



Research Article

# The Influence of Perceived Supervisor Support on Turnover Intention Mediated by Work Engagement (A Study on Employees of PT. BPR Bali Dananiaga)

I Made Puranagita Prayitna<sup>1</sup>, I Made Artha Wibawa<sup>2</sup>

<sup>1</sup> Management Study Program, Faculty of Economics and Business, Udayana University,  
[gitaprayitna@gmail.com](mailto:gitaprayitna@gmail.com)

<sup>2</sup> Management Study Program, Faculty of Economics and Business, Udayana University,

\* Corresponding Author: e-mail : I Made Puranagita Prayitna

**Abstract:** The high level of Turnover Intention in regional banking industries indicates the importance of supervisor support in retaining employees. This study aims to analyze the effect of Perceived Supervisor Support on Turnover Intention with Work Engagement as a mediating variable. The research was conducted at PT BPR Bali Dananiaga involving 54 respondents selected using the purposive sampling method. Data were collected through questionnaires and analyzed using Path Analysis, Classical Assumption Tests, and the Sobel Test. The results show that Perceived Supervisor Support has a significant negative effect on Turnover Intention, Perceived Supervisor Support has a significant positive effect on Work Engagement, Work Engagement has a significant negative effect on Turnover Intention, and Work Engagement significantly mediates the effect of Perceived Supervisor Support on Turnover Intention. These findings strengthen Social Exchange Theory, stating that reciprocal relationships between supervisors and employees increase work engagement and reduce the intention to leave the organization.

**Keywords:** Mediating Variable; Path Analysis; Perceived Supervisor Support; Turnover Intention; Work Engagement

## 1. Introduction

Effective Human Resource Management (HRM), accompanied by sound risk management practices, is the key to strengthening the institutional capacity of BPR/BPRS in supporting local economic growth. The transformation of BPR/BPRS nomenclature through POJK 7/2024 and the issuance of RP2B 2024–2027 emphasize the importance of improving human resource quality as a major challenge in developing the industry. High turnover intention arises when employees do not perceive support, fairness, and appreciation from the organization, thereby weakening engagement and potentially causing financial losses for the company. Social Exchange Theory explains that perceived supervisor support plays a strategic role in strengthening loyalty, enhancing work engagement, and reducing employees' intention to leave. Conditions at PT BPR Bali Dananiaga indicate that suboptimal supervisor support contributes to low work engagement and the potential emergence of turnover intention, making this issue an important urgency to be further examined.

Received: August 22, 2025

Revised: September 18, 2025

Accepted: November 28, 2025

Published: November 30, 2025

Current Ver.: November 30, 2025



Copyright: © 2025 by the authors.

Submitted for possible open

access publication under the

terms and conditions of the

Creative Commons Attribution

(CC BY SA) license

([https://creativecommons.org/li](https://creativecommons.org/licenses/by-sa/4.0/)

[censes/by-sa/4.0/](https://creativecommons.org/licenses/by-sa/4.0/))

**Table 1.** Turnover Rate Data of PT. BPR Bali Dananiaga.

Year	Number of Employees at the Beginning of the Year (1)	Turnover		Number of Employees at the End of the Year (4)	Percentage (%) (5) $\frac{(3)}{((1)+(4)):2} \times 100$
		Employees In (2)	Employees Out (3)		
2021	65	3	8	60	12.80%
2022	60	19	21	58	35.59%
2023	58	31	37	52	67.27%
2024	52	35	31	56	57.40%

Source: Human Resources PT. BPR Bali Dananiaga (2024)

Based on the data presented, turnover at PT. BPR Bali Dananiaga tends to be high. A high turnover rate indicates the presence of problems within an organization. The high employee turnover at PT. BPR Bali Dananiaga exceeds the normal threshold. Yuda and Ardana (2017) state that employee turnover is considered normal when it ranges from 5–10 percent per year and is considered high when it exceeds 10 percent.

A study conducted by Mérida-López et al. (2020), involving 1,297 professional educators, and the research conducted by Kissi et al. (2023), examining 144 professionals in the construction sector, both provide important contributions to understanding the effect of perceived supervisor support on turnover intention mediated by work engagement. However, similar studies are still rare in the financial sector, particularly in banking industries such as BPR.

The urgency of this study increases because the BPR sector in Bali is undergoing a process of strengthening HR competencies in accordance with RP2B 2024–2027. However, conditions at PT. BPR Bali Dananiaga show that the supervisor support perceived by employees and their level of work engagement are not yet aligned with the direction of these policies. This situation requires research capable of describing in detail perceived supervisor support mediated by work engagement in affecting turnover intention, so that the company's human resource division can formulate more effective and targeted HR management strategies. Therefore, this study seeks to fill this gap by examining the relationship between perceived supervisor support and turnover intention mediated by work engagement in the employment context of financial sector employees, particularly within BPR. Based on this context, the researchers formulated the title: "The Effect of Perceived Supervisor Support on Turnover Intention Mediated by Work Engagement (Study on Employees of PT. BPR Bali Dananiaga)".

## 2. Method

This study employed an associative quantitative approach to analyze the relationship between perceived supervisor support (X), work engagement (Z) as a mediating variable, and turnover intention (Y) among employees of PT. BPR Bali Dananiaga. The research was conducted at the company's head office located in Denpasar, with the research objects consisting of the three variables formulated based on organizational issues and theoretical foundations. The entire population of 54 employees was used as the sample through a saturated sampling technique, while the types of data used included quantitative data in the form of Likert-scale questionnaire scores and qualitative data derived from interviews and other supporting information. (Sugiyono, 2022; Rahyuda, 2016)

The research instrument consisted of a questionnaire containing variable indicators based on the theories of Mobley et al. (1978), Budiyanto (2022), Lee et al. (2019), and Siswono (2016). The instrument was tested using validity tests with Pearson Correlation and reliability tests with Cronbach's Alpha, all of which showed valid and reliable results, making the instrument feasible for use. Data were collected through a survey method using Google Forms and interviews with HR and employees regarding supervisor support, work engagement, and turnover tendencies. All questionnaire items were measured using a 1–5 Likert scale, allowing quantitative measurement of perceptions. (Ghozali, 2018; Utama, 2016)

Data analysis was conducted in two stages: descriptive statistics to describe respondent characteristics and answer distributions, and inferential analysis consisting of multiple linear

regression, classical assumption tests (normality, multicollinearity, and heteroscedasticity), path analysis, and the Sobel test to examine the mediating role of work engagement. The hypothesis testing model was structured into two structural equations to identify direct and indirect effects among variables. The analysis was conducted using SPSS for Windows with a significance level of 0.05 for the t-test and F-test, as well as the assessment of the coefficient of determination ( $R^2$ ) to determine the contribution of independent variables to the dependent variable. (Ghozali, 2018; Utama, 2016; Mobley et al., 1978; Lee et al., 2019)

### 3. Results and Discussion

#### General Overview of PT. BPR Bali Dananiaga

PT. BPR Bali Dananiaga is a Rural Bank established on March 30, 1993, based on Notarial Deed No. 78 dated December 8, 1992. The company was founded by entrepreneurs and professionals in the banking and financial sectors with the aim of providing safe and reliable financial services for the Balinese community (BPR Bali Dananiaga, 2025b).

The head office of PT. BPR Bali Dananiaga is located at Jalan Gatot Subroto Timur No. 332, East Denpasar, Bali. In addition, the company has several branch offices, including those in Ubud and Teuku Umar, Denpasar. As a financial institution, PT. BPR Bali Dananiaga is licensed and supervised by the Financial Services Authority (OJK) and is a participant of the Deposit Insurance Corporation (LPS) (BPR Bali Dananiaga, 2025b).

The company offers various banking products and services, including savings accounts, deposits, and loans, designed to meet the financial needs of customers from various segments. With a commitment to providing excellent service, PT. BPR Bali Dananiaga continuously strives to innovate and improve service quality to support the economic growth of the Balinese community (BPR Bali Dananiaga, 2025).

#### Characteristics of Respondents

Most respondents in this study were from the productive age group of 20–30 years (70.4 percent), with a predominance of female respondents (61.1 percent), which provides a distinctive perspective on the research results. In terms of education, the majority of respondents were Bachelor's degree graduates (72.2 percent), indicating that the participants possessed adequate academic capacity to comprehensively understand the research instrument. Based on tenure, more than half of the respondents had 1–5 years of work experience (51.9 percent), reflecting that most were in the early to mid-career development phase and still in the process of establishing professional stability. This combination of characteristics illustrates that the respondents represent a young, highly educated, and developing workforce, thereby offering a rich depiction of the actual conditions of employees within the organizational context under study.

#### Inferential Data Analysis

##### *Multiple Linear Regression Analysis*

**Table 2.** Regression Analysis Results for Substructure 1.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	15,322	1,167		13,124	,000
1 Perceived Supervisor Support	,847	,047	,928	18,019	,000
R2 : 0.862					

Source: Processed data, 2025

Based on the results in Table 2, the structural equation obtained is as follows:

$$M = \beta_2 X + e_1$$

$$M = 0,847X + e_1$$

This structural equation indicates that the variable Perceived Supervisor Support has a coefficient value of 0.847 with a positive direction. This shows that the higher the supervisor support perceived by employees, the higher the Work Engagement, increasing by 0.847. The significance value of  $0.000 < 0.05$  confirms that this effect is statistically significant.

**Table 3.** Regression Analysis Results for Substructure 2.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	23,469	1,661		14,130	,000
1 Perceived Supervisor Support	-,342	,087	-,570	-3,946	,000
Work Engagement	-,244	,095	-,370	-2,564	,013
R2 : 0.853					

Source: Processed data, 2025

Based on the results in Table 3, the structural equation obtained is as follows::

$$Y = \beta_1 X + \beta_3 Z + e_2$$

$$Y = -0,342X + -0,244Z + e_2$$

Based on Table 3, the regression coefficient values of the independent variables Perceived Supervisor Support (X) and Work Engagement (Z) on the dependent variable Turnover Intention (Y) are obtained. The resulting multiple linear regression equation is:

$$Y = 23,469 + -0,342X + -0,244Z + e_2 \dots\dots\dots 1)$$

Based on the equation, the effect of Perceived Supervisor Support (X) and Work Engagement (Z) on Turnover Intention (Y) is as follows.

- 1) The regression coefficient of Perceived Supervisor Support (X) is -0.342, indicating that Perceived Supervisor Support has a negative effect on Turnover Intention (Y). This means that when Perceived Supervisor Support increases, employee Turnover Intention decreases by 0.342 units. In other words, the higher the supervisor support perceived by employees, the lower their tendency to intend to leave the organization.
- 2) The regression coefficient of Work Engagement (Z) is -0.244, also indicating a negative effect on Turnover Intention (Y). This means that an increase in Work Engagement will reduce Turnover Intention by 0.244 units. In other words, the higher the level of employee work engagement, the lower their intention to leave the organization.

#### Coefficient of Determination Test (R<sup>2</sup>)

**Table 4.** Results of the Coefficient of Determination (R<sup>2</sup>).

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.924	0.853	0.848	0.667

Source: Processed data, 2025

Based on Table 4, the Adjusted R<sup>2</sup> value is 0.848. This indicates that 84.8 percent of the variation in the Turnover Intention (Y) variable can be explained by the Perceived Supervisor Support (X) and Work Engagement (Z) variables. Meanwhile, the remaining 15.2 percent is explained by other factors outside the model of this study.

#### Model Fit Test (F Test)

**Table 5.** Results of the Model Fit Test (F-Test).

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	132,052	2	66,026	148,290	,000b
Residual	22,708	51	,445		
Total	154,759	53			

Source: Processed data, 2025

Based on Table 5, the F significance value is 0.000, which is smaller than  $\alpha = 0.05$ . This indicates that Perceived Supervisor Support (X) and Work Engagement (Z) simultaneously have a significant effect on Turnover Intention (Y). Thus, the regression model formed is considered fit, and hypothesis testing can be continued.

#### Hypothesis Testing (t-Test)

**Table 6.** Results of Hypothesis Testing (t-Test).

Variable	t	thitung	Sig.	Description
Perceived Supervisor Support	-3,946	0,000		Hypothesis Accepted
Work Engagement	-2,564	0.013		Hypothesis Accepted

Source: Processed data, 2025

#### Hypothesis 1 Testing

Based on Table 6, the significance value of the t-test for Perceived Supervisor Support (X) is 0.000, which is smaller than 0.05. This indicates that hypothesis 1 is accepted, meaning Perceived Supervisor Support has a negative and significant effect on Turnover Intention (Y). In other words, the higher the supervisor support perceived by employees, the lower their intention to leave the company.

### ***Hypothesis 3 Testing***

Based on Table 6, the significance value of the t-test for Work Engagement (Z) is 0.013, which is smaller than 0.05. This indicates that hypothesis 3 is accepted, meaning Work Engagement has a negative and significant effect on Turnover Intention (Y). Thus, the higher the level of employee engagement, the lower their intention to leave the organization.

## **Classical Assumption Test**

### **1) Normality Test**

**Table 7.** Normality Test Results (One-Sample Kolmogorov-Smirnov).

Equality	Asymp. Sig. (2-tailed) Kolmogorov-Smirnov
Substructural 1	0.200
Substructural 2	0.200

Source: Processed data, 2025

Based on Table 7, the Asymp. Sig. (2-tailed) values from the Kolmogorov-Smirnov test for both Substructural 1 and Substructural 2 are 0.200. Since all values are greater than the significance level of 0.05, it can be concluded that the residuals of both models are normally distributed.

### **2) Multicollinearity Test**

**Table 8.** Multicollinearity Test Results for Structure 1.

Variable	Tolerance	VIF
Perceived Supervisor Support	1,000	1,000

Source: Processed data, 2025

Table 8 shows that the tolerance and VIF values for the Perceived Supervisor Support variable are both 1.000. The VIF value is below the threshold of 10 ( $1.000 < 10$ ), and the tolerance value is greater than 0.10 ( $1.000 > 0.10$ ). Thus, it can be concluded that the regression model in structure 1 is free from multicollinearity symptoms.

**Table 9.** Multicollinearity Test Results for Structure 2.

Variable	Tolerance	VIF
Perceived Supervisor Support	0.138	7,244
Work Engagement	0.138	7,244

Source: Processed data, 2025

Table 9 indicates that the tolerance values for Perceived Supervisor Support and Work Engagement are both 0.138, which is still greater than 0.10. Meanwhile, their VIF values are 7.244, which is below the threshold of 10. Thus, it can be concluded that the regression model in structure 2 does not exhibit multicollinearity symptoms and is therefore suitable for further analysis.

### **3) Heteroscedasticity Test**

**Table 10.** Heteroscedasticity Test Results.

Equality	Model	Sig.
Substructural 1	Perceived Supervisor Support	0.086
Substructural 2	Perceived Supervisor Support	0.969
	Work Engagement	0.726

Source: Processed data, 2025

Table 10 shows that in Substructural Model 1, Perceived Supervisor Support has a significance value of 0.086. In Substructural Model 2, Perceived Supervisor Support and Work

Engagement have significance values of 0.969 and 0.726, respectively. All these values are greater than 0.05, indicating that the regression models used are free from heteroskedasticity.

### Path Analysis

This study employs path analysis because it aligns with the conceptual model used to examine causal relationships among variables. Perceived Supervisor Support serves as the independent variable, Turnover Intention as the dependent variable, and Work Engagement functions as a mediating variable that bridges the influence between the two. This technique enables the simultaneous testing of direct and indirect effects, thereby providing a more comprehensive understanding of the mechanisms underlying the relationships among variables.

#### a. Developing the Path Coefficient Diagram

##### (1) Direct Effect

A direct effect occurs when one variable influences another without passing through a mediating variable).

- a) The direct effect of Perceived Supervisor Support (X) on Turnover Intention (Y) is -0.570.
- b) The direct effect of Perceived Supervisor Support (X) on Work Engagement (Z) is 0.928.
- c) The effect of Work Engagement (Z) on Turnover Intention (Y) is -0.370

##### (2) Indirect Effect

An indirect effect occurs when another variable acts as a mediator in the relationship between variables. In this study, the effect of Perceived Supervisor Support (X) on Turnover Intention (Y) is mediated by Work Engagement (Z), with a value of  $0.928 \times -0.370 = -0.343$ .

##### (3) Total Effect

The total effect is obtained by adding the direct and indirect effects. In this study, the direct effect of Perceived Supervisor Support (X) on Turnover Intention (Y) is -0.570, while the indirect effect through Work Engagement (Z) is -0.343. Thus, the total effect is  $-0.570 + (-0.343) = -0.913$ .

#### b. Testing the Coefficient of Determination ( $R^2$ ) and Error Variables (e)

This test presents the coefficient of determination values for substructure 1 and substructure 2, as well as the error values in each structure. The main objective is to construct the final path diagram model. The calculation of the error values for each structure is presented as follows.

$$e = \sqrt{1 - R^2}$$

$$e_1 = \sqrt{1 - R_1^2} = e_1 = \sqrt{1 - 0,862} = 0,371$$

$$e_2 = \sqrt{1 - R_2^2} = e_2 = \sqrt{1 - 0,853} = 0,383$$

Based on the calculation of the error values (e), the error value for substructure 1 ( $e_1$ ) is 0.371. Meanwhile, the error value for substructure 2 ( $e_2$ ) is 0.383.

$$\begin{aligned} R_m^2 &= 1 - (e_1)^2(e_2)^2 \\ &= 1 - (0,371)^2(0,383)^2 \\ &= 1 - (0,137) (0,146) \\ &= 0,979 \end{aligned}$$

The total coefficient of determination obtained is 0.979. This indicates that 97.9 percent of the variation in Turnover Intention can be explained by Perceived Supervisor Support and Work Engagement, both directly and indirectly. Meanwhile, the remaining 2.1 percent is influenced by other factors outside the research model. Based on the explanation of the structural equations, the calculated path coefficients are then interpreted using the standardized coefficient Beta values for each relationship among the variables.

#### c. Hypothesis Testing

The testing criteria used to interpret the effect between variables are explained as follows:  
If  $\text{Sig} \leq 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted.

If  $\text{Sig} \geq 0.05$ , then  $H_0$  is accepted and  $H_a$  is rejected.

##### (1) The Effect of Perceived Supervisor Support on Turnover Intention

$H_0$ : There is no effect of Perceived Supervisor Support on Turnover Intention

$H_1$ : There is an effect of Perceived Supervisor Support on Turnover Intention

Perceived Supervisor Support has a Beta coefficient value of -0.570 with a significance value of 0.000. Since the Sig. value of  $0.000 < 0.05$ , the hypothesis is accepted. This result indicates that Perceived Supervisor Support has a negative and significant effect on the Turnover Intention of employees at PT. BPR Bali Dananiaga. This means that the higher the support perceived from supervisors, the lower the employees' tendency to engage in turnover.

**(2) The Effect of Perceived Supervisor Support on Work Engagement**

H0: There is no effect of Perceived Supervisor Support on Work Engagement

H2: There is an effect of Perceived Supervisor Support on Work Engagement

Perceived Supervisor Support has a Beta coefficient value of 0.928 with a significance value of 0.000. Since the Sig. value of  $0.000 < 0.05$ , the hypothesis is accepted. This finding shows that Perceived Supervisor Support has a positive and significant effect on the Work Engagement of employees at PT. BPR Bali Dananiaga. In other words, the higher the support perceived from supervisors, the higher the employees' level of work engagement.

**(3) The Effect of Work Engagement on Turnover Intention**

H0: There is no effect of Work Engagement on Turnover Intention

H3: There is an effect of Work Engagement on Turnover Intention

Work Engagement has a Beta coefficient value of -0.370 with a significance value of 0.013. Since the Sig. value of  $0.013 < 0.05$ , the hypothesis is accepted. This result indicates that Work Engagement has a negative and significant effect on the Turnover Intention of employees at PT. BPR Bali Dananiaga. In other words, the higher the level of employee work engagement, the lower their tendency to intend to leave the company.

**d. Summarizing and Concluding**

**Table 11** Direct and Indirect Effects of Work Engagement, Perceived Supervisor Support, and Turnover Intention.

Variable Effect	Direct Effect	Indirect Effect	Total Effect	Significant	Result
X to Z	0.928		0.928	0,000	Significant
Z to Y	-0.370		-0.370	0.013	Significant
X to Y	-0.570	-0.343	-0.913	0,000	Significant

Source: Processed data, 2025

Table 11 provides a summary of the direct, indirect, and total effects among variables for each structural equation obtained through path analysis. The following elaborates the values from Table 11.

a. The Effect of Perceived Supervisor Support on Turnover Intention

The study on employees at PT. BPR Bali Dananiaga shows that Perceived Supervisor Support has a direct effect on Turnover Intention with a coefficient of -0.570 and a significance value of 0.000 ( $< 0.05$ ). This indicates that the higher the supervisor support perceived by employees, the lower their tendency to have turnover intentions.

b. The Effect of Perceived Supervisor Support on Work Engagement

The results indicate that Perceived Supervisor Support has a positive and significant effect on Work Engagement with a coefficient of 0.928 and a significance value of 0.000 ( $< 0.05$ ). In other words, the higher the supervisor support perceived, the higher the level of employee work engagement.

c. The Effect of Work Engagement on Turnover Intention

Based on the analysis, Work Engagement has a negative effect on Turnover Intention with a coefficient of -0.370 and a significance value of 0.013 ( $< 0.05$ ). This shows that the higher the employee work engagement, the lower their tendency to intend to leave the company.

d. Role of Work Engagement in Mediating the Effect of Perceived Supervisor Support on Turnover Intention

This study also found that Work Engagement serves as a mediating variable in the relationship between Perceived Supervisor Support and Turnover Intention. The indirect effect through Work Engagement is -0.343; when combined with the direct effect (-0.570), the total effect of Perceived Supervisor Support on Turnover Intention is -0.913. This indicates that Work Engagement strengthens the effect of supervisor support in reducing employees' turnover intentions.

### Sobel test

The Sobel test results indicate that the Z-value is -2.55, which in absolute terms is greater than  $\pm 1.96$  at a 5% significance level. Therefore, it can be concluded that Work Engagement acts as a significant mediator in the relationship between Perceived Supervisor Support and Turnover Intention among employees at PT. BPR Bali Dananiaga. This means that perceived supervisor support affects employees' turnover intention not only directly but also indirectly through work engagement. Thus, the hypothesis regarding the mediating role of Work Engagement (H4) is accepted.

### Variance Accounted For (VAF) Test

The Variance Accounted For (VAF) test was conducted to determine the contribution of Work Engagement as a mediating variable bridging the effect of Perceived Supervisor Support on Turnover Intention. The VAF calculation is as follows:

$$\text{VAF} = \frac{\text{Indirect Effect}}{\text{Total Effect}} \times 100\% = \frac{-0.343}{-0.913} \times 100\% = 0.375$$

Based on the calculation, the VAF value is 37.5%. This value falls within the 20% to 80% range, indicating that Work Engagement functions as a partial mediator in the relationship between Perceived Supervisor Support and Turnover Intention. In other words, besides having a direct effect, Perceived Supervisor Support also affects Turnover Intention indirectly through Work Engagement.

## Discussion

### The Effect of Perceived Supervisor Support on Turnover Intention

The hypothesis testing results show that Perceived Supervisor Support has a negative and significant effect on Turnover Intention. This means that the higher the support provided by supervisors to employees of PT. BPR Bali Dananiaga, the lower the tendency of employees to leave the company. In this context, Perceived Supervisor Support is understood as the extent to which employees perceive their supervisors care about their contributions and well-being, both emotionally and practically, through attention, performance recognition, and assistance that encourages work motivation. Supervisor support, manifested in listening, patience, providing resources, and delegating tasks, creates a sense of value and psychological safety, thereby strengthening employee loyalty and commitment to stay with the company, reducing turnover intention at PT. BPR Bali Dananiaga.

Reconfirmation with PT. BPR Bali Dananiaga shows that the assistance indicator scored 4.22, indicating that employees feel very supported by supervisors when facing work obstacles. This support creates a sense of security and increases trust in supervisors, making employees feel valued and cared for. A positive work environment like this reduces stress and discomfort, which in turn lowers the turnover intention of PT. BPR Bali Dananiaga employees.

These findings align with Social Exchange Theory, which explains that social relationships are formed through reciprocal interactions. At PT. BPR Bali Dananiaga, when supervisors provide support through attention, recognition, or practical assistance, employees feel valued and cared for. This feeling encourages employees to be more loyal, enthusiastic, and committed to the company. In other words, supervisor support not only provides psychological safety but also becomes an important factor in retaining employees and encouraging active contributions to the company.

This study is consistent with findings by Cahyono et al. (2023), which state that Perceived Supervisor Support can affect Turnover Intention. Other studies supporting this include Kaur & Randhawa (2021), A. P. Kurniawan et al. (2023), Siddiqi et al. (2024), and Afzal et al. (2019), all showing a significant negative relationship between Perceived Supervisor Support and Turnover Intention. These findings indicate that the more employees feel supported by supervisors through attention, recognition, or practical assistance, the lower their tendency to leave the job. In other words, high supervisor support is an important factor in reducing employee turnover intention.

### The Effect of Perceived Supervisor Support on Work Engagement

Hypothesis testing shows that Perceived Supervisor Support has a positive and significant effect on Work Engagement. This means that the higher the support provided by supervisors to employees of PT. BPR Bali Dananiaga, the greater the employees' engagement in their work. In this context, Perceived Supervisor Support refers to the degree to which employees perceive their supervisors care about their contributions and well-being emotionally and practically, through attention, recognition, and assistance that motivates work. Supervisor support, such as listening, patience, providing resources, and delegating tasks, creates a sense



of value and psychological safety, enhancing employees' engagement in daily tasks at PT. BPR Bali Dananiaga.

Reconfirmation with PT. BPR Bali Dananiaga shows that the assistance indicator scored the highest at 4.22, indicating that employees feel highly supported by supervisors when facing work difficulties. The high level of support strengthens employees' sense of security, comfort, and confidence in completing tasks. This support fosters motivation, enthusiasm, and appreciation for work, directly contributing to increased Work Engagement among PT. BPR Bali Dananiaga employees.

These findings are consistent with Social Exchange Theory, which states that social relationships are formed through reciprocal interactions. At PT. BPR Bali Dananiaga, when supervisors provide support through attention, recognition, or practical assistance, employees feel valued and cared for. This encourages employees to be more focused, enthusiastic, and committed to their work. Therefore, high supervisor support is an important factor in increasing employee Work Engagement.

Previous studies also support this finding, including Darmawan & Alawiyah (2024), De Ocampo et al. (2018), Yose & Suyasa (2023), D. Rahmawati & Pusparini (2023), and Hamzah & Nordin (2022), which show a positive and significant relationship between Perceived Supervisor Support and Work Engagement. Other studies, such as Nie et al. (2023), Burak (2020), Nedim & Suzan (2020), and Gülbahar (2020), also confirm that supervisor support positively affects employee engagement. These findings explain that when employees feel supported by supervisors, they tend to show higher engagement in their work, which ultimately improves performance and commitment to the company.

#### **The Effect of Work Engagement on Turnover Intention**

Hypothesis testing shows that Work Engagement has a negative and significant effect on Turnover Intention. This means that the higher the level of employee engagement at PT. BPR Bali Dananiaga, the lower their tendency to leave the company. Work Engagement here is understood as a positive psychological state in which employees optimize their work conditions, including energy and vigor, emotional involvement and enthusiasm (dedication), and the ability to focus fully and become absorbed in work (absorption). Employees actively engaged are more likely to complete tasks effectively, show initiative, and feel satisfied with their roles, thus lowering their turnover intention.

Reconfirmation with PT. BPR Bali Dananiaga shows that the absorption indicator scored 4.16, indicating that employees can focus and become fully immersed in their work. When employees enjoy their work and are highly engaged, the drive to seek employment elsewhere decreases, lowering turnover intention.

These findings are consistent with Social Exchange Theory, which states that reciprocal interactions between individuals and the company encourage positive behavior. Employees who feel their engagement is valued and adequately supported by the company or supervisors are motivated to maintain the relationship. In other words, high Work Engagement creates attachment, loyalty, and commitment, which directly reduces turnover intention.

Previous studies support this as well. Cahyana & Prahara (2020) found a negative relationship between Work Engagement and Turnover Intention. Other studies include Nawardi & Berliyanti (2023), Khalilah & Amalia (2024), Yildiz (2024), Hermawan et al. (2017), Silviana & Cahyadi (2023), and Muchtadin (2022), all showing a significant negative effect of Work Engagement on Turnover Intention. These findings confirm that the more employees are fully engaged in their work, the less likely they are to leave the company.

#### **The Mediating Role of Work Engagement in the Effect of Perceived Supervisor Support on Turnover Intention**

Hypothesis testing shows that Work Engagement acts as a partial mediator in the relationship between Perceived Supervisor Support and Turnover Intention at PT. BPR Bali Dananiaga. This means that the effect of Perceived Supervisor Support on Turnover Intention is not entirely through Work Engagement, but the presence of Work Engagement strengthens the impact of supervisor support in reducing employees' tendency to leave the company. In this study, Work Engagement is measured through three main indicators: vigor, dedication, and absorption, reflecting energy, enthusiasm, commitment, and focus in employees' daily work.

The dominance of the absorption indicator in Work Engagement strengthens the mediating role between Perceived Supervisor Support and Turnover Intention. The absorption score of 4.16 reflects that employees can work with high concentration and become fully absorbed in their tasks. High absorption strengthens Work Engagement as a mediator in the relationship between Perceived Supervisor Support and Turnover Intention. When

Perceived Supervisor Support is adequate, employees are more likely to enter a deep and enjoyable work state, increasing engagement. This increased absorption fosters comfort and emotional closeness to work, ultimately reducing the tendency of PT. BPR Bali Dananiaga employees to leave. Therefore, high absorption amplifies the effect of supervisor support in reducing Turnover Intention.

These findings are consistent with Social Exchange Theory, which states that reciprocal relationships between individuals and the company encourage positive behavior. When employees receive support from supervisors, they feel valued and are motivated to reciprocate with higher engagement. Although Work Engagement does not fully mediate the relationship, increased engagement strengthens the positive effect of supervisor support in lowering Turnover Intention.

Work Engagement has been proven to be a significant mediator between Perceived Supervisor Support and Turnover Intention at PT. BPR Bali Dananiaga. This means that perceived supervisor support affects turnover intention both directly and indirectly through work engagement. Thus, the hypothesis regarding the mediating role of Work Engagement (H4) is accepted. Previous findings also support this, including Pattnaik & Panda (2020) and Barasa & Tunjungsari (2024), who reported that Work Engagement acts as a partial mediator in the relationship between Perceived Supervisor Support and Turnover Intention. This shows that employees who feel supported by supervisors tend to be more engaged in their work, and this engagement helps reduce their intention to leave the company.

#### 4. Conclusion

Based on the results of this study, several conclusions can be drawn as follows:

- 1) Perceived Supervisor Support has a negative and significant effect on Turnover intention  
This finding indicates that the higher the support employees perceive from their supervisors, the lower their tendency to leave the company. This aligns with Social Exchange Theory, where support from supervisors generates a sense of reciprocal obligation in the form of loyalty. Practically, companies need to ensure that supervisors provide tangible support so that employees feel valued and are motivated to remain with the company.
- 2) Perceived Supervisor Support has a positive and significant effect on Work engagement  
The results show that supervisor support can enhance employees' work engagement. Support in the form of attention, recognition, or assistance in solving problems makes employees more enthusiastic and gives their work a sense of meaning. For PT. BPR Bali Dananiaga, this implies that strategies to strengthen supervisors' role as direct supporters are crucial for maintaining employees' energy and commitment at work.
- 3) Work Engagement has a negative and significant effect on Turnover intention  
The higher the employees' work engagement, the lower their intention to seek employment elsewhere. Employees who feel enthusiastic, energized, and committed to their work tend to stay longer with the company. For management, this finding suggests the need for policies that foster work engagement, such as providing appropriately challenging tasks and creating a positive work environment.
- 4) Work Engagement significantly mediates the effect of Perceived Supervisor Support on Turnover intention  
This finding confirms that supervisor support not only directly reduces turnover intention but also indirectly does so by enhancing work engagement. Theoretically, this strengthens Social Exchange Theory, as it demonstrates that reciprocal relationships between supervisors and employees foster engagement, which in turn lowers the desire to leave. Practically, companies should encourage supervisors not only to provide support but also to ensure that the support genuinely enhances employees' work engagement.

#### References

- Afzal, S., Arshad, M., Saleem, S., & Farooq, O. (2019). The Impact Of Perceived Supervisor Support On Employees' Turnover Intention And Task Performance: Mediation Of Self-Efficacy. *Journal of Management Development*, 38(5), 369–382. <https://doi.org/10.1108/JMD-03-2019-0076>
- Ahmad, R., Nawaz, M. R., Ishaq, M. I., Khan, M. M., & Ashraf, H. A. (2023). Social Exchange Theory: Systematic Review And Future Directions. *Frontiers in Psychology*, 13, 1–13. <https://doi.org/10.3389/fpsyg.2022.1015921>
- Al Faizah, D. M. (2022). Pengaruh Coworker Support dan Supervisor Support Terhadap Work Engagement Melalui Meaningful Work. *Jurnal Ilmu Manajemen*, 10(3).

- Alam, A., & Asim, M. (2019). Relationship Between Job Satisfaction And Turnover Intention. *International Journal of Human Resource Studies*, 9(2). <https://doi.org/10.5296/ijhrs.v9i2.14618>
- Alkhateri, A. S., Abuelhassan, A. E., Khalifa, G. S. A., & Nusari, M. (2018). The Impact of Perceived Supervisor Support on Employees Turnover Intention: The Mediating Role of Job Satisfaction and Affective Organizational Commitment. *International Business Management*, 12(7). <https://doi.org/10.3923/ibm.2018.477.492>
- Arici, H. E. (2018). Perceived Supervisor Support And Turnover Intention: Moderating Effect Of Authentic Leadership. *Leadership and Organization Development Journal*, 39(7), 899–913. <https://doi.org/10.1108/LODJ-07-2018-0248>
- Astuti, T., & Helmi, A. F. (2021). Perceived Supervisor Support and Turnover Intention: A Meta-Analysis Study. *Buletin Psikologi*, 29(1), 1. <https://doi.org/10.22146/buletinpsikologi.54366>
- Barasa, R. T., & Tunjungari, H. K. (2024). Pengaruh Supervisor Support Dan Work Life Balance Terhadap Turnover Intention Yang Dimediasi Work Engagement Pada Perusahaan Multifinance. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 8(2), 333–344.
- BPR Bali Dananiaga. (2025a). *Produk & Layanan*. Bprbalidananiaga.Co.Id. <https://bprbalidananiaga.co.id/>
- BPR Bali Dananiaga. (2025b). *Sejarah Singkat PT. BPR Bali Dananiaga*. Bprbalidananiaga.Co.Id. <https://bprbalidananiaga.co.id/halaman-sejarah/>
- BPR Bali Dananiaga. (2025c). *Visi dan Misi*. Bprbalidananiaga.Co.Id. <https://bprbalidananiaga.co.id/halaman-visi-misi/>
- Budiyanto, A. (2022). Pengaruh Stres Kerja, Lingkungan Kerja, Kompensasi Dan Pengembangan Karier Terhadap Turnover Intention Karyawan Pada Pt. Nesitor. *Jurnal Manajemen Bisnis*, 25(2), 104–118.
- Burak, E. (2020). The Eurasia Proceedings of Educational & Social Sciences (EPESS) The Eurasia Proceedings of Educational Perceived Supervisor Support, Work Engagement and Career-Related Self-Efficacy: An Empirical Study. *The Eurasia Proceedings of Educational & Social Sciences (EPESS)*, 19, 23. [www.isres.org](http://www.isres.org)
- Cahyana, K. S., & Prahara, S. A. (2020). Work Engagement Dengan Intensi Turnover Pada Karyawan. *Intuisi Jurnal Psikologi Ilmiah*, 12(3), 285–294. <http://journal.unnes.ac.id/nju/index.php/INTUISI>
- Cahyono, H., Suci, R. P., & Mas, N. (2023). Analisa Pengaruh Perceived Supervisor Support Dan Job Insecurity Terhadap Turnover Intention Dengan Employee Engagement Sebagai Variabel Intervening. *Jurnal Pendidikan Dasar Dan Sosial Humaniora*, 2(10), 1341–1360.
- Claristia, A., & Etikariena, A. (2024). Job Hopping Phenomenon: Perceived Supervisor Support, Organizational Commitment, and Employee Retention among Gen Z Employees. *INSAN Jurnal Psikologi Dan Kesehatan Mental*, 9(2), 213–229. <https://doi.org/10.20473/jpkm.v9i22024.213>
- Cropanzano, R., Anthony, E. L., Daniels, S. R., & Hall, A. V. (2017). Social Exchange Theory: A Critical Review With Theoretical Remedies. *Academy of Management Annals*, 11(1), 479–516. <https://doi.org/10.5465/annals.2015.0099>
- Darmawan, S., & Alawiyah, L. M. (2024). The Impact of Flexible Work Arrangements and Perceived Supervisor Support on Employee Performance: The Mediating Role of Work Engagement. *Klabat Journal of Management*, 5(2), 142–155. <https://doi.org/10.60090/kjm.v4i2>
- De Ocampo, R. C., Danao, H. N., & Peña, A. M. (2018). International Journal of Advanced Research and Publications The Relationship Of Perceived Organizational Support And Perceived Supervisor Support To Work Engagement Among BPO-RPO Employees. *International Journal Of Advanced Research And Publications*, 2(9), 97–105. [www.ijarp.org](http://www.ijarp.org)
- Disque. (2020). Employee Perceived Supervisor Support, Narcissistic Leadership And Employee Turnover Intention: A Literature Review. *The Strategic Journal of Business & Change Management*, 7(2), 426–455. [www.strategicjournals.com](http://www.strategicjournals.com)
- Fauzi, A., Suci Wulandari, A., Cahyani, D. R., Nurfitri, N., Khairani, N., Deva, R., & Nursafitri, S. (2020). Pengaruh Kepuasan Kerja dan Stres Kerja Terhadap Turnover Intention Pada Karyawan (Literature Review Manajemen Kinerja). *JURNAL ILMU MANAJEMEN TERAPAN*, 4(2), 229–241. <https://doi.org/10.31933/jimt.v4i2>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariete dengan Program IBM SPSS 25* (9th ed.). Badan Penerbit UNDIP.
- Gordon, S., Adler, H., Day, J., & Sydnor, S. (2019). Perceived supervisor support: A study of select-service hotel employees. *Journal of Hospitality and Tourism Management*, 38, 82–90. <https://doi.org/10.1016/j.jhtm.2018.12.002>
- Gülbahar, B. (2020). Investigation Of The Relationship Between Perception Of Supervisor Support, Perceived School Effectiveness, Work Engagement, Job Satisfaction And Organizational Cynic Attitude Of Teachers. *Participatory Educational Research*, 7(3), 1–20. <https://doi.org/10.17275/per.20.32.7.3>
- Gustiana, R., Hidayat, T., Fauzi, A., & Penulis, K. (2022). Pelatihan Dan Pengembangan Sumber Daya Manusia (Suatu Kajian Literatur Review Ilmu Manajemen Sumber Daya Manusia). *JURNAL EKONOMI MANAJEMEN SISTEM INFORMASI*, 3(6), 657–666. <https://doi.org/10.31933/jemsi.v3i6>
- Hamouda, M. A., Hassan, R. M., & Khedr, W. M. (2023). The Impact Of Social Support On Work Engagement: The Mediating Role Of Psychological Empowerment. *Egyptian Journal*, 42(2).
- Hamzah, H., & Nordin, N. S. (2022). Perceived Supervisor Support and Work Engagement: Mediating Role of Job-Related Affective Well-Being. *Pakistan Journal of Psychological Research*, 37(2), 149–164. <https://doi.org/10.33824/PJPR.2022.37.2.10>
- Hermawan, I. P. D., Hartika, L. D., & Simarmata, N. (2017). Hubungan Work Engagement dengan Turnover Intention: Studi Pada Karyawan PT. X. *Jurnal Psikologi "Mandala,"* 1(2), 16–22. <https://doi.org/DOI:10.36002/jpm.v1i2.586>
- Ibrahim, H. S. N., Suan, C. L., & Karatepe, O. M. (2019). The Effects Of Supervisor Support And Self-Efficacy On Call Center Employees' Work Engagement And Quitting Intentions. *International Journal of Manpower*, 40(4), 688–703. <https://doi.org/10.1108/IJM-12-2017-0320>
- Jha, B., Kumar, A., & Manager, A. (2016). Employee Engagement: A Strategic Tool to Enhance Performance. *DAWN: Journal for Contemporary Research in Management*, 21–29.
- Kaur, R., & Randhawa, G. (2021). The Effect Of Perceived Organizational And Supervisor Support On Nurses' Turnover Intention In Bangladesh: Does Work-Family Conflict Play A Role? *Evidence-Based HRM*, 9(3), 241–257. <https://doi.org/10.1108/EBHRM-12-2019-0118>
- Kelesoglu, O., & Fontaine, R. A. H. (2025). Unlocking Employee Engagement: Exploring Organisational Identification as a Mediator between Supervisor Support and Work Engagement. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 15(1). <https://doi.org/10.6007/IJARAFMS/v15-i1/25030>

- Khalilah, F. N., & Amalia, L. (2024). The Influence Of Transformational Leadership, Work Engagement On Turnover Intention With Job Insecurity Mediation In Millennial And Z Generations In East Jakarta Construction Companies. *Journal Of Social Research*, 3(9), 1–13. <http://ijsr.internationaljournallabs.com/index.php/ijsr>
- Khan, M., & Lakshmi, N. (2018). Mediating Role of Employee Engagement in the Relationship between Perceived Supervisor Support and Job Satisfaction. *Asian Journal of Management*, 9(1), 189–196. <https://doi.org/10.5958/2321-5763.2018.00029.x>
- Kissi, E., Ikuabe, M. O., Aigbavboa, C. O., Smith, E. D., & Babon-Ayeng, P. (2023a). Mediating role of work engagement in the relationship between supervisor support and turnover intention among construction workers. *Engineering, Construction and Architectural Management*, 31(13), 102–120. <https://doi.org/10.1108/ECAM-06-2023-0556>
- Kissi, E., Ikuabe, M. O., Aigbavboa, C. O., Smith, E. D., & Babon-Ayeng, P. (2023b). Mediating Role Of Work Engagement In The Relationship Between Supervisor Support And Turnover Intention Among Construction Workers. *Engineering, Construction and Architectural Management*, 31(13), 102–120. <https://doi.org/10.1108/ECAM-06-2023-0556>
- Kurniawan, A. P., Mranani, A. N., & Supartini. (2023). The Influence of Organizational Commitment, Job Satisfaction and Perceptions of Supervisor Support on Turnover Intention (Study at PT. Jepe Press Media Utama). *Journal Of Economy, Accounting and Management Science*, 5(1), 24–42. <http://wastu.unmerbaya.ac.id/index.php/wastu/index>
- Kurniawan, R., & Anindita, R. (2021). Impact of Perceived Supervisor Support and Rewards and Recognition Toward Performance Through Work Satisfaction and Employee Engagement in Employee Marketing Banks. *Business and Entrepreneurial Review*, 21(1), 171–192. <https://doi.org/10.25105/ber.v21i1.9280>
- Kurtessis, J. N., Eisenberger, R., Ford, M. T., Buffardi, L. C., Stewart, K. A., & Adis, C. S. (2017). Perceived Organizational Support: A Meta-Analytic Evaluation of Organizational Support Theory. *Journal of Management*, 43(6), 1854–1884. <https://doi.org/10.1177/0149206315575554>
- Lahat, M. A., & Marthanti, A. S. (2021). The Effect Of Work Engagement And Work Stress On Job Satisfaction And Their Impact On Turnover Intention Of Gojek Partners In Jakarta. *International Journal of Social and Management Studies (IJOSMAS)*, 2(6).
- Lee, K. J., Yun, Y. J., & Kim, E. Y. (2019). Political Skills And Career Success Of R&D Personnel: A Comparative Mediation Analysis Between Perceived Supervisor Support And Perceived Organisational Support. *Technology Analysis and Strategic Management*, 31(11), 1270–1282. <https://doi.org/10.1080/09537325.2019.1605051>
- Lin, S. H., Lu, W. C., Chen, Y. C., & Wu, M. H. (2022). The Relationships among Proactive Personality, Work Engagement, and Perceived Work Competence in Sports Coaches: The Moderating Role of Perceived Supervisor Support. *International Journal of Environmental Research and Public Health*, 19(19), 1–14. <https://doi.org/10.3390/ijerph191912707>
- Maudul, A., & Medina Nilasari, B. (2022). Pengaruh Supervisor Support Dan Work Life Balance Terhadap Turnover Intention Yang Dimediasi Work Engagement Pada Pegawai Perusahaan Media Lokal Di Indonesia Timur. *Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi*, 9(3), 999–1016.
- Merdiana, C. V., & Gumelar, B. (2024). Persepsi Dukungan Supervisor Sebagai Pemoderasi Pada Pengaruh Workplace Bullying Terhadap Turnover. *Jurnal Manajemen Dan Akuntansi*, 19(2), 517–532. <https://doi.org/10.32534/jv.v19i2.4949>
- Mérida-López, S., Sánchez-Gómez, M., & Extremera, N. (2020). Leaving the Teaching Profession: Examining the Role of Social Support, Engagement and Emotional Intelligence in Teachers' Intentions to Quit. *Psychosocial Intervention*, 29(3), 141–151. <https://doi.org/10.5093/PI2020A10>
- Mobley, W. H. (1986). *Pergantian Karyawan: Sebab Akibat dan Pengendaliannya* (1st ed., Vol. 127). Pustaka Binaman Pressindo.
- Mobley, W. H., Horner, S. O., & Hollingsworth, A. T. (1978). An Evaluation of Precursors of Hospital Employee Turnover. *Journal of Applied Psychology*, 63(4), 408–414.
- Mohamed, S. A., & Ali, M. (2016). The importance of Supervisor Support for Employees' Affective Commitment: An analysis of Job Satisfaction. *International Journal of Scientific and Research Publications*, 6(2), 435. [www.ijsrp.org](http://www.ijsrp.org)
- Mon, M. D., I, T. W., & Sentoso, A. (2025). Role of Polychronicity in Job Performance and Turnover Intention Mediated by Job Satisfaction and Work Engagement. *Binus Business Review*, 16(1), 57–69. <https://doi.org/10.21512/bbr.v16i1.11974>
- Muchtadin, M. (2022). Hubungan antara Work Engagement dengan Turnover Intention pada Pekerja Generasi Milenial di Jabodetabek. *Jurnal Psikologi Teori Dan Terapan*, 13(3), 377. <https://doi.org/10.26740/jptt.v13n3.p377-391>
- Natalia, D., & Wijono, S. (2023). Job Demands Terhadap Work Engagement Pada Karyawan Di Pt X. *Jurnal Cakrawala Ilmiah*, 3(4), 969–978.
- Nawardi, A., & Berliyanti, D. O. (2023). International Journal Of Multidisciplinary Research And Analysis The Effect Of Human Resources Management Practices, Transformational Leadership On Turnover Intention Mediated By Work Engagement On State Owned Bank Employees. *International Journal Of Multidisciplinary Research And Analysis*, 6(1), 288–295. <https://doi.org/10.47191/ijmra/v6-i1-36>
- Nedim, M., & Suzan, D. (2020). The Relationship Between Perceived Manager Support And Work Commitments Of Sports Instructors. *Educational Research and Reviews*, 15(7), 395–402. <https://doi.org/10.5897/err2020.4007>
- Nie, T. L., Harjono, S., Purba, S. D., & Sulistyaningsih, E. (2023a). Impact of Perceived Supervisor Support, Work Life Balance and Work Engagement in Controlling Turnover Intention in a Pharmaceutical Manufacturing Company. *Jurnal Manajemen*, 20(2), 1–21. <https://doi.org/10.25170/jm.v20i2.5031>
- Nie, T. L., Harjono, S., Purba, S. D., & Sulistyaningsih, E. (2023b). The Impact of Perceived Supervisor Support, Work Life Balance and Work Engagement in Controlling Turnover Intention in a Pharmaceutical Manufacturing Company. *Jurnal Manajemen*, 20(2). <https://doi.org/10.25170/jm.v20i2.5031>
- Osman, I., Noordien, F., Daud, N., & Othman, M. Z. (2015). The Dynamic Role of Social Exchange and Personality in Predicting Turnover Intentions among Professional Workers. *Procedia Economics and Finance*, 35(2016), 541–552. [https://doi.org/10.1016/S2212-5671\(16\)00067-8](https://doi.org/10.1016/S2212-5671(16)00067-8)
- Otoritas Jasa Keuangan. (2024a). *Bank Perekonomian Rakyat*. Otoritas Jasa Keuangan. <https://ojk.go.id/id/kanal/perbankan/Pages/Bank-Perkreditan-Rakyat.aspx>
- Otoritas Jasa Keuangan. (2024b). *Roadmap Pengembangan dan Penguatan Industri BPR dan BPRS (RP2B) 2024 - 2027*. Otoritas Jasa Keuangan. <https://ojk.go.id/id/berita-dan-kegiatan/info-terkini/Pages/Roadmap-Pengembangan-dan-Penguatan-Industri-BPR-dan-BPRS-RP2B-2024--2027.aspx>

- Otoritas Jasa Keuangan. (2024c). *Roadmap Pengembangan dan Penguatan Industri BPR-BPRS*.
- Otoritas Jasa Keuangan. (2025). *Siaran Pers KOJK Bali: OJK Bali Terus Mendorong Penguatan Manajemen Risiko Bank Perbankan Rakyat*. Otoritas Jasa Keuangan. <https://ojk.go.id/id/Publikasi/OJK-Daerah/Siaran-Pers-Daerah/Pages/Siaran-Pers-KOJK-Bali---OJK-Bali-Terus-Mendorong-Penguatan-Manajemen-Risiko-Bank-Perbankan-Rakyat.aspx>
- Pantouw, D. G. J., Tatimu, V., & Rumawas, W. (2022). Pengaruh Stres Kerja dan Worklife Balance Terhadap Turnover Intention Karyawan PT. Mahagatra Sinar Karya Manado. *Productivity*, 3(1), 18–23.
- Parashakti, R. D., & Astuti, D. (2023). Peran Komitmen Organisasi pada Pengaruh Kepuasan Kerja terhadap Turnover Intention. *Revenue: Lentera Bisnis Manajemen*, 1(1), 1–9. <https://lenteranusa.id/>
- Pattnaik, S. C., & Panda, N. (2020). Supervisor Support, Work Engagement And Turnover Intentions: Evidence From Indian Call Centres. *Journal of Asia Business Studies*, 14(5), 621–635. <https://doi.org/10.1108/JABS-08-2019-0261>
- Poelmann, F. B., Koeter, T., Steinkamp, P. J., Vriens, M. R., Verhoeven, B., & Kruijff, S. (2021). The Immediate Impact Of The Coronavirus Disease 2019 (COVID-19) Pandemic On Burn-Out, Work-Engagement, And Surgical Training In The Netherlands. *Surgery (United States)*, 170(3), 719–726. <https://doi.org/10.1016/j.surg.2021.02.061>
- Pradipta, H. A., & Martdianty, F. (2023). Effect of Flexible Working Arrangement on Employee Performance: Mediating Role of Work Engagement and Supervisor Support in Indonesia Digital Startup. *Jurnal Aplikasi Bisnis Dan Manajemen*, 9(2), 512–522. <https://doi.org/10.17358/jabm.9.2.512>
- Prawitasari, A. (2016). Faktor-Faktor Yang Mempengaruhi Turnover Intention Karyawan Pada PT. Mandiri Tunas Finance Bengkulu. *Ekombis Review*, 4(2), 177–186.
- Priyana, I., Permanawati, V., & Saberina, S. (2022). Turnover Intention Yang Dipengaruhi Oleh Job Insecurity Dan Job Motivation. *Jurnal Ekonomi Dan Bisnis*, 9(1), 52–56. <https://doi.org/https://doi.org/10.34308/eqien.v9i1.307>
- Putra, D. G. E. K., & Surya, I. B. K. (2016). Pengaruh Kepuasan Gaji Terhadap Turnover Intention Dengan Komitmen Organisasi Sebagai Mediasi Pada Rumah Sakit Umum Premagana. *E-Jurnal Manajemen Unud*, 5(7), 4281–4308.
- Qodariah. (2019). Analisis Deskripsi Pengaruh Work Engagement Terhadap Kinerja Karyawan: Ability (A), Effort (E), Support (S) Pt Surveyor Indonesia. *STABILITY Journal of Management & Business*, 2(1), 53–64.
- Rabiul, M. K., Promsivapallop, P., Al Karim, R., Islam, M. A., & Patwary, A. K. (2022). Fostering Quality Customer Service During Covid-19: The Role Of Managers' Oral Language, Employee Work Engagement, And Employee Resilience. *Journal of Hospitality and Tourism Management*, 53, 50–60. <https://doi.org/10.1016/j.jhtm.2022.09.002>
- Rahmawati, D., & Pusparini, E. S. (2023). Pengaruh Flexible Working Arrangements dan Perceived Supervisor Support terhadap Work Engagement dan Employee Performance: Studi Empiris pada Organisasi Keuangan Pemerintah di Indonesia. *Jurnal Manajemen Dan Organisasi (JMO)*, 14(4), 322–342. <https://doi.org/10.29244/jmo.v14i4.47409>
- Rahmawati, N., & Abadiyah, R. (2024). The Impact of Employee Engagement and Work Engagement on Turnover Intention with Job Satisfaction as Intervening Variable on Medical Workers Hospital Sidoarjo. *Jurnal Umsida*.
- Rahyuda, I. K. (2016). *Metode Penelitian Bisnis* (1st ed.). Udayana Press.
- Sapri, & Warsindah, L. (2024). Impact of Transformational Leadership and Job Resources on Turnover Intention Mediated by Work Engagement (Case Study BUMN Banking Employees). *International Journal of Marketing & Human Resource Research*, 5(2), 83–94.
- Sarinah, Akbar, M., & Prasadjia, R. (2018). The Effect Of Work Autonomy, Self-Efficacy And Work Engagement Towards Organizational Commitment. *International Journal of Economics, Commerce and Management United Kingdom*, 6(2), 31–44. <http://ijecm.co.uk/>
- Siddiqi, K. O., Rahman, M. H., Esquivias, M. A., & Hutapea, L. M. N. (2024). The Effect Of Perceived Organizational And Supervisor Support On Nurses' Turnover Intention In Bangladesh: Does Work-Family Conflict Play A Role? *Social Sciences and Humanities Open*, 10(5), 1–10. <https://doi.org/10.1016/j.ssaho.2024.100992>
- Silaen, N. R., Nurlaeli, A., Asir, M., Arta, I. P. S., Siregar, L. A., Mahriani, E., Umiyati, H., Renaldi, R., Ahdiyat, M., Ahmad, D., Sihotang, R. B., Komalasari, I., & Widiyati. (2022). *Manajemen Sumber Daya Manusia (Perspektif Pengembangan dan Perencanaan)* (N. Rismawati, Ed.; 1st ed.). Widina Bhakti Persada Bandung.
- Silviana, P. G., & Cahyadi, L. (2023). Mengukur Turnover Intention melalui Work Engagement. *Jurnal Manajemen Bisnis*, 12(2), 132–142.
- Siswono, D. (2016). Pengaruh Employee Engagement Terhadap Kinerja Karyawan Di Rodex Travel Surabaya. *AGORA*, 4(2), 374–380.
- Sugiyono. (2022a). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (Sutopo, Ed.; 4th ed.). ALFABETA.
- Sugiyono. (2022b). *Metode Penelitian Kuantitatif Kualitatif dan R&D* (Sutopo, Ed.; 4th ed.). ALFABETA.
- Sunarjo, R. A., Bernarto, I., Sudibjo, N., & Santoso, M. (2020). The Relationship between Perceived Organizational, Perceived Supervisor Support, and Need Achievement to Work Engagement of School Organization. *International Journal of Economics and Business Administration*, 8(4), 488–504.
- Suyana. (2016). *Aplikasi Analisis Kuantitatif Untuk Ekonomi dan Bisnis*. SastraUtamaCV.
- Sypniewska, B., Baran, M., & Klos, M. (2023). Work Engagement And Employee Satisfaction In The Practice Of Sustainable Human Resource Management – Based On The Study Of Polish Employees. *International Entrepreneurship and Management Journal*, 19(3), 1069–1100. <https://doi.org/10.1007/s11365-023-00834-9>
- Tao, X., Gull, N., Asghar, M., Sarfraz, M., & Jianmin, Z. (2022). Does Perceived Supervisor Support Reduce Turnover Intention? The Mediating Effects Of Work Engagement Among Healthcare Professionals. *WORK*, 74(3), 1001–1013. <https://doi.org/https://doi.org/10.3233/WOR-210509>
- Teo, S. T. T., Bentley, T., & Nguyen, D. (2020). Psychosocial Work Environment, Work Engagement, And Employee Commitment: A Moderated, Mediation Model. *International Journal of Hospitality Management*, 88, 1–10. <https://doi.org/10.1016/j.ijhm.2019.102415>
- Tran, P. N. T., Gorton, M., & Lemke, F. (2022). Buyers' Perspectives On Improving Performance And Curtailing Supplier Opportunism In Supplier Development: A Social Exchange Theory Approach. *Industrial Marketing Management*, 106, 183–196. <https://doi.org/10.1016/j.indmarman.2022.08.009>
- Yuda, I. B. P. D., & Ardana, I. K. (2017). Pengaruh Kepuasan Kerja dan Stres Kerja Terhadap Turnover Intention Pada Karyawan Hotel Holiday Inn Express. *E-Jurnal Manajemen Unud*, 6(10), 5319–5347.
- Yulmia, I. M. G., & Putra, M. S. (2020). Pengaruh Sikap Kasar Pengawas (Abusive Supervision) Terhadap Niat Pindah (Turnover Intention). *E-Jurnal Manajemen Universitas Udayana*, 9(8), 2956–2975. <https://doi.org/10.24843/ejmunud.2020.v09.i08.p04>

- Zeanette, Judijanto, L., Ginanjar, R., Adnanti, W. A., Butarbutar, M., & Harto, B. (2024). *Friendly Leadership (Membangun Koneksi dan Kolaborasi di Tempat Kerja)* (Sepriano, Ed.). PT. Sonpedia Publishing Indonesia.
- Zhang, W., & Wang, X. J. (2021). An Understanding of Implicit Followership Toward New Employees' Self-Efficacy: The Mediating Role of Perceived Supervisor Support. *Frontiers in Psychology*, 12, 1–14. <https://doi.org/10.3389/fpsyg.2021.759920>
- Zhu, L. L., Wang, H. J., Xu, Y. F., Ma, S. T., & Luo, Y. Y. (2023). The Effect of Work Engagement and Perceived Organizational Support on Turnover Intention among Nurses: A Meta-Analysis Based on the Price-Mueller Model. *Journal of Nursing Management*, 2023, 1–14. <https://doi.org/10.1155/2023/3356620>