

## The Dynamics of Turnover Intentions: Emotional Intelligence, Thriving at Work, and Career Adaptability in an Indonesian Banking Sector

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### ABSTRACT

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**Objectives:** The research focuses on the high turnover intention ratio in the East Java banking sector. The aim is to explore the role of emotional intelligence (EI) in reducing employee turnover by considering thriving at work (TW) and career adaptability (CA). This research highlights the importance of emotional intelligence and its positive effects through training programs to reduce Turnover Intentions (TOI).

**Methodology:** This research used an explanatory quantitative method involving 105 frontline employees. The sample used a saturated sampling method. Data was collected through questionnaires distributed to all frontliners, with 103 questionnaires returned. The data were analyzed using the SEM-PLS method.

**Finding:** The result found that EI does not directly influence frontline employees' desire for TOI. Nonetheless, employees with high levels of EI tend to thrive more at work, reducing their desire for TOI. The ability to develop and adapt in the work environment can be a more significant factor in reducing TOI.

**Conclusion:** EI is important in reducing the TOI of Bank frontline employees. Employees with high EI can better develop and adapt to a stressful work environment, reducing TOI and increasing well-being and commitment to self-development.

**Keywords:** turnover intentions, emotional intelligence, thriving at work, banking industry, Theory of Conservation of Resources (COR).

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Submitted:

2023-04-07

Revised:

2024-10-28

Accepted:

2024-10-23

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**Article Doi:**

[http://dx.doi.org/10.22441/jurnal\\_mix.2024.v14i3.007](http://dx.doi.org/10.22441/jurnal_mix.2024.v14i3.007)

## INTRODUCTION

Banks are crucial for financial stability but face high employee turnover rates, which impact productivity and increase recruitment costs. Understanding the factors driving turnover intentions is essential for human resource management (Falahat et al., 2019). Turnover in frontline positions poses a major challenge due to the considerable human and financial resources it consumes (Raza et al., 2021; Soelton, M et al., 2021). Employee turnover can present a challenge to organizations. effectiveness and productivity. (Abdalla et al., 2021). Therefore, ensuring sustainability and enhancing competitiveness is crucial, particularly in the contemporary landscape of global competition (Abdalla et al., 2021). This study places greater emphasis on the importance of EI. EI pertains to an individual's capacity to identify, comprehend, articulate, manage, and effectively apply emotions, both their own and others (Pirsoul et al., 2023; Harefaan, A., et al., 2023). EI is not fixed in individuals yet it can enhanced via training initiatives (Martínez-Monteagudo et al., 2019).

Table 1: Table presents data on the number of new hires, the number of turnovers, and the turnover rate for the years 2020 to 2022 in the banking sector of East Java.

Year	New Hires	Turnover	Turnover Rate (%)
2020	652	296	45%
2021	570	141	24%
2022	250	113	45%

This study will examine how EI impacts TOI among bank employees in East Java. The data indicates significant fluctuations in the turnover rates in East Java from 2020 to 2022. In 2020, there were 652 new hires and 296 departures, resulting in a turnover rate of 45%. In 2021, 570 new employees were hired, and 141 left, leading to a turnover rate of 24%. Meanwhile, for 2022, there will be 250 new hires and 113 departures, resulting in a turnover rate of 45%.

Previous research examined whether TW has a relationship with turnover intention. The research results show positive (Oliveira & André, 2021) and negative (Haslina et al., 2019) influences between these variables, concluding a gap in the relationship. Previous research on the relationship of CA has demonstrated positive findings. (Lee et al., 2021) and negative findings have been shown in previous research examining the relationship of CA (Zhu et al., 2019) influences on relationships. Earlier studies investigated the correlations between EI and flourishing, indicating beneficial relationship outcomes (Mustafa et al., 2023). This research seeks to bridge a gap in the study of banking employees by investigating the role of EI, an area that has received less attention compared to its exploration in the hotel, restaurant, and hospital sectors.

High turnover rates among banking sector employees can negatively influence the performance of companies and the overall stability within the financial industry. Prior researchers examining EI and thriving in the workplace have yielded favorable outcomes. (Mustafa et al., 2023) . Researchers will persist in their investigations as further research on this topic is warranted. The goal is to accumulate additional empirical evidence to significantly enhance comprehension of this phenomenon.

Drawing from the findings of prior research., The correlation between EI and TOI varies. (Chen et al., 2023; Sharma & Tiwari, 2023) High EI is inversely related to job change intentions, indicating individuals with higher EI tend to have a reduced inclination to seek job changes. Essentially, this suggests that individuals proficient in recognizing, understanding, and managing emotions, and who can interact with others in an EI manner, tend to exhibit greater job loyalty and reduced inclination to seek new employment opportunities. Because of their enhanced capability to manage stress, handle conflicts, and tackle challenges in the workplace, they experience higher job satisfaction and greater engagement (Prentice, 2019). Individuals with elevated EI levels might be more attuned to their internal emotions and motivations, which could motivate them to pursue more rewarding career opportunities. (Prentice, 2019).

It is crucial to undertake comprehensive research focusing on the phenomena and research issues outlined earlier, especially given the varying findings concerning the association between EI and intentions to change jobs. This study examines how emotional intelligence (EI), thriving at work (TW), and career adaptability (CA) impact turnover intentions (TOI) among bank employees in East Java. Specifically, it aims to define the mechanisms through which these factors influence TOI, providing a clearer understanding of their roles and interactions.

The novelty of this research lies in its comprehensive examination of EI, TW, and CA in the context of the banking sector in East Java, an area that has received limited attention in previous studies. This study contributes to the existing body of knowledge by offering new insights into how these psychological factors interact to influence TOI, and by proposing practical applications for HR management in the banking industry.

## **LITERATURE REVIEW**

### **The Influence of EI on TOI**

Turnover intention (TOI), the inclination to switch jobs, is a critical concept in human resources and organizational management, indicating employee discontent and openness to exploring alternative opportunities (Obuobisa-Darko & Sokro, 2023). Scholars and professionals are increasingly focusing on understanding this phenomenon, which denotes employee discontent and openness to exploring alternative opportunities. However TOI may not lead directly to resignations but rather signify a contemplation of potential future changes.,. (Akirmak & Ayla, 2021; Pu et al., 2022; Wang et al., 2020). A thorough comprehension of turnover intention is essential for decision-makers to pinpoint factors affecting employee satisfaction and engagement. TOI represents employees' inclination or wish to leave their current positions and explore new opportunities elsewhere. While not always resulting in immediate resignation, it signifies a significant contemplation of transitioning.

According to psychologist Daniel Goleman, emotional intelligence (EI) is defined as "the ability to manage one's own emotions, maintain inner calm, and demonstrate this ability through self-awareness, self-regulation, self-motivation, empathy, and social awareness (Goh et al., 2022). EI refers to a person's capacity to comprehend, utilize, and regulate emotions within themselves and others. Individuals with high EI are adept at accurately perceiving emotions., discerning and distinguishing between different feelings, and utilizing emotional information to guide their thoughts and actions. It also encompasses the capability to communicate adeptly with others by understanding their own emotions and effectively managing oneself and situations, particularly in direct interpersonal interactions. (Yang & Duan, 2023). EI is the capacity of an individual to comprehend, utilize, and regulate emotions, both within oneself and

in others. This includes being emotionally aware, distinguishing between different feelings, employing emotional information to guide decision-making and actions, and effectively communicating and managing oneself in interpersonal contexts.

Several empirical studies have been conducted to explain the relationship between Emotional Intelligence (EI) and Turnover Intention (TOI). Prentice (2019) found that individuals with high EI tend to be more satisfied with their jobs and have lower TOI. However, another study (Sharma & Tiwari, 2023) revealed that EI does not always negatively correlate with TOI, particularly in demanding work environments such as banking. This research aims to create effective strategies for retaining top-tier talent and boosting the retention of high-potential employees. The findings offer valuable insights to formulate human resource management strategies and aid organizations in sustaining workforce stability and enhancing overall performance. (Kwon et al., 2019). This assertion is backed by numerous studies demonstrating that EI significantly impacts job intentions. Higher levels of EI correlate with a reduced likelihood of seeking job changes, suggesting that individuals with high EI tend to be more content and secure in their current roles, thereby diminishing their inclination to seek new employment (Sharma & Tiwari, 2023). However, Research shows that emotional intelligence (EI) impacts TOI by enhancing employees' ability to manage stress and interpersonal relationships, thus increasing job satisfaction and reducing the desire to leave (Prentice, 2019). This suggests that individuals with high EI are attuned to their requirements and expectations within the work environment, leading them to actively seek new opportunities that align better with their preferences and goals. Developing human resource management strategies must take into account these intricate factors to foster stability in the workforce and achieve peak organizational performance.

The Trait Emotional Intelligence Theory by Dăderman & Kajonius (2022) explains that a person's emotional intelligence consists of four main aspects. First, is well-being, which includes self-esteem, happiness, and optimism. Second, self-control refers to the ability to regulate emotions, manage stress, and stabilize physical responses such as heart rate. Third, emotionality, which involves the capacity to understand and express one's own emotions as well as those of others, and to build emotionally empathetic relationships. Lastly, social skills, encompass social awareness, managing others' emotions, and assertiveness in communication.

The Conservation of Resources (COR) theory explains that individuals strive to preserve and enhance the resources they possess. When these resources are threatened or depleted, they experience stress, which can lead to turnover intention, or the desire to leave an organization. Several factors influence this process. First, personal factors, such as an individual's values, attitudes, and personality, affect their perception of job fit and job satisfaction. Second, work-related factors, including tasks, responsibilities, and career opportunities, impact levels of job satisfaction and work stress. Third, organizational factors, such as policies and organizational culture, influence commitment and perceived support. Lastly, external environmental factors, like economic conditions and industry competition, affect job stability and external job opportunities. All these factors contribute to an individual's decision to stay or leave their job (Wang et al., 2020).

Hypothesis 1: EI has a significant effect on TOI

### **The influence of EI on TW**

Thriving is when individuals experience an enthusiastic life and experience personal and professional development in the work environment (Wu et al., 2023). Thriving is a positive psychological state felt by employees, characterized by growth and momentum that includes feelings of energy and life (vitality), as well as the belief that they continue to experience improvement and progress in what they do learning (Rabiul et al., 2023). TW can be defined as an individual's mental state that indicates growth, achievement, and enthusiasm for working with a high level of effectiveness (Na-Nan et al., 2020). Thus, TW is a condition where individuals feel enthusiastic and develop personally and professionally in a work environment that involves energy, vitality, and confidence in growth, creating a mental state that indicates success and enthusiasm in working with high effectiveness.

Thriving at Work (TW) is a concept that refers to the condition in which individuals feel they are growing personally and professionally within their work environment. Research (Mustafa et al., 2023) indicates that emotional intelligence (EI) has a significant impact on TW, which in turn can reduce turnover intention (TOI). However, a study (Oliveira & André, 2021) suggests a positive relationship between TW and TOI in certain contexts, particularly when employees feel they have better career opportunities elsewhere.

Research by (Mustafa et al., 2023) in Malaysia found a positive relationship between EI and level of thriving. Individuals with high EI tend to experience higher levels of thriving because they can manage emotions, deal with stress, and have good interpersonal relationships. In conclusion, both studies show that EI plays a vital role in improving thriving in the workplace, with HR management able to support employees in strengthening this aspect to create a supportive work environment.

Hypothesis 2: EI has a significant effect on TW

### **The influence of TW on TOI**

Research (Oliveira & André, 2021) found a relationship between TW and TOI, where the results showed that success in the workplace positively influences job TOI. It means that when individuals feel successful or thriving in their work, their desire to change jobs increases. This relationship is influenced by quality interpersonal relationships, psychological safety, trust, and support from superiors. Research by (Haslina et al., 2019) found that job TOI influences a person's success in the workplace. It implies that when employees feel thriving, their motivation is high, and their energy is intense, their desire to change jobs is low. Therefore, organizational management can pay attention to these factors to increase employee retention and create a work environment that motivates and supports professional growth.

Hypothesis 3: TW has a significant effect on TOI

### **The Mediation Effect of TW on EI and Turnover Intention**

Past studies indicate that individuals with elevated EI often achieve greater levels of thriving. It can be explained by the ability of individuals who have high EI to manage their own and other people's emotions, as well as their ability to overcome stress and face challenges better. Individuals with high EI also tend to have better interpersonal relationships can resolve conflict better and can resolve conflict more effectively, all of which contribute to higher levels of

thriving (Haslina et al., 2019; Mustafa et al., 2023). Thriving at work (TW) refers to the psychological state where employees feel energized and engaged, which can lead to higher job satisfaction and lower TOI

Hypothesis 4: TW mediates the relationship between EI and TOI

### **The Moderating Effect of CA on EI and TOI**

CA the capacity of individuals to effectively manage and adjust to career changes, is a notable concept in social psychology. Based on research, (Haynie et al., 2020; Jannesari & Sullivan, 2019; Leung et al., 2022; Ren et al., 2023). A person's ability to achieve career goals is positively correlated with their level of CA. This concept draws from Savickas' Life-Span theory, which underscores individuals' capacity to confront career changes and challenges across their lifespan. (Salim et al., 2023)

Career Adaptability (CA) has also been found to play a significant role in reducing turnover intention (TOI) (Lee et al., 2021) demonstrates that CA helps employees become more flexible and prepared to face changes in their careers, ultimately lowering their desire to switch jobs. However, research (Zhu et al., 2019) presents a different outcome, indicating that CA does not always reduce TOI, particularly when employees feel there are no further opportunities for growth within their current organization.

The ability to adapt in a career has a significant influence on how a person establishes relationships and interacts in social environments related to their work and organization (Gai et al., 2022; Chaidir, J., & Zulfikar, T. 2023). People who can adapt try to perform tasks well, work according to their abilities and learn new skills (Ren et al., 2023). It involves individual flexibility and readiness to face complex and ill-defined challenges in their careers (Ojala et al., 2023). In addition, adaptability also means exploring opportunities and making the right decisions (Haynie et al., 2020). Career adaptability (CA) involves the capacity to cope with career changes and challenges, providing employees with the tools to navigate transitions and reduce turnover intentions (Leung et al., 2022). Overall, CA encompasses a collection of psychological resources that demonstrate a person's readiness and competence in dealing with tasks, transitions, and trauma that occur in current and future careers (Deen et al., 2021). However, previous research exploring CA as a moderating factor in the relationship between EI and TOI remains limited. Therefore, incorporating CA as a moderator in this context can greatly enhance comprehension of psychological dynamics in the workplace.

The Career Construction Theory, developed by Mark Savickas, forms the basis for understanding career adaptability, which consists of four main aspects. First, career concern refers to how much an individual thinks about and values their future career development, including the importance of making the right career decisions and anticipating changes in the job market. Second, career control is the degree to which a person feels they have autonomy and control over their career path, involving the ability to identify suitable career options and take action to achieve their goals. Third, career curiosity refers to an individual's interest and motivation to explore various career options, including the willingness to seek out new experiences and opportunities that expand their career horizons. Lastly, career confidence is the belief in one's ability to face challenges and overcome obstacles in their career journey, including confidence in handling complex situations and achieving career goals. Together, these four aspects help individuals adapt and thrive in their career development (Gai et al., 2022).

Hypothesis 5: CA moderates the relationship between EI and TOI

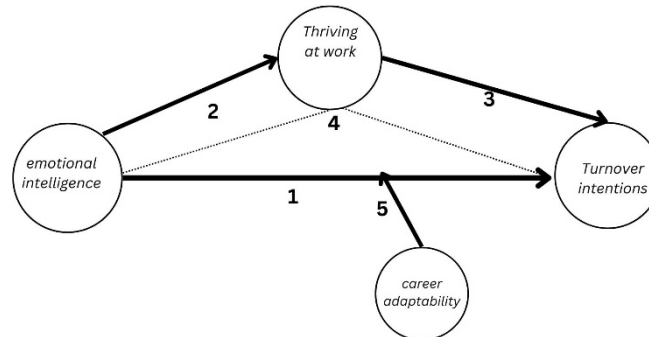


Figure 1. Conceptual Frame Work

While previous research has explored these variables individually, this study uniquely integrates them to provide a holistic view of their combined effects on TOI in the banking sector. This integrated approach addresses a significant research gap and offers practical implications for improving employee retention through targeted interventions in EI, TW, and CA.

Table 2: Literature Review

Variable	Supporting research	Key Findings
Emotional Intelligence (EI)	(Prentice,2019)	EI enhances employees' ability to manage stress and interpersonal relationships, reducing turnover intentions.
	(Mustafa et al.,2023)	Employees with high EI tend to thrive more at work, which reduces turnover intentions.
Thriving at Work (TW)	(Mustafa et al.,2023)	TW refers to the psychological state where employees feel energized and engaged, increasing job satisfaction and reducing TOI.
	(Rabiul et al.,2023)	TW emphasizes the importance of employees feeling vital and continuously learning in the workplace.
Career Adaptability (CA)	(Leung et al.,2022)	CA helps employees cope with career changes and challenges, reducing turnover intentions.
	(Gai et al.,2022)	Employees with high CA are equipped with tools to navigate career transitions, thus reducing TOI.

Despite numerous studies addressing the relationships between emotional intelligence (EI), thriving at work (TW), and turnover intention (TOI), there remains a gap in the literature concerning how career adaptability (CA) moderates the relationship between EI and TOI, particularly in the banking sector in Indonesia. Previous research has primarily focused on other sectors such as hospitality, restaurants, and healthcare. Additionally, studies examining the role of TW as a mediator between EI and TOI in the banking sector are still limited. This research aims to address these gaps by exploring the roles of EI, TW, and CA in reducing TOI among banking employees in Indonesia.

## METHOD

This study adopts a quantitative research approach with an explanatory focus, aiming to collect numerical data for statistical analysis to test its hypotheses. Conducted at a bank in East Java, Indonesia, the research targets frontline employees specifically Tellers and Customer Service representatives with a minimum of two years of tenure. Out of 105 surveyed employees, 103 questionnaires were returned.

Table 3: The respondents' demographics

Category	Description	Frequency(people)	Percentage
Gender	Male	19	18,45 %
Gender	Female	84	81,55%
Age	20-30 Years	99	96,12%
Age	31-40 Years	2	1,94%
Age	41-50 Years	2	1,94%
Education	High School	1	0,97%
Education	Diploma (D3)	6	5,83%
Education	Bachelor's Degree (S1)	92	89,32%
Education	Master's Degree (S2)	4	3,88%
Education	Doctorate (S3)	0	0,00%
Years of Service	2 Years	84	81,55%
Years of Service	3 Years	15	14,56%
Years of Service	More than 3 Years	4	3,88%
Position	Teller	45	43,69%
Position	Customer Service	58	56,31%

The study utilizes probability sampling with a saturated sampling technique, encompassing all eligible members of the population. Primary data is gathered through questionnaires, supplemented by secondary data from the bank's annual reports, journal articles, and relevant literature. Data analysis includes descriptive statistics and inferential analysis using the Partial Least Squares Structural Equation Modeling (SEM-PLS) method. SEM-PLS, a statistical tool,



is employed to explore relationships between complex variables, often examining workplace dynamics. The study evaluates both the measurement model (outer model) and the structural model (inner model), assessing direct and indirect effects to enhance understanding of variable interrelationships through mediation and moderation analyses.

Data collection in this study involved administering a questionnaire directly to frontline employees of the bank across multiple offices. The research instrument development included adapting indicators from several prior studies. Specifically, four indicators of EI were adapted from research conducted by (Dåderman & Kajonius, 2022) (Dåderman & Kajonius, 2022), two indicators of job TOI were measured using indicators adapted from research by (Doğantekin et al., 2023) two indicators for TW were taken from research by (Huo & Jiang, 2021), and three indicators for CA were adopted from research by (Gu et al., 2023). This research employs a measurement method utilizing a Likert scale ranging from 1 to 5, following the approach advocated by (Sekaran & Bougie, 2017)

## RESULTS AND DISCUSSION

The research employed a quantitative approach with an explanatory design, conducted at a bank in East Java, Indonesia. The study population comprised frontline bank employees, specifically Tellers and Customer Service representatives, totaling 105 individuals with a minimum tenure of 2 years. A total of 103 questionnaires were returned. The sampling method employed was probability sampling using a saturated sampling technique.

Primary data was gathered via a questionnaire survey, complemented by secondary data sourced from the bank's annual report, journal articles, and relevant literature. Questionnaires were distributed directly to frontline employees across the specified bank offices.

Data analysis involved descriptive statistics and inferential analysis using the Partial Least Squares Structural Equation Modeling (SEM-PLS) method. SEM-PLS is a statistical technique utilized to examine relationships among intricate variables, commonly applied in ergonomic research to assess workplace factors. (Ofori et al., 2023).

Furthermore, both the measurement model (outer model) and the structural model (inner model) were evaluated to assess direct and indirect effects, including mediation and moderation. (Hair et al., 2019)

This research conducted a pilot test to assess the validity and reliability of the items and indicators employed. The results indicated that one indicator was removed from each variable, namely CA and Turnover Intention, due to unreliable measurement outcomes. The indicators utilized were adapted from various previous studies. Specifically, the four indicators of EI were derived from research conducted (Dåderman & Kajonius, 2022), Meanwhile, the variable of job turnover intention was assessed using two indicators borrowed from research conducted by (Doğantekin et al., 2023). Two indicators for trying at work were taken from research (Huo & Jiang, 2021), and three indicators of CA were adopted from research (Gu et al., 2023). The measurement method employed in this research utilizes a Likert scale ranging from 1 to 5, following the approach suggested by (Sekaran & Bougie, 2017). Therefore, this study integrates a proven method for measuring pertinent variables, despite facing initial challenges related to measurement reliability during the early stages of the trial.

Table 4: Table of variables and indicators

variables	indicator
TOI(Doğantekin et al., 2023)	1. Customer incivility 2. Emotional exhaustion
EI (Dåderman & Kajonius, 2022)	1. Well- being 2. Self-control 3. Emotionality 4. Social ability
TW (Huo & Jiang, 2021)	1. Vitality 2. Learning
CA(Gu et al., 2023)	1. Confidence 2. Control 3. Concern for career

Source: Processed Primary Data for 2024

## Results

Based on the data analysis results, it was found that out of the total respondents, 19 individuals (18.45%) were male, while 84 individuals (81.55%) were female. The majority of employees fall within the 20-30 age bracket, comprising 99 respondents (96.12%). Meanwhile, the age groups of 31-40 years and 41-50 years each had only 2 respondents (1.94%). In terms of education level, most respondents held a bachelor's degree (S1), totaling 92 individuals (89.32%), followed by six respondents (5.83%) with a diploma (D3), and four respondents (3.88%) with a master's degree (S2). Regarding work experience, 84 respondents (81.55%) had been working for 2 years, 15 respondents (14.56%) for 3 years, and only four respondents (3.88%) for more than three years. Regarding job positions, 45 respondents (43.69%) were tellers, while 58 respondents (56.31%) held customer service positions. Thus, the employee profile predominantly consists of young women with diverse educational backgrounds. The majority have approximately two years of work experience and occupy frontline positions, particularly in customer service roles.

Table 5: Cronbach Alpha, Composite Reliability, Average Variance Extracted

Variables	C-Alpha	Composite Reliability	Average Variance
TOI	0.854	0.895	0.631
EI	0.925	0.940	0.690
TW	0.901	0.938	0.834
CA	0.896	0.918	0.616

Source: Processed Primary Data for 2024

Table 2 demonstrates that the scale, magnitude, and statistical appropriateness of this study are deemed acceptable. The Average Variance Extracted (AVE) values for each variable are as follows: 0.631 for Turnover Intention, 0.690 for EI, 0.834 for TW and 0.616 for CA. Therefore, all indicators are considered reliable as the AVE values in the measurement model assessment exceed 0.50. These findings indicate that all variables in the study exhibit high AVE values, affirming the robust statistical validity of the constructs measured.

This research yielded robust Cronbach's Alpha coefficients for the four variables under study: 0.854 for TOI, 0.925 for EI, 0.901 for TW, and 0.896 for CA. Additionally, the composite reliability values obtained indicate a high level of reliability: 0.895 TOI, 0.940 for EI, 0.938 for TW, and 0.918 for CA. These findings underscore the strong internal consistency and reliability of the instruments used in measuring the variables studied, thereby enhancing confidence in the results of the data analysis.

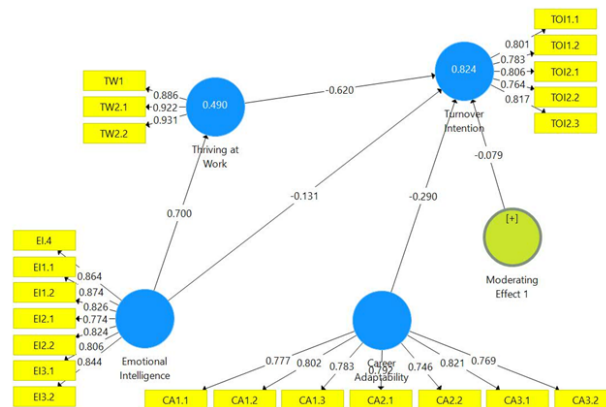


Figure 2: Evaluation of the Research Model using the PLS Algorithm SmartPLS 3.0

Table 6. Structural Model

	R Square	Q <sup>2</sup>
TOI	0.882	0.577
TW	0.490	0.474
Goodness of Fit Index (GFI)= 0,79		
Standardized Residual Mean Root Square (SRMR) = 0.057		

Source: Processed Primary Data for 2024

Table 3 indicates that in evaluating the structural model, the R<sup>2</sup> values demonstrate how effectively the independent variables explain the dependent variables. The R<sup>2</sup> value for turnover intention was 0.882, and for TW it was 0.490, both indicating positive relationships. The Q<sup>2</sup> values, which measure predictive relevance, were above 0 for both constructs. The Goodness of Fit Index (GFI) was 0.79, indicating a moderate model fit, while the Standardized Root Mean Square Residual (SRMR) was 0.057, indicating a good fit. In summary, this model provides a satisfactory level of explanation and predictive capability.

Table 7: Direct Effect Hypothesis Test

	Original sample (O)	P Values
EI on TOI	-0.021	<b>0.760</b>
EI on TW	0.700	<b>0.000</b>
TW on TOI	-0.364	<b>0.000</b>

Source: Processed Primary Data for 2024

The statistical analysis reveals intriguing findings regarding the correlation between EI and turnover intentions. Initially, when examining the original sample (O) value of -0.021 with a p-value of 0.760, there is no significant impact of EI on turnover intentions. A p-value greater than 0.05 suggests insufficient statistical evidence to support this relationship. However, the scenario shifts when observing results with an original sample value (O) of 0.700 and a p-value of 0.000. These results indicate a significant positive influence of EI on turnover intentions. With a very low p-value of less than 0.05, the statistical evidence solidly confirms this positive association.

Furthermore, when considering the original sample value (O) of -0.364 with a p-value of 0.000, it was found that TW significantly negatively affects TOI. It shows that the lower the level of TW, the higher the possibility of having turnover intentions. This result is strengthened by the very small p-value, supporting the strength of the relationship. Thus, this analysis highlights the critical role of EI and related factors in influencing employees' TOI, providing valuable insights for decision-makers in the workplace.

Table 8: Indirect Effect Hypothesis Test

	Original Sample (O)	P Values
EI-> TW -> TOI	-0.255	0.000

Source: Processed Primary Data for 2024

The analysis results in Table 5 demonstrate a noteworthy indirect impact of EI on TOI through the mediator, TW. Specifically, for the pathway via TW, the Original Sample (O) value is -0.255, accompanied by a p-value of 0.000, signifying a statistically significant adverse effect. Therefore, TW effectively mediates the relationship between EI and TOI with considerable statistical significance.

Tabel 9: Moderasi efek

	Original Sample (O)	T Statistics	P Values
Moderating Effect 1 -> Turnover Intentions	- 0.059	1.662	0.097

Source: Processed Primary Data for 2024

The analysis presented in Table 6, examining the moderating effect on the TOI variable, reveals that 'Moderating Effect 1' registers a value of -0.059, indicating a negative influence on this variable. Despite the t-value of 1.662 suggesting a potential moderating effect, the p-value of 0.097 indicates statistical insignificance at the 95% confidence level. Therefore, although there are indications of a negative directional effect, the tested moderation effect does not achieve

statistical significance. Consequently, it is concluded that CA does not moderate the impact of EI on TOI.

The findings of this study reveal that although Emotional Intelligence (EI) does not have a direct significant impact on Turnover Intention (TOI), EI plays an essential role in enhancing Thriving at Work (TW), which in turn significantly reduces TOI. This suggests that the development of EI, particularly through indicators such as well-being, self-control, emotionality, and social ability, can strengthen employees' TW. When employees feel they are thriving, they tend to be more satisfied and less inclined to seek employment elsewhere.

TW acts as a strong mediator between EI and TOI, indicating that an increase in EI can enhance the feeling of thriving at work, thereby reducing the desire to leave. Meanwhile, Career Adaptability (CA) did not prove to be a significant moderator in this relationship, but it remains important as it provides employees with skills and a sense of control to navigate their career changes, even though it does not directly impact TOI within the context of moderation. The indicators used in this study not only measure the variables but also demonstrate how each aspect influences the dynamics of TOI, both directly and through the mediation of TW. This provides insights for organizations on the importance of developing EI and fostering a work environment that supports TW to enhance employee retention.

The findings of this study indicate that the demographics of the respondents influence the results, with the majority being female (81.55%), young (20-30 years, 96.12%), holding a bachelor's degree (89.32%), working as tellers and customer service representatives, and having a tenure of 2 years (81.55%). Female and younger respondents tend to have higher EI, which supports the increase in TW, although it does not directly reduce TOI. Employees in frontline positions who often face emotional stress from customers highlight the importance of EI and TW in helping them manage stress and feel they are thriving at work. With most respondents being highly educated, their expectations for career opportunities are higher, making the enhancement of TW through EI development crucial in reducing TOI. This demographic profile underscores the need for EI development strategies and a supportive work environment that fosters TW to improve employee retention in the banking sector.

The integration of findings and implications in this study highlights the critical role of developing Emotional Intelligence (EI) in human resource management within the banking sector. Although EI does not have a direct impact on Turnover Intention (TOI), it significantly contributes to enhancing Thriving at Work (TW), which in turn reduces TOI. Therefore, organizations should focus on training that includes emotional management, social skills, and self-control to strengthen employees' EI, thereby increasing their motivation and engagement at work. TW acts as a mediator between EI and TOI, indicating that employees who feel they are thriving are less likely to have the intention to leave their jobs. To support TW, companies must create a work environment that fosters employee development and learning through career development programs, continuous training, and active involvement in decision-making processes. Although Career Adaptability (CA) is not a significant moderator between EI and TOI, it remains crucial for employees to adapt to changes in the workplace, which can be supported through coaching, mentoring, and career planning assistance. EI and TW development programs should be tailored to the demographic profile of young, highly educated frontline employees who are susceptible to emotional stress, focusing on stress management and enhancing interpersonal skills. Overall, the development of EI and support for TW should be integrated into HR management policies as part of employee retention strategies through

emotional training, improved workplace well-being, and the creation of a positive work culture to reduce TOI.

## DISCUSSION

This study discovered that the association between EI and TOI among bank employees tends to be weak and statistically insignificant. This finding is intriguing given previous research indicating a negative correlation between EI and turnover intentions. However, these results can be interpreted through the lens of Trait EI Theory, which emphasizes individual personality traits and inherent emotional management abilities. While individuals with higher EI scores are typically assumed to cope better with workplace stress and conflict, this research suggests that other factors play a more significant role in influencing employees' decisions to remain with or leave an organization. These factors may include working conditions, job satisfaction, and opportunities for career advancement. The outcomes of this study align with the findings of prior research. (Chen et al., 2023) However, these findings are in contrast with previous research conducted by (Prentice, 2019; Sharma & Tiwari, 2023).

TW describes a condition where individuals feel vital and are learning or developing. It shows the importance of feeling alive and energetic and progressing in developing personal and professional skills in the work environment. Positive Organizational Scholarship theory (Porath et al., 2022) emphasizes the importance of building a positive work environment where employees feel valued and supported and have the opportunity to develop. This theory shows that a positive work environment can improve employee well-being, productivity, and overall organizational performance. EI is essential for the development of banking employees. Employees with high EI are better at dealing with social and emotional challenges in the workplace. It allows them to utilize resources and support for personal and professional growth, according to research supported by (Mustafa et al., 2023; Wang et al., 2023)

Research on frontline employees at banks in East Java found that the TW variable had a significant and negative effect on the level of Turnover Intentions. The concept of TW highlights the importance of employees feeling vital and continuing to learn to develop in the workplace. Continuity Theory (Doğantekin et al., 2023) suggests that employees seek consistency in their work experience. They are more likely to remain in the organization when they feel they are growing. These findings support the results of previous research, which shows that employees who feel they are developing or "thriving" at work tend to have a lower desire to leave their jobs (Chang & Busser, 2020; Haslina et al., 2019; Lehtonen et al., 2022) contradicts research results (Oliveira & André, 2021).

Research indicates that the moderation of CA diminishes the link between EI and Turnover Intentions. Employees with high CA levels tend to experience a decrease in how much EI influences their inclination to leave their jobs. Even if an employee possesses high EI, if their CA is low, it will not impact their intent to seek new employment, and vice versa. This underscores the significance of fostering CA to mitigate turnover potential in the workplace.

Therefore, the results of this study offer a valuable understanding of the intricate interplay among EI, TW, CA, and TOI within the banking work environment. These findings carry significant implications for human resource management, suggesting the need to develop impactful strategies to enhance employee retention and foster overall organizational well-being.

## CONCLUSION

This study explores the influence of Emotional Intelligence (EI), Thriving at Work (TW), and Career Adaptability (CA) on Turnover Intention (TOI) among frontline employees in the banking sector. The results indicate that EI does not directly reduce TOI, but it significantly enhances TW, which in turn decreases the desire to leave the job. This suggests that employees with high EI thrive more in their work environment, feel more engaged, and are less likely to consider leaving their positions. The study also found that TW acts as a strong mediator between EI and TOI, indicating that enhancing employees' sense of thriving can effectively reduce turnover intentions.

Although CA does not significantly moderate the relationship between EI and TOI, its role in helping employees manage career changes remains essential for their professional development and job satisfaction. Therefore, organizations should focus on EI and TW as primary strategies to reduce turnover intentions, implementing targeted training programs to develop emotional intelligence, create supportive work environments, and encourage employee engagement and growth.

In the context of the banking sector, these findings can be applied by developing EI training programs that include emotional management, social skills, and self-control for frontline employees who frequently face emotional pressures from customer interactions. Banks can also strengthen TW by creating a positive work environment through career development programs, continuous training, and active involvement of employees in decision-making processes. Additionally, support for enhancing CA can be provided through coaching and mentoring programs that help employees adapt to career changes and workplace challenges.

Overall, the development of EI and support for TW should be integrated into human resource management policies as part of employee retention strategies through emotional training, workplace well-being enhancement, and the creation of a positive work culture to reduce TOI. These measures are crucial to improving employee retention, reducing turnover costs, and maintaining organizational stability and competitiveness in the banking sector.

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