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Understanding Turnover Intention among Banking Employees: The Roles of Leadership Style, Work Motivation, and Work Environment

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Abstract

Turnover intention is one of the main issues in human resource management in the banking sector because it can affect organizational stability, increase recruitment costs, and hinder organizational performance. This study aims to analyze the influence of leadership style, work motivation, and work environment on the turnover intention of banking employees in Blitar City, East Java. The study employed a quantitative approach with an explanatory research design. Data were collected through a questionnaire distributed to 51 banking employees selected using the census method and analyzed using multiple linear regression. The results indicate that leadership style, work motivation, and work environment influence turnover intention, with the work environment being the variable that contributes the most to the research model. These findings indicate that efforts to create a conducive work environment, supported by effective leadership and strong work motivation, are crucial aspects in managing turnover intention within the banking sector. This study provides an empirical contribution to the development of research on turnover intention among banking employees in Indonesia and offers insights for management in formulating strategies to improve employee retention.

Keywords: Leadership Style; Work Motivation; Work Environment; Turnover Intention; Banking Employees.

1. Introduction

Developments in the banking industry marked by digital transformation, increased business competition, and changes in workforce characteristics require organizations to further strengthen their human resource management strategies. In service industries such as banking, an organization's success is determined not only by its ability to recruit competent employees but also by its ability to retain employees and keep them committed to the organization. High turnover intention is a major concern because it leads to increased recruitment and training costs, decreased productivity, and a decline in the quality of customer service. According to Mathis and Jackson (2008), employee turnover is one of the largest organizational costs in human resource management. Research by Mohapi et al. (2025) reinforces this view by showing that increased turnover intention is associated with a decline in the effectiveness of performance management systems. In the banking industry, Damayanti et al. (2025) also found that workplace

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dynamics and human resource management practices play a crucial role in retaining employees.

The focus on turnover intention has spurred the development of various studies aimed at identifying the factors that influence employees' decisions to leave an organization. Based on the results of a systematic literature review, Auvaizah and Mujib (2025) demonstrated that turnover intention is influenced by various organizational factors. In addition to organizational factors, Nugraha's (2021) study indicates that person-job fit, as reflected through job satisfaction, also plays a role in shaping employees' turnover intention. These findings suggest that most determinants of turnover intention stem from organizational policies and can therefore be managed through effective human resource management practices. Consequently, understanding how organizational factors influence turnover intention is crucial for formulating employee retention strategies in the banking industry.

Among these various organizational determinants, leadership style is the factor that has received the most attention. Saleh et al. (2022) demonstrated that ethical leadership has a negative effect on turnover intention in the banking sector in Malaysia. Similar results were reported by Haque et al. (2026), who showed that responsible leadership can enhance organizational reputation while reducing employees' desire to leave the company. However, Addai et al. (2022) found that the effect of leadership on turnover intention becomes stronger when supported by organizational support, whereas Thu and Widhianto (2023) indicated that this relationship is partially mediated by job satisfaction. These differences in the relationship models indicate that the mechanisms through which leadership influences turnover intention are not yet fully understood and open the door to re-examining the direct effects of leadership alongside other organizational determinants.

In addition to leadership, work motivation and the work environment are also important determinants of turnover intention. Robbins and Judge (2017) explain that motivation is the force that drives individuals to achieve organizational goals, while Griffin and Moorhead (2013) emphasize that work behavior is influenced by the interaction between individual characteristics and the organizational environment. In the context of the banking industry, Al Jamil et al. (2022) found that work motivation is a significant predictor of turnover intention in Islamic banks. Conversely, research by Kirana et al. (2023) indicates that the influence of organizational factors on turnover intention occurs primarily through job satisfaction. Damayanti et al. (2025) even reported that work-life balance and workload have a greater impact than several other organizational factors. These differing results indicate that the relationship between work motivation, work environment, and turnover intention is not yet fully consistent, thus requiring further testing in different organizational contexts.

Although research on turnover intention has developed quite rapidly, there are still several research gaps. First, most previous studies have emphasized the use of mediating or moderating variables, such as job satisfaction, organizational support, and ethical leadership, so the direct effects of organizational factors have not been comprehensively evaluated (Addai et al., 2022; Thu , & Widhianto, 2023; Kirana et al., 2023). Second, research findings on the determinants of turnover intention still show variation, particularly regarding the strength of the influence of leadership style, work motivation, and the work environment across various organizational contexts. Third, most of the empirical evidence comes from Malaysia, Bangladesh, Ghana, Nigeria, and Nepal (Saleh et al., 2022; Nwibere, 2024; Ghimire & Chaudhary, 2025), while research in the Indonesian banking industry that integrates these three organizational determinants into a single model remains relatively limited. This situation indicates the existence of an empirical gap, a methodological gap, and a contextual gap that still require empirical validation.

Based on these gaps, this study aims to analyze the influence of leadership style, work motivation, and work environment on turnover intention among banking employees in Indonesia. This study offers a contribution by integrating these three organizational determinants, which have typically been studied separately or through mediation mechanisms into a single empirical model. Thus, this study is expected to provide a more comprehensive understanding of the organizational factors influencing turnover intention while serving as a foundation for banking management to formulate more effective employee retention strategies.

2. Literature Review and Hypothesis Development

2.1 Leadership Style and Turnover Intention

Leadership style has consistently been identified as one of the primary determinants of turnover intention because leaders play a role in shaping employees' perceptions of the organization, creating a supportive work climate, and fostering employee commitment. From the perspective of Push–Pull Theory, leadership is a push factor that can drive employees to leave the organization if leaders fail to provide support, fairness, or opportunities for growth. Conversely, effective leadership strengthens the bond between employees and the organization, thereby reducing the desire to seek employment elsewhere. Thus, leadership quality serves as an organizational instrument that influences employees' decisions to stay or leave the organization.

Empirical findings regarding this relationship show relatively consistent results, although the mechanisms of influence vary. Saleh et al. (2022) demonstrated that ethical leadership directly reduces turnover intention in the banking industry in Malaysia. Haque et al. (2026) obtained similar results through the concept of responsible leadership, while Addai et al. (2022) showed that the influence of leadership becomes stronger when the organization is able to provide organizational support to employees. Meanwhile, Thu and Widhianto (2023) found that the influence of leadership on turnover intention is partially explained by job satisfaction. These variations in relationship models indicate that previous research has predominantly examined leadership in conjunction with mediating or moderating variables, whereas the direct influence of leadership style in models integrating multiple organizational determinants remains relatively limited. Based on this reasoning, this study proposes the following hypothesis.

H1. Leadership style has a significant effect on turnover intention.

2.2 Work Motivation and Turnover Intention

Work motivation is viewed as an internal factor that determines an individual's willingness to continue contributing to the organization. In Push–Pull Theory, low work motivation can act as a push factor that increases employees' tendency to consider jobs at other organizations. Conversely, when an organization is able to meet employees' needs through rewards, career development opportunities, or recognition of performance, work motivation

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increases and strengthens employees' desire to remain with the organization. Therefore, motivation not only influences individual performance but also determines employees' decisions regarding the continuation of their employment relationship with the organization.

Empirical research indicates that work motivation is one of the key predictors of turnover intention, although the strength of its influence varies across organizational contexts. Al Jamil et al. (2022) found that work motivation significantly influences turnover intention in the Islamic banking industry. Auvaizah and Mujib (2025) also identified motivation as one of the most frequently examined determinants in research on turnover intention in the banking sector. However, most studies examine motivation alongside other variables such as job satisfaction, compensation, or organizational commitment; thus, the direct contribution of motivation within models that integrate multiple organizational factors still requires empirical validation. Based on the above discussion, this study formulates the following hypotheses.

H2. Work motivation has a significant effect on turnover intention.

2.3 Work Environment and Turnover Intention

The work environment is one aspect of an organization that directly influences employees' work experience. From the perspective of Push–Pull Theory, a work environment that is unsafe, uncomfortable, or unsupportive can act as a push factor that increases employees' desire to leave the organization. Conversely, a conducive work environment can enhance job satisfaction, strengthen interpersonal relationships, and foster greater organizational commitment. Therefore, the work environment is viewed as a strategic factor that organizations can leverage to improve employee retention.

Empirical evidence indicates that the work environment contributes to the formation of turnover intention, particularly in the banking industry. Thu and Widhianto (2023) demonstrated that the work environment influences bank employees' turnover intention, although this relationship is mediated by job satisfaction. Research by Damayanti et al. (2025) also identifies the work environment as a key determinant in retaining employees in the banking sector. Furthermore, Ghimire and Chaudhary (2025) found that the quality of the work environment is one of the factors influencing bank employees' turnover intention in Nepal. Nevertheless, previous studies have primarily examined the work environment in conjunction with mediating variables or other organizational factors; thus, the direct influence of the work environment in a " " model that integrates leadership style and work motivation remains relatively limited. Based on these arguments, this study proposes the following hypothesis.

H3. The work environment has a significant effect on turnover intention.

Drawing on the theoretical foundation and results of previous empirical studies, this study develops a conceptual framework that illustrates the relationships among leadership style, work motivation, work environment, and turnover intention, as shown in Figure 1.

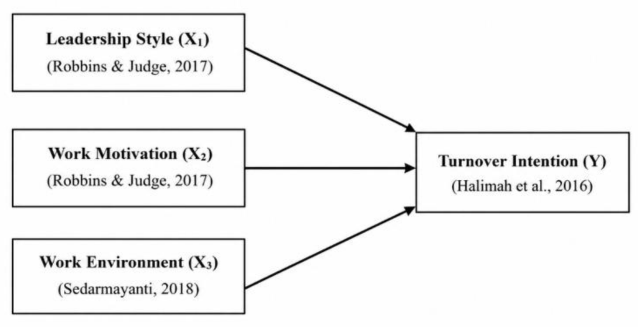

Figure 1. Conceptual Framework.

Source: Developed by the authors based on previous studies.

3. Research Methods

3.1 Research Design

This study employs a quantitative approach with an explanatory research design to examine the effects of leadership style, work motivation, and work environment on turnover intention among banking employees. The research was conducted via a survey using a structured questionnaire as the primary data collection instrument. This approach was chosen because it is suitable for testing causal relationships among variables based on the conceptual framework developed from theory and prior research.

3.2 Population and Sample

The study was conducted in Blitar City, East Java, with a population consisting of bank employees who were the subjects of the study. Given the relatively small population size, this study used a census method (total sampling), so that all members of the population were included as respondents. Thus, the study involved 51 bank employees as respondents, ensuring that the entire population was represented in the data collection process.

3.3 Measurement of Variables

Primary data were collected using a questionnaire designed based on the indicators for each research variable. All statement itemswere measured using a five-point Likert scale, with a range of values from 1 (strongly disagree) to 5 (strongly agree). The Leadership Style variable was measured based on indicators developed by Mattayang (2019); Work Motivation referred to Slamet (2007); Work Environment used indicators from Sedarmayanti (2018); and Turnover Intention was adapted from Halimah et al. (2016). The operational definitions of the research variables are presented in Table 1.

Table 1. Operational Definitions of Variables

Variable	Indicators	Source
Leadership Style	Autocratic, Democratic, Participative	Mattayang (2019)
Work Motivation	Relationships with coworkers, work environment, opportunities for self-development, employee benefits	Slamet (2007)
Work Environment	Relationship with supervisors, Relationship with coworkers, Organizational communication, Organizational climate	Sedarmayanti (2018)

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Intention to Leave	Thinking about quitting, Looking for another job, Intention to leave the organization	Halimah et al. (2016)

Source: Developed by the authors based on previous studies.

3.4 Data Analysis

Before testing the hypotheses, the research instruments were tested for validity and reliability to ensure the quality of the data obtained. Next, classical assumption tests were conducted, including tests for normality, multicollinearity, and heteroscedasticity. Hypothesis testing was performed using multiple linear regression analysis with IBM SPSS Statistics. The partial effects of each independent variable on turnover intention were analyzed using the t-test, while the simultaneous effects were tested using the F-test. The coefficient of determination (R^2) was used to evaluate the model's ability to explain the variation in turnover intention, with a significance level of 5% ($\alpha = 0.05$).

4. Results

4.1 Respondent Characteristics

Respondent characteristics are presented to provide an overview of the profiles of the banking employees who participated in this study. A total of 51 banking employees participated as respondents. The distribution of respondents by gender, educational level, and length of service is presented in Table 2.

Table 2. Respondent Characteristics

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	30	58.8
	Female	21	41.2
Education	High School	6	11.8
	Diploma	10	19.6
	Bachelor's Degree	20	39.2
	Graduate	15	29.4
Length of Service	< 1 year	10	19.6
	1–3 years	12	23.5
	3–5 years	11	21.6
	> 5 years	17	33.3

Source: Processed research data (2026).

The majority of respondents were male (58.8%), held a bachelor's degree (39.2%), and had been working for more than five years (33.3%). These characteristics indicate that most respondents have sufficient work experience and are therefore expected to be able to assess leadership, work motivation, the work environment, and turnover intention based on their experience working in the banking sector.

4.2 Descriptive Statistics of Research Variables

Descriptive statistics were used to provide an overview of the trends in respondents' perceptions of each research variable. The interpretation of mean values was based on a five-point Likert scale, where higher values indicate more positive perceptions among respondents regarding the measured variables. A summary of the descriptive analysis results is presented in Table 3.

Table 3. Descriptive Statistics of Research Variables

Variable	Mean	Category
Leadership Style	4.32	Very High
Work Motivation	4.46	Very High
Work Environment	4.35	Very High
Turnover Intention	4.41	Very High

Source: Processed research data (2026).

Based on Table 3, all research variables have mean values above 4.21, placing them in the very high category. The Work Motivation variable has the highest mean value (4.46), followed by Turnover Intention (4.41), Work Environment (4.35), and Leadership Style (4.32). These findings indicate that respondents gave very high ratings to all measured constructs. These descriptive results provide an initial overview of the research variables' conditions prior to hypothesis testing using regression analysis.

4.3 Validity and Reliability Test

Before hypothesis testing was conducted, the research instrument was evaluated through validity and reliability tests to ensure that each statement item was capable of measuring the research constructs accurately and consistently. Validity was assessed using Pearson's Product-Moment correlation, while the instrument's reliability was measured using Cronbach's Alpha. The instrument was deemed valid if the correlation coefficient was greater than the critical value (0.276) at a significance level of less than 0.05, while it was deemed reliable if Cronbach's Alpha was greater than 0.60.

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Table 4. Validity and Reliability Test Results

Variable	Number of Items	Valid Items	Cronbach's Alpha	Interpretation
Leadership Style	6	6	0.738	Reliability
Work Motivation	8	8	0.761	Reliable
Work Environment	8	8	0.706	Reliable
Turnover Intention	6	6	0.779	Reliable

Source: Processed research data (2026).

Based on Table 4, all items in the Leadership Style, Work Motivation, Work Environment, and Turnover Intention variables were deemed valid, as they met the validity testing criteria used in this study. The reliability test results also show that all variables have Cronbach's Alpha values above 0.60, ranging from 0.706 to 0.779, so all research instruments are deemed reliable. Thus, the instruments used have met the validity and reliability requirements and are suitable for use in multiple linear regression analysis.

4.4 Classical Assumption Test

Before hypothesis testing, the regression model was first evaluated through classical assumption tests, which included tests for normality, multicollinearity, heteroscedasticity, and autocorrelation. These tests aim to ensure that the regression model meets the basic assumptions so that the estimation results can be interpreted accurately. A summary of the classical assumption test results is presented in Table 5.

Table 5. Classical Assumption Test Results

Test	Variable/Parameter	Result	Conclusion
Normality	Normal P–P Plot	The points approximately follow the diagonal line	Normal
Multicollinearity	Leadership Style	Tolerance = 0.885; VIF = 1.129	No multicollinearity
	Work Motivation	Tolerance = 0.907; VIF = 1.102	No multicollinearity
	Work Environment	Tolerance = 0.808; VIF = 1.237	No multicollinearity
Heteroscedasticity	Scatterplot	Residuals are randomly distributed without forming a specific pattern	No heteroscedasticity
Autocorrelation	Durbin–Watson	DW = 1.715	No autocorrelation

Source: Processed research data (2026).

Based on Table 5, the regression model satisfies all required classical assumptions. The normality test shows that the residuals are distributed along the diagonal line on the Normal P–P Plot, so the residuals can be considered normally distributed. The results of the multicollinearity test also show that all independent variables have Tolerance values ranging from 0.808 to 0.907 and Variance Inflation Factors (VIF) between 1.102 and 1.237, thus meeting the criteria of Tolerance > 0.10 and VIF < 10, which indicates the absence of multicollinearity.

Furthermore, the results of the heteroscedasticity test show that the residual points on the scatterplot are randomly distributed and do not form any specific pattern, so the regression model is deemed free of heteroscedasticity. The results of the autocorrelation test yielded a Durbin–Watson of 1.715, which falls within the range of −2 to +2, indicating no signs of autocorrelation. Thus, the regression model has satisfied all classical assumptions and is suitable for hypothesis testing.

4.5 Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to test the effects of Leadership Style (X_1), Work Motivation (X_2), and Work Environment (X_3) on Turnover Intention (Y). In addition to identifying the direction and magnitude of the effects of each independent variable, this analysis was also used to evaluate the model's ability to explain the variation in the dependent variable. The results of the multiple linear regression analysis are presented in Table 6.

Table 6. Multiple Linear Regression Results

Variable	Regression Coefficient (β)	t-value	Sig.
Constant	**4.577**	–	–
Leadership Style (X_1)	0.012	0.102	0.000
Work Motivation (X_2)	0.019	0.209	0.000
Work Environment (X_3)	0.761	6.707	0.000
Model Statistics			
Indicator	**Value**		
R^2	0.935		

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Adjusted R²	0.906
F-value	18.061
F-value (Sig.)	0.000
Sample (N)	51

Dependent Variable: Turnover Intention (Y)

Source: Processed research data (2026).

Based on Table 6, the multiple linear regression model shows an R^2 value of 0.935, indicating that 93.5% of the variation in Turnover Intention can be explained by Leadership Style, Work Motivation, and Work Environment, while the remaining 6.5% is influenced by other factors outside the research model. The Adjusted R^2 value of 0.906 indicates that the model is highly effective in explaining the variation in the dependent variable after accounting for the number of independent variables used. Furthermore, the F-value of 18.061 with a significance level of 0.000 indicates that the regression model as a whole is suitable for explaining the relationship between the independent variables and Turnover Intention.

The resulting regression equation is:

$$Y = 4.577 + 0.012X_1 + 0.019X_2 + 0.761X_3$$

The regression coefficients indicate that all independent variables have a positive relationship with Turnover Intention. Among these three variables, Work Environment has the largest regression coefficient ($\beta = 0.761$), indicating that this variable contributes the most to changes in Turnover Intention compared to Leadership Style ($\beta = 0.012$) and Work Motivation ($\beta = 0.019$). These results provide an overview of the relative contributions of each variable in the regression model, while the testing of the research hypotheses is presented in the following subsection.

4.6 Hypothesis Testing

Hypothesis testing was conducted using the (partial) t-test to determine the effect of each independent variable on Turnover Intention and the (simultaneous) F-test to determine the combined effect of all independent variables. A summary of the hypothesis testing results is presented in Table 7.

Table 7. Summary of Hypothesis Testing

Hypothesis	Relationship	β	t-value	Sig.	Decision
H1	Leadership Style → Turnover Intention	0.012	0.102	0.000	Accepted
H2	Work Motivation → Turnover Intention	0.019	0.209	0.000	Accepted
H3	Work Environment → Turnover Intention	0.761	6.707	0.000	Accepted

Source: Processed research data (2026).

Based on Table 7, all research hypotheses obtained a significance value of 0.000, so all hypotheses were accepted. The variables Leadership Style, Work Motivation, and Work Environment each showed an effect on Turnover Intention. Among these three variables, Work Environment had the largest regression coefficient ($\beta = 0.761$) with a t-value of 6.707, making it the variable that contributed most significantly to explaining changes in Turnover Intention.

In addition to the partial tests, the results of the simultaneous test showed an F-value of 18.061 with a significance level of 0.000, indicating that Leadership Style, Work Motivation, and Work Environment collectively influence Turnover Intention. Thus, the research model developed is able to explain the relationship between the independent and dependent variables in accordance with the proposed hypotheses.

5. Discussion

5.1 Leadership Style and Turnover Intention

The research results show that Leadership Style influences Turnover Intention, thus supporting the first hypothesis. This finding indicates that leadership style is one of the factors influencing employees' tendency to remain with or leave an organization. Leadership that provides clear direction, fosters effective communication, and involves employees in decision-making can create better working relationships and enhance job satisfaction. This finding aligns with the research by Saleh et al. (2022), which states that *ethical leadership* influences turnover intention in the banking sector. The results of this study also support the findings of Haque et al. (2026), which show that *responsible leadership* contributes to increased employee retention, as well as those of Addai et al. (2022), who explain that leadership supported by the organization can reduce employees' tendency to leave the company.

These findings reinforce the Push–Pull Theory, which explains that an individual's decision to leave an organization is influenced by both organizational " " factors (*push factors*) and opportunities outside the organization (*pull factors*). In the context of this study, leadership style is one of the internal organizational factors that shape employees' perceptions of the quality of work relationships and the organizational environment. The more effective the leadership style applied, the lower the tendency for employees to leave the organization. These findings provide empirical evidence that leadership not only plays a role in improving organizational effectiveness but also serves as a key strategy in managing *turnover intention* within the banking sector in Blitar City.

5.2 Work Motivation and Turnover Intention

The results of the study indicate that work motivation influences turnover intention, thus supporting the second hypothesis. These findings suggest that work motivation is a key factor affecting employees' tendency to remain with or leave the organization. Employees with high work motivation tend to demonstrate greater commitment to the organization because they feel they have opportunities for growth, receive appropriate recognition, and maintain positive working relationships with both colleagues and the organization. These findings align with those of Damayanti et al. (2025), who found that work motivation is one of the factors

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influencing employee retention through increased job satisfaction and improved work environment quality. These findings also support the research by Pokharel (2024), who stated that work motivation is a key determinant in retaining employees in the banking industry, and are reinforced by Ghimire and Chaudhary (2025), who demonstrated that work motivation contributes to reducing employees' tendency to leave the organization.

These findings reinforce the perspective of Organizational Behavior Theory proposed by Robbins and Judge (2017), which holds that motivation is one of the primary factors influencing individual behavior within an organization, including the decision to stay or leave a job. Employees with high job motivation will demonstrate stronger levels of employee engagement and organizational commitment, thereby reducing their tendency to change jobs. Thus, the results of this study underscore that enhancing job motivation through the provision of career development opportunities, fair rewards, and a supportive work environment is a crucial strategy for managing turnover intention in the banking sector.

5.3 Work Environment and Turnover Intention

The research results show that the work environment influences turnover intention, thus supporting the third hypothesis. Compared to other variables, the work environment has the largest regression coefficient, indicating that the work environment is the most dominant factor influencing turnover intention among banking employees. A conducive work environment, harmonious working relationships, effective organizational communication, and a positive work climate will enhance employees' comfort at work and reduce their desire to leave the organization. These findings are consistent with the research by Thu and Widhianto (2023), which states that the work environment influences turnover intention through job satisfaction in the banking industry. The results of this study also support the findings of Damayanti et al. (2025), which indicate that the work environment is one of the primary factors determining employee retention, and align with the research by Al Jamil et al. (2022), which found that work environment conditions significantly contribute to employees' decisions to remain in the Islamic banking industry.

These findings align with the Organizational Behavior theory proposed by Griffin and Moorhead (2013), which explains that the work environment is one of the determinants of individual behavior within an organization. A safe, comfortable, and supportive work environment enhances job satisfaction, organizational commitment, and employee loyalty, thereby reducing the tendency to leave the organization. In the context of this study, the dominant influence of the work environment indicates that organizational efforts to foster harmonious working relationships, effective communication, and a conducive work climate are the most critical strategies for managing turnover intentions among banking employees in Blitar City. These findings expand the empirical evidence regarding the importance of the work environment as a strategic factor in retaining human resources within the banking sector.

5.4 Research Implications

This study contributes to the development of organizational behavior research, particularly regarding the factors influencing turnover intention in the banking sector. The results show that leadership style, work motivation, and work environment contribute to changes in turnover intention, with the work environment being the factor that contributes the most in the research model. These findings reinforce the Push–Pull Theory, which explains that employees' decisions to stay or leave an organization are influenced by internal organizational conditions as push factors. Furthermore, this study enriches the empirical evidence regarding the determinants of turnover intention among banking employees in Blitar City, East Java, thereby complementing previous studies that were generally conducted in different banking contexts or types of financial institutions. Thus, this study offers an additional perspective on how organizational characteristics at the local level can influence employees' behavior in deciding whether to remain with or leave an organization.

From a practical standpoint, the findings of this study provide insights for banking management in formulating human resource management strategies aimed at improving employee retention. Organizations need to strengthen leadership quality through effective communication and employee involvement in decision-making processes, enhance work motivation through fair reward systems and career development opportunities, and create a safe, comfortable, and conducive work environment. Given that the work environment is the variable that contributes the most to the research model, improving the quality of the work environment, inter-employee relationships, organizational communication, and work climate must be a priority in management policies. The implementation of these strategies is expected to reduce turnover intention, increase employee loyalty, and support the sustainability of organizational performance in the banking sector.

6. Conclusion

This study analyzes the influence of leadership style, work motivation, and work environment on turnover intention among banking employees in Blitar City, East Java. The results indicate that all three variables influence turnover intention, with the work environment being the factor that contributes the most to the research model. These findings indicate that a conducive work environment, supported by effective leadership and strong work motivation, is a critical factor in managing employees' tendency to remain with or leave the organization. This study also provides an empirical contribution to research on turnover intention in the banking sector by strengthening the understanding of the role of organizational factors in influencing employee behavior.

Practically, the results of this study can serve as input for banking management in formulating human resource management policies focused on improving the quality of the work environment, strengthening leadership, and enhancing work motivation as efforts to manage turnover intention. This study has limitations because it was conducted only among banking employees in Blitar City with a relatively limited number of respondents and examined only three independent variables. Therefore, future research is recommended to cover a broader geographic area, include a larger number of respondents, and develop a research model that incorporates other variables such as job satisfaction, organizational commitment, perceived organizational support, or employee engagement to gain a more comprehensive understanding of the factors influencing turnover intention.

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