (Mulang, 2022).

Turnover intention is influenced by various factors such as job satisfaction, organizational commitment, perceptions of alternatives, self-investment in the job, and personal circumstances. Other factors include company policies, internal communication, organizational justice, supervisor support, and career development opportunities (Soelton et al., 2021). Turnover intention indicators can be measured using three main phases that reflect an employee's mental and emotional journey leading to the decision to stay or leave a job. According to Soelton et al. (2021), which was also adopted in the research by Yuan et al. (2021) and Esthi and Panjaitan (2023), the indicators for measuring turnover intention are as follows:



1. Thinking of quitting, the initial stage in the turnover intention process, where an employee begins to contemplate or consider leaving their job. At this stage, employees may experience feelings of dissatisfaction, exhaustion, or incompatibility with some aspects of their job or work environment.
2. Search for alternatives, the stage in the turnover intention process where employees begin to seek job opportunities outside their current organization or company actively. At this stage, employees not only consider quitting but also take concrete steps to explore career options elsewhere. These actions can signal to management that the employee may be ready to take the step of leaving the company.
3. Evaluation of alternatives, the stage in the turnover intention process where employees begin to seriously weigh the pros and cons of career options they have identified outside the organization or company. At this stage, employees conduct an in-depth assessment of potential new job opportunities and consider whether to take steps to change jobs.

Based on the implications of Naeem and Khurram's (2020) research, the influence of turnover intention on employee performance tends to be negative because employees with high turnover intentions tend not to feel committed to the organization's values and goals, which can affect collaboration and work morale. It can create a less stable work climate and negatively impact overall performance. Rumawas (2021) stated that when employees have the desire to leave a company, they tend to be less willing to put in full effort in their work. Concentration on tasks that must be completed is also disrupted by thoughts focused on the decision to leave. It can lead to a decline in work quality and a low level of commitment to the organization, thus reducing motivation to deliver the best performance. Research conducted by Lin and Huang (2021), Soelton et al. (2021), Latifa and Rojuaniah (2022), Mujiyati et al. (2022), and Bolado et al. (2023) proves that turnover intention negatively affects employee performance.

According to Bolado et al. (2023), turnover intention can negatively impact employee engagement. When employees tend to seek other opportunities or even leave the company, this results in decreased motivation, productivity, and employee engagement. Mulang (2022) states that turnover intention leads to low employee engagement because it creates instability and uncertainty in the workplace, which impacts workload, team structure, and work dynamics. This condition can disrupt interpersonal relationships and collaboration in the workplace, thereby reducing employee engagement. Research conducted by Kim et al. (2019), McCarthy et al. (2020), Hakro et al. (2022), Kotimah et al. (2023), and Windari and Mahayasa (2023) proves that turnover intention negatively impacts employee engagement. Based on theory and several previous research results, the following hypothesis is formulated:

H1: Turnover intention negatively impacts employee performance

H2: Turnover intention negatively impacts employee engagement

Quality of Work Life. Quality of work life (QWL) refers to working conditions encompassing physical, social, psychological, and environmental aspects that influence employee well-being in the workplace. Quality of work life addresses the psychological aspects of the workforce, so employees who feel cared for and appreciated in their work environment tend to have better psychological well-being (Netto, 2019). Beyond focusing on work-related aspects, QWL also seeks to improve employees' overall quality of life, including creating a work-life balance and providing support for professional development. QWL is not simply a concept of creating a physically comfortable environment, but also about addressing psychological and social aspects that can impact employee happiness and quality of life. Companies or organizations that prioritize QWL tend to create a



positive and supportive work culture, which can increase productivity, employee retention, and corporate reputation (Sipayung, 2022:21).

The goal of quality of work life is to create safe, comfortable, and mentally healthy working conditions to increase employee job satisfaction by creating a work environment that makes employees feel valued, recognized, and in control of their work (Mulang, 2022). Quality of work life refers to the overall well-being and satisfaction experienced by employees in their work environment. It encompasses various factors such as job satisfaction, work-life balance, physical and psychological health, safety, job security, and opportunities for personal and professional growth (Rajagopal, 2022). The quality of work life measurement indicators refer to Netto (2019), which was also adopted in the research of Yuliaty and Santosa (2021) and Pujiyanto et al. (2022), namely:

1. Growth and development, namely the extent to which the organization provides opportunities for employees to develop skills, participate in training, and gain relevant experience. Personal and professional growth and development can improve employee satisfaction and well-being.
2. Participation, namely the level of employee participation in decision-making, can create a sense of ownership and responsibility. A high level of participation can improve employee-management relations and enhance the quality of work life.
3. Physical Environment, namely, aspects of the physical work environment such as cleanliness, safety, comfort, and facilities that support productivity. A good physical environment can improve employee well-being and performance.
4. Supervision, namely the level of autonomy employees have in carrying out their duties and the management's supervisory style. Employees who feel trusted and have autonomy tend to have a better quality of work life.
5. Salary and benefits, namely fair and attractive financial compensation and additional benefits such as health insurance and other benefits, can influence employee satisfaction and well-being. Fairness in the pay system is also an important indicator of the level of quality of work life.
6. Work integration, namely, the harmony between work demands and employees' personal lives. Support for work-life balance can indicate the level of quality of work life.

Based on the implications of Yuliaty and Santosa's (2021) research, quality of work life (QWL) addresses the psychological aspects of the workforce. Employees who feel cared for and appreciated in their work environment tend to have better psychological well-being. This can increase self-confidence, work enthusiasm, and the ability to overcome challenges, all factors that support good performance (Yuliaty and Santosa, 2021). Saad and Ghonem (2022) state that a high QWL creates a pleasant and supportive work environment, thereby increasing employee motivation and job satisfaction. When employees feel appreciated, have a healthy work-life balance, and have adequate control over their work, they tend to be more enthusiastic and dedicated. Therefore, QWL has the potential to increase employee engagement, productivity, and performance. Research conducted by Leitao et al. (2019), Arjmandrad and Shokrkon (2020), Martinez et al. (2021), Yudha (2022), and Irsyadi (2023) demonstrates that QWL has a positive effect on employee performance.

According to Saad and Ghonem (2022), the quality of work life plays a crucial role in increasing employee engagement because recognizing, valuing, and caring for important aspects of their lives within the company increases the likelihood of employees being more engaged and committed to their work. The implications of Martinez et al.'s (2021) research are that QWL encompasses various factors, including a healthy work environment, opportunities for personal and professional development and growth, and a work-life balance. When companies prioritize QWL, they can create



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a work climate where employees feel valued and supported, which in turn increases their level of engagement. Research conducted by Kusuma and Rahyuda (2021), Rajagopal (2022), Sagafia and Thamrin (2022), Saad and Ghonem (2022), and Mora et al. (2023) demonstrates that the quality of work life has a positive effect on employee engagement. Based on theory and several previous research findings, the following hypothesis is formulated:

H3: Quality of work life negatively impacts employee performance

H4: Quality of work life negatively impacts employee engagement

Employee Engagement. Employee engagement is defined as the tendency of employees to identify with their work and actively participate in their company, considering their work important to their self-esteem and well-being (Robbins and Judge, 2018:287). Employee engagement is the tendency of employees to have a high level of involvement or participation in their work roles within an organization, characterized by a strong sense of concern for their work, a feeling of psychological attachment to their work, and a strong belief in their ability to complete their work (Satata, 2021). Employee engagement is the level of emotional commitment, motivation, and involvement that employees have in their work, the organization they work for, and its goals. Employees with high levels of engagement are typically enthusiastic about their work, willing to invest additional effort to achieve organizational goals, and feel connected to the company's values and mission (Kusuma and Rahyuda, 2021).

The concept of employee engagement refers to discretionary effort, explaining that employees have the choice to act for the benefit of the organization. Therefore, employees with high work engagement are fully engaged and enthusiastic about their work (Febriansyah and Ginting, 2020:8). High employee engagement tends to make employees more productive, innovative, and loyal to the organization. Employee engagement is influenced by various factors such as effective communication, opportunities for growth and development, recognition and rewards, organizational culture, and leadership style (Rajagopal, 2022). Indicators of employee engagement, according to Naeem and Khurram (2020), which were also adopted in the research of Fidyah and Setiawati (2020) and Duran and Sanchez (2021), consist of the following measurements:

1. Physical engagement refers to employee involvement through exerting effort and energy to perform and complete tasks and responsibilities. The physical aspect of employee engagement concerns the physical energy an employee exerts to complete their job role.
2. Emotional engagement refers to employee involvement demonstrated by enthusiasm, pride, and passion for their work. The emotional aspect concerns how employees feel about their work and their positive or negative attitudes toward the organization and its leaders.
3. Cognitive engagement refers to employee involvement through focused attention and concentration on their work. The cognitive aspect of employee engagement concerns employee beliefs about the organization and working conditions.

Based on research by Letsoin and Ratnasari (2020), the influence of employee engagement on employee performance is based on how employee engagement demonstrates the level of employee involvement, motivation, and commitment to their work and organization. Employees who feel engaged tend to be more focused and dedicated to achieving these goals, thereby improving employee performance. A work environment that supports quality of work life tends to create employees who are more actively involved in their work, or high levels of employee engagement. This engagement can increase employee productivity and performance quality (Arjmandrad and Shokrkon, 2020). Research conducted by Iddagoda and Opatha (2020), Tensay & Singh (2020), Satata



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(2021), Badaruddin (2022), and Dewa and Rahmasari (2023) proves that employee engagement has a positive effect on employee performance.

The results of research by Tensay and Singh (2020) and Windari and Mahayasa (2023) imply that employee engagement can act as a mediator between turnover intention and performance because employees who are actively involved in their work tend to feel more engaged and committed to the company, thereby reducing the tendency of turnover intention and feeling encouraged to remain in the organization and contribute optimally to performance. Research conducted by Kim et al. (2019) indicates that employee engagement can be a mediating variable in the influence of turnover intention on employee performance. These results imply that employees who are positively engaged with their work and company tend to feel more engaged and have high motivation to contribute optimally. Indications in the research by Albrecht and Marty (2020) show that employee engagement can minimize the negative impact of turnover intention on employee performance through various mechanisms that create strong bonds between individuals and organizations.

Research by Saad and Ghonem (2022) and Irsyadi (2023) suggests that employee engagement can mediate the relationship between quality of work life and performance. High levels of engagement lead employees to feel more connected to their work and are more motivated to achieve company goals. Employees who feel valued, supported, and in control of their work, reflecting a high quality of work life, are more likely to feel engaged and strive to improve their performance. Research by Kusuma and Rahyuda (2021) indicates that employee engagement positively mediates the effect of quality of work life on employee performance. Similarly, research by Badaruddin (2022) indicates that employee engagement positively mediates the effect of quality of work life on employee performance. A supportive work environment that supports quality of work increases employee engagement in both work and the organization, ultimately leading to high performance.

The role of employee engagement in mediating the influence of turnover intention and quality of work life on employee performance is based on how employee engagement creates an emotional attachment to the organization, allowing employees to feel deeply connected to the company's goals and values. This attachment can discourage employees from leaving the organization, allowing them to remain and contribute maximally to their performance (Lathabhavan, 2019). Based on theory and several previous research findings, the following hypotheses are formulated:

H5: Employee engagement has a positive effect on employee performance

H6: Employee engagement can mediate the effect of turnover intention on employee performance

H7: Employee engagement can mediate the effect of quality of work life on employee performance

The conceptual framework of this research is described below.

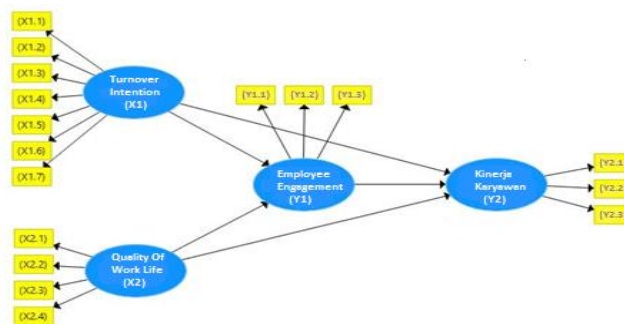


Figure 1. Research Framework



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METHODS

This research design uses a quantitative approach and an associative research design, meaning that the study conducts statistical data analysis in the form of descriptive and inferential statistical data interpretation, and tests a theory by detailing a specific hypothesis, then collecting data to support or refute the hypothesis. The research is located at the BPR Padma Head Office, located at Jalan Raya Sesetan No. 324, South Denpasar. The scope of this research includes the research objects studied, namely the independent variables consisting of turnover intention (X1) and quality of work life (X2), the dependent variable is employee performance (Y2), and the mediating variable is employee engagement (Y1). The population used in this study is all employees at the BPR Padma Sesetan Head Office. The sampling method in this study is a saturated sample. According to Sugiyono (2019: 85), saturated sampling is a sampling technique in which all members of the population are used as samples. It is often done when the population is relatively small. Another term for a saturated sample is a census, where all members of the population are sampled. Based on the saturated sampling method, the sample determined in this study is all active employees working at the BPR Padma Sesetan Head Office. Based on data obtained from the BPR Padma Sesetan Head Office, the number of employees in 2023 was 56. The data collection method in this study used several methods, namely questionnaires, observations, and literature studies. The determination of scores to measure respondents' answers or responses in the questionnaire in this study used a Likert Scale of 1-5. The data analysis technique in this study used Partial Least Squares (PLS), which is a Structural Equation Modeling (SEM) equation model with an approach based on variance or component-based structural equation modeling. The purpose of using PLS is to develop or build theories and is used to explain the existence or absence of relationships between latent variables (Ghozali, 2018: 417).

Employee performance variables are measured using indicators referring to Mangkunegara (2018:67), namely: (1) work quality; (2) work quantity; (3) responsibility; (4) initiative; (5) cooperation; and (6) obedience. Employee engagement variables are measured using indicators referring to Naem and Khurram (2020), namely: (1) physical engagement; (2) emotional engagement; and (3) cognitive engagement. Quality of work life variables are measured using indicators referring to Netto (2019), namely: (1) growth and development; (2) participation; (3) physical environment; (4) supervision; (5) salary and benefits; and (6) work integration. Turnover intention variables are measured using indicators referring to Soelton et al. (2021), namely: (1) thinking of quitting; (2) search for alternatives; and (3) evaluation of alternatives.

RESULT AND DISCUSSION

Validity and Reliability Testing. Outer model evaluation in SEM-PLS analysis is a measurement evaluation conducted to test the instrument that assesses the validity and reliability of the model. Individual indicators are considered valid if the outer loading coefficient is in the range above 0.60 or 0.70 (Ghozali, 2018:78). The results of the validity test are displayed in Table 1, which shows that all outer loading values for each variable are greater than 0.60. Therefore, it can be concluded that all indicators meet the requirements for convergent validity and are valid.

Table 1. Validity Test Results

No.	Construct	Indicator	Outer Loading
1.		Y2.1 <- Y2	0,666



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		Y2.2 <- Y2	0,666
	<i>Employee performance</i>	Y2.3 <- Y2	0,707
		Y2.4 <- Y2	0,740
	(Y2)	Y2.5 <- Y2	0,706
		Y2.6 <- Y2	0,751
		Y1.1 <- Y1	0,907
	<i>Employee Engagement</i>	Y1.2 <- Y1	0,834
2.	(Y1)	Y1.3 <- Y1	0,829
		Y1.4 <- Y1	0,858
		Y1.5 <- Y1	0,796
		X2.1 <- X2	0,817
	<i>Quality of Work Life</i>	X2.2 <- X2	0,862
3.	(X2)	X2.3 <- X2	0,777
		X2.4 <- X2	0,870
		X2.5 <- X2	0,877
		X2.6 <- X2	0,865
		X1.1 <- X1	0,818
	<i>Turnover Intention</i>	X1.2 <- X1	0,773
4.	(X1)	X1.3 <- X1	0,738
		X1.4 <- X1	0,904
		X1.5 <- X1	0,771

Reliability testing aims to determine the extent to which a measuring instrument is trustworthy or reliable. Construct reliability is measured using the Cronbach's alpha of the indicators measuring the construct. A construct is considered reliable if its Cronbach's alpha value is above 0.70 (Ghozali, 2018:80). Table 2 shows that the reliability test results have a Cronbach's alpha greater than 0.70; thus, all constructs in this study are considered reliable.

Table 2. Reliability Test Results

Construct	Cronbach's Alpha
<i>Employee performance</i> (Y2)	0,799
<i>Employee Engagement</i> (Y1)	0,900
<i>Quality of Work Life</i> (X2)	0,920
<i>Turnover Intention</i> (X1)	0,863

Hypothesis Testing. Path analysis in the SEM-PLS model provides information about the relationship between research variables. Hypothesis testing uses the values contained in the path coefficient results as a basis for decision making. The hypothesis can be accepted if the value is between ± 1.96 . If the t-statistic value is < 1.96 or $= 1.96$, then the hypothesis will be rejected. The direction of influence can be shown through the Original Sample (O) value; that is, if the value is positive, then there is a positive influence, while if the value is negative, then there is a negative influence.

Table 3 shows that the influence of turnover intention (X1) on employee performance (Y2) obtained a t-statistic value of 3.986, which is greater than 1.96 ($3.986 > 1.96$), meaning that there is a significant influence. The Original Sample (O) value is negative at -0.418, indicating the path coefficient of the relationship is negative. The test results indicate that H1 is accepted, so that turnover intention has a negative effect on employee performance. The influence of quality of work



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life (X2) on employee performance (Y2) obtained a t-statistic value of 2.745, which is greater than 1.96 ($2.745 > 1.96$), meaning that there is a significant influence. The Original Sample (O) value is positive at 0.355, indicating the path coefficient of the relationship is positive. The test results indicate that H2 is accepted, so that the quality of work life has a positive effect on employee performance. The effect of turnover intention (X1) on employee engagement (Y1) obtained a t-statistic value of 0.386, which is smaller than 1.96 ($0.386 < 1.96$), meaning that there is no significant effect. The test results indicate that H3 is rejected, so turnover intention does not have a significant effect on employee engagement.

The effect of quality of work life (X2) on employee engagement (Y1) obtained a t-statistic value of 2.691, which is greater than 1.96 ($2.691 > 1.96$), meaning that there is a significant effect. The Original Sample (O) value is positive at 0.688, indicating the path coefficient of the relationship is positive. The test results indicate that H4 is accepted, so that the quality of work life has a positive effect on employee engagement. The effect of employee engagement (Y1) on employee performance (Y2) obtained a t-statistic value of 2.082, which is greater than 1.96 ($2.082 > 1.96$), meaning that there is a significant effect. The Original Sample (O) value is positive at 0.264, indicating the path coefficient of the relationship is positive. The test results indicate that H5 is accepted, so that employee engagement has a positive effect on employee performance. The indirect effect between turnover intention (X1) on employee performance (Y2) through employee engagement (Y1) obtained a t-statistic value of 0.315, which is smaller than 1.96 ($0.315 < 1.96$), meaning that there is no significant mediating effect. The test results indicate that H6 is rejected, so employee engagement is not able to mediate the effect of turnover intention on employee performance. The indirect effect between quality of work life (X2) on employee performance (Y2) through employee engagement (Y1) obtained a t-statistic value of 1.650, which is smaller than 1.96 ($1.650 < 1.96$), meaning that there is no significant mediating effect. The test results indicate that H7 is rejected, so employee engagement is not able to mediate the effect of quality of work life on employee performance.

The R-square value for the employee engagement construct (Y1) is 0.551, which can be interpreted as 55.1% of the variation in employee engagement is influenced by turnover intention and quality of work life, while variables outside the model influence the remaining 44.9%. The R-squared value for the employee performance construct (Y2) is 0.767, which can be interpreted as 76.7% of the variation in employee performance is influenced by turnover intention, quality of work life, and employee engagement, while variables outside the model influence the remaining 23.3%.

Table 3. Hypothesis Test Results

Construct Model	Original Sample (O)	Path Coefficient (T Statistics)	P Values	Information
Turnover Intention (X1) → Employee performance (Y2)	-0,418	3,986	0,000	Negative and Significant
Quality of Work Life (X2) → Employee performance (Y2)	0,355	2,745	0,006	Positive and Significant
Turnover Intention (X1) → Employee Engagement (Y1)	-0,095	0,386	0,700	Not Significant
Quality of Work Life (X2) → Employee Engagement (Y1)	0,688	2,691	0,007	Positive and Significant
Employee Engagement (Y1) → Employee performance (Y2)	0,264	2,082	0,038	Positive and Significant



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<i>Turnover Intention (X1) → Employee Engagement (Y1) → Employee performance (Y2)</i>	-0,025	0,315	0,753	Not Mediating
<i>Quality of Work Life (X2) → Employee Engagement (Y1) → Employee performance (Y2)</i>	0,181	1,650	0,100	Not Mediating
<hr/>				
R ² Employee Engagement: 0,551				
R ² Turnover Intention: 0,767				
Q ² : 0,895				

The Influence of Turnover Intention on Employee Performance. The analysis of turnover intention on employee performance shows a negative and significant effect. It means that the higher an employee's turnover intention, the lower their performance will be. Employee turnover intention is the result of an individual's evaluation of the balance between their efforts and expected results. When employees perceive that their efforts will not produce the desired performance or that the results will not be valuable to them, they are more likely to want to leave the organization or develop turnover intention. Factors such as a lack of career development opportunities, a mismatch between company values, or interpersonal conflict in the workplace can contribute to turnover intention. Consequently, employees with turnover intention tend to perform less than optimally due to a loss of motivation and focus on achieving their work goals.

The results of this study reinforce several previous studies, including those by Lin and Huang (2021), Soelton et al. (2021), Latifa and Rojuaniah (2022), Mujiyati et al. (2022), and Bolado et al. (2023), which demonstrated that turnover intention negatively impacts employee performance. These results support the findings of Chiat and Panatik's (2019) study, which found that several factors can provide a more comprehensive picture of the dynamic relationship between turnover intention and employee performance. Turnover intention arises as a result of job dissatisfaction, lack of motivation, or interpersonal conflict. If employees experience significant dissatisfaction, it can affect their motivation to perform optimally, thus reducing overall performance. Similarly, research by Afzal et al. (2020) indicates that the employee turnover process due to high turnover intention can lead to a loss of skills and experience possessed by employees who leave the organization. This loss of expertise can disrupt operational continuity and certain collective performance.

The Influence of Quality of Work Life on Employee Performance. The analysis of the quality of work life on employee performance shows a positive and significant effect. It means that the higher the perceived quality of work life, the higher the employee's performance. A good quality of work life, including a conducive work environment, fair compensation, opportunities for career development, and work-life balance, can increase employee motivation to achieve better performance. Employees will perceive good working conditions as valuable, thus being more motivated to perform better. Furthermore, employees who believe that better performance will be followed by desired outcomes, such as recognition or promotion, will also be more motivated to improve their performance when their quality of work life or working conditions improve.

The results of this study reinforce several previous studies, namely Leitao et al. (2019), Arjmandrad and Shokrkon (2020), Martinez et al. (2021), Yudha (2022), and Irsyadi (2023), which prove that the quality of work life has a positive effect on employee performance. These results support the indications in Al-Dossary's (2022) study, namely that quality of work life describes the conditions and environment in the workplace that can impact employee personal life, satisfaction,



and well-being. Quality of work life encompasses various aspects, including the physical and psychological conditions of the workplace, relationships between employees, work-life balance, job security, and other elements. A good quality of work life includes an emphasis on balance between work and personal life. Employees who can maintain this balance tend to be more satisfied and productive in their jobs, thus demonstrating high performance. Similarly, Netto's (2019) study indicates that safe and healthy working conditions are important factors in the quality of work life. Employees who work in environments that support health and safety tend to have higher levels of performance. Organizations that prioritize quality of work life can create a positive and supportive work climate, thereby helping to retain high-quality employees and improving their long-term performance and success.

The Effect of Turnover Intention on Employee Engagement. The analysis of turnover intention on employee engagement showed negative and insignificant results. This finding indicates that turnover intention does not significantly impact employee engagement. This finding aligns with research by Gasic and Berber (2023), which found that turnover intention does not significantly influence employee engagement. It suggests that even if employees tend to have turnover intention, they may still feel connected to the organization due to factors such as loyalty, identification with company values, or ongoing emotional investment. Similarly, research by Yadav et al. (2020) suggests that turnover intention does not always significantly influence employee engagement. It could be due to insensitive or imprecise measurements used for both variables, which can result in insignificant findings. Individual factors, such as employee personality or values, also play a role in altering the relationship between the two concepts. Furthermore, external influences, such as economic conditions or job opportunities outside the organization, can also influence the relationship between turnover intention and employee engagement.

The Influence of Quality of Work Life on Employee Engagement. The analysis of the quality of work life on employee engagement shows a positive and significant effect. It means that the higher the quality of work life perceived by employees, the higher their level of employee engagement. If employees perceive a supportive work environment, an appropriate workload, opportunities for development, and positive working relationships, they tend to be motivated to make a greater contribution to the organization. Employee engagement is the level of emotional attachment and involvement of employees in their work, role, and organization. Employees who feel engaged tend to be more productive, enthusiastic, and actively contribute to organizational goals. Therefore, a high quality of work life enables organizations to increase employee intrinsic motivation, which in turn can improve employee engagement.

The results of this study reinforce several previous studies, namely Kusuma and Rahyuda (2021), Rajagopal (2022), Sagafia and Thamrin (2022), Saad and Ghonem (2022), and Mora et al. (2023), which prove that the quality of work life has a positive effect on employee engagement. These results support the indication in the study of Saad and Ghonem (2022), namely that quality of work life plays a role in increasing employee engagement because when employees feel that important aspects of their lives in the company are recognized, appreciated, and cared for, they tend to feel more engaged and committed to their work. Companies that encourage quality of work life tend to create a positive work environment that encourages collaboration, innovation, and teamwork, which further contributes to increased employee engagement. Similarly, the indication in the study of Martinez et al. (2021) is that quality of work life encompasses various factors, including a healthy work environment, opportunities for personal and professional development and growth, and a balance between work and personal life. When a company prioritizes the quality of work life, it can



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create a work climate where employees feel valued and supported, which in turn increases their level of engagement.

The Effect of Employee Engagement on Employee Performance. The analysis of employee engagement on employee performance shows a positive and significant effect. It means that the higher the employee engagement, the higher the employee performance. Employee engagement is reflected in the level of employee involvement and willingness to exert additional effort to achieve company goals. Employees who believe that their additional effort will improve performance and be recognized by the company, perceive the results of additional involvement as valuable, and believe that additional involvement will be followed by the desired results, tend to have higher employee engagement. Therefore, employee engagement can be a factor in improving employee performance because highly engaged employees tend to be more productive, innovative, and contribute more to the overall success of the company.

The results of this study reinforce several previous studies, namely Iddagoda and Opatha (2020), Tensay & Singh (2020), Satata (2021), Badaruddin (2022), and Dewa and Rahmasari (2023), which prove that employee engagement has a positive effect on employee performance. These results support the indications in the study of Letsoin and Ratnasari (2020), namely that employee engagement indicates the level of involvement, motivation, and commitment of employees to their work and organization. The level of employee engagement reflects the extent to which employees feel involved and enthusiastic in carrying out their duties in the company or organization. Employees with strong employee engagement tend to have higher levels of job satisfaction, feel valued and recognized, and have a positive involvement in the organizational culture. Similarly, the indications in the study of McCarthy et al. (2020) are that employee engagement creates active involvement in work tasks and responsibilities. Employees who feel involved tend to be more focused and dedicated to achieving these goals, so employee engagement improves employee performance. Engaged employees tend to have higher levels of motivation because they feel emotionally connected to the goals and values of the organization, thus encouraging employees to give their best in their work.

The Role of Employee Engagement in Mediating the Effect of Turnover Intention on Employee Performance. The analysis of employee engagement's role in mediating the effect of turnover intention on employee performance showed a negative and insignificant effect. This finding indicates that although employee engagement has a positive relationship with turnover intention and employee performance, employee engagement is unable to mediate the relationship between the two variables. This finding aligns with the implications of research by Memon et al. (2020), which explains that the influence of turnover intention on employee performance is more complex than can be explained by employee engagement alone, due to the interplay of personal, professional, and situational factors that influence an individual's decision to remain employed. Furthermore, high employee engagement is not always sufficient to overcome an employee's desire to leave their job. Employee engagement's inability to mediate is due to internal conflict within employees. Employees who are engaged in their work but have a desire to leave can create psychological tension that reduces their performance. Similarly, research by Harun et al. (2020) found that each individual has different motivations and desires for their work. Some employees may have high turnover intentions but still maintain high levels of performance due to intrinsic engagement in their work despite their intention to leave. It makes employee engagement not necessarily a mediator in the relationship between turnover intention and employee performance.



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The Role of Employee Engagement in Mediating the Effect of Quality of Work Life on Employee Performance. The analysis of the role of employee engagement in mediating the effect of quality of work life on employee performance showed a positive result, with no significant effect. This finding indicates that although employee engagement has a positive relationship with both quality of work life and employee performance, employee engagement is unable to mediate the relationship between the two variables. This finding aligns with the implications of research by Rasool et al. (2021), which explains that employees can have different perceptions of the quality of work life. Even if working conditions are objectively considered good, employees may have unmet expectations or preferences that can affect their level of engagement and performance. Similarly, research by Susita et al. (2021) found a significant relationship between quality of work life and employee performance, but this relationship was not significantly mediated by employee engagement. It also indicates that employee engagement does not act as a connecting mechanism between the quality of work life and employee performance. Furthermore, other factors may be more dominant in influencing employee performance, thus rendering employee engagement insignificant in the relationship between quality of work life and employee performance. These factors could include aspects such as intrinsic motivation, organizational support, and external conditions that influence the work environment.

CONCLUSION

Employee performance must be considered to ensure that each employee carries out their functions effectively and efficiently. This study aims to determine the effect of turnover intention and quality of work life on employee performance directly and through the mediating role of employee engagement. Based on the results of the analysis, it was found that turnover intention had a negative and significant effect on employee performance, quality of work life had a positive and significant effect on employee performance, turnover intention had a negative but insignificant effect on employee engagement, quality of work life had a positive and significant effect on employee engagement, employee engagement had a positive and significant effect on employee performance, employee engagement was unable to mediate the effect of turnover intention on employee performance, and employee engagement was unable to mediate the effect of quality of work life on employee performance.

Suggestions specifically for the management of BPR Padma Sesetan Head Office include taking strategic steps to improve overall performance. First, management can pay attention to factors that influence turnover intention, such as working conditions, compensation, and career development opportunities. Second, management can improve the quality of work life for employees. It can be done by creating a conducive work environment, providing adequate support, and providing opportunities for employee participation in decision-making that affects them. Third, management can increase employee engagement. It can be done by providing clear feedback, recognizing employee contributions, and creating a positive and inclusive work culture.

Limitations. This study was conducted in only one organization, limiting the generalizability of the findings. Therefore, the findings may not fully reflect the turnover intention, quality of work life, employee engagement, and employee performance in banking companies and other sectors. Furthermore, each variable was assessed using a questionnaire completed by the employees themselves, which makes the respondents' answers somewhat subjective.



Recommendations for Further Research. Further research should examine the phenomena of turnover intention, quality of work life, employee engagement, and employee performance within a broader industrial sector, and expand the population and sample to a more representative sample. It is also recommended that future research utilize additional data collection methods, such as interviews or direct observation, to gain a deeper understanding and minimize potential errors and subjectivity.

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