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The Influence of Work Environment on Turnover Intention Through Burnout as a Mediating Variable (A Case Study of Community Officers at BTPN Syariah, Garut Area 3)

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Abstract: This study aims to examine the effect of the work environment on turnover intention with job burnout as a mediating variable among Community Officers (CO) at BTPN Syariah, Garut 3 area. The research method used is quantitative with an explanatory survey approach involving 61 respondents using saturated sampling techniques. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4 software. The results indicate that: (1) the work environment does not have a significant direct effect on turnover intention; (2) the work environment significantly affects burnout; (3) burnout significantly affects turnover intention; and (4) burnout fully mediates the effect of the work environment on turnover intention. These findings suggest that an unsupportive work environment does not directly drive employees to leave, but rather operates by increasing the risk of emotional exhaustion, which subsequently triggers the intention to resign.

Keyword: Work Environment, Burnout, Turnover Intention, Islamic Banking.

INTRODUCTION

Human resources (HR) constitute a critical asset for banking institutions, as business operations are highly dependent on employees' professionalism and performance. PT Bank BTPN Syariah Tbk, particularly in the position of Community Officer (CO), faces significant challenges related to high turnover rates. Internal data indicate a decline in the number of employees from 79 in January to 61 in June 2024 in the Garut Area 3. This phenomenon of turnover intention, defined as employees' conscious intention to leave the organization, serves as an early signal that must be anticipated in order to avoid the high costs associated with recruitment and retraining.

Several factors have been identified as influencing this decision, one of which is the work environment. The work environment encompasses both physical aspects, such as lighting and air circulation, and non-physical aspects, including interpersonal relationships among

colleagues (Fahlevi, 2018). In addition, psychological factors such as burnout—characterized by emotional exhaustion and depersonalization—are also considered primary drivers of employees’ intention to resign. This study aims to fill a gap in the literature by examining whether burnout acts as a mediating variable that links work environment conditions to employees’ decisions to leave the organization.

METHOD

This study employs a quantitative, verificative approach using an explanatory survey method. The population consists of all Community Officers of PT Bank BTPN Syariah Tbk in Garut Area 3, totaling 61 individuals. Due to the relatively small population size, a saturated sampling (census) technique was applied. Primary data were collected through a questionnaire using a Likert scale ranging from 1 to 10. Data analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, supported by SmartPLS 4, to evaluate both the outer model (validity and reliability) and the inner model (hypothesis testing).

RESULTS AND DISCUSSION

Respondent Characteristics

The majority of respondents are within the age range of 22–24 years (44.3%) and have a senior high school (SLTA) level of education (70.5%). Additionally, 60.7% of respondents have a tenure of less than one year, confirming the presence of a rapid employee turnover cycle in the Community Officer (CO) position.

Measurement Model Evaluation (Outer Model)

Table 1. Outer Loading

Indicator >	1	2	3	4	5	6	7	8	9
<i>Work Environment</i>	0.833	0.864	0.819	0.806	0.863	0.812	0.843	0.835	0.838
<i>Turnover Intention</i>	0.815	0.821	0.900	0.910	0.880	0.888			
<i>Burnout</i>	0.760	0.855	0.883	0.877	0.834	0.888			

Table 2. Realibility

	<i>Cronbach's Alpha</i>	<i>Composite Reliability (rho_a)</i>	<i>Composite Reliability (rho_c)</i>
<i>Work Environment</i>	0.946	0.948	0.954
<i>Turnover Intention</i>	0.936	0.953	0.949
<i>Burnout</i>	0.923	0.926	0.940

Table 3. Average Variance Extracted

	Average Variance Extracted (AVE)
Work Environment	0.697
Turnover Intention	0.756
Burnout	0.723

The results of the analysis indicate that all indicators have outer loading values greater than 0.7. The Average Variance Extracted (AVE) values for all constructs exceed the threshold of 0.5 (WE = 0.697; TI = 0.756; Burnout = 0.723). Furthermore, the reliability values, as measured by Cronbach’s Alpha and Composite Reliability, are above 0.9, indicating that the instrument is both convergently valid and consistently reliable.

Structural Model Evaluation (Inner Model)

Table 4. Inner VIF

	Turnover Intention	Burnout
Work Environment	1.279	1.000
Burnout	1.279	

Table 5. F Square

	Turnover Intention	Burnout
Work Environment	0.013	0.279
Burnout	0.410	

Table 6. R Square

	R Square	R Square Adjusted
Turnover Intention	0.312	0.288
Burnout	0.218	0.205

Table 7. Standardized

	Saturated Model	Estimsted Model
SRMR	0.065	0.065

The R² value for turnover intention is 0.312, indicating that the independent variable and the mediating variable are able to explain 31.2% of the variance in turnover intention. The SRMR value of 0.065 (≤ 0.08) suggests that the model demonstrates a good fit with the empirical data.

Hypothesis Testing

Table 8. Hypothesis Test Results

	T statistics	P values
X > Y	0.703	0.484
X > Z	3.339	0.001
Z > Y	5.055	0.000
X > Z > Y	3.050	0.003

Discussion

Effect of Work Environment (WE) on Turnover Intention (TI): The findings indicate that the work environment does not have a statistically significant direct effect on turnover intention ($p = 0.484$). This result is supported by Winoto et al. (2024), who argue that physical work environment factors are often not the primary drivers of employees' immediate decisions to resign.

Effect of Work Environment (WE) on Burnout (BO): The work environment is found to have a significant effect on burnout levels ($p = 0.001$). This finding is supported by Pradipto (2022), suggesting that challenging field conditions faced by Community Officers can contribute to mental exhaustion when not supported by a conducive work environment.

Effect of Burnout (BO) on Turnover Intention (TI): Burnout emerges as the strongest predictor of turnover intention ($p = 0.000$), consistent with the findings of Soelton et al. (2020). Employees experiencing emotional exhaustion are more likely to view resignation as a coping mechanism for recovery.

Mediating Role of Burnout (BO): The results indicate a full mediation effect, where the work environment influences turnover intention only through burnout. This finding aligns with

Poku et al. (2022). It implies that management should prioritize employees' psychological well-being to effectively reduce turnover rates.

CONCLUSION

Work Environment and Turnover Intention: The work environment does not have a significant direct effect on turnover intention. This indicates that, at PT Bank BTPN Syariah Tbk in Garut Area 3, work environment conditions do not directly influence employees' intention to leave, and therefore are not the primary factor in predicting turnover intention.

Work Environment and Burnout: The work environment has a significant effect on burnout. A less supportive work environment in Garut Area 3 increases the risk of burnout, meaning that unfavorable conditions play an important role in generating emotional and mental exhaustion among employees.

Burnout and Turnover Intention: Burnout has a significant effect on turnover intention. The higher the level of burnout experienced by employees in Garut Area 3, the greater their likelihood of leaving the organization. This positions burnout as a key determinant driving turnover intention.

Mediating Role of Burnout: Burnout mediates the relationship between work environment and turnover intention. This finding indicates that the work environment indirectly affects turnover intention by increasing the risk of burnout. Therefore, creating a more supportive work environment can help reduce burnout and, ultimately, lower turnover intention.

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