

CHAPTER IV FINDINGS, ANALYSIS & DISCUSSION

4.1. Introduction

Data analysis from interview results, interpretation, and discussion of research results will be discussed in this chapter. Analysis, interpretation, and discussion are conducted by referring to the results of interviews with key people in branch offices related to employee turnover, some additional internal data from WOM Finance related to branch performance and reasons for employee resignations, as well as several literature reviews.

Before conducting the interview, the researcher requested the HR team to identify Branch Managers with both the highest and lowest employee turnover rates, ensuring that they had a minimum tenure of two years at their respective branch offices. Additionally, the researcher asked the HR team to select a Function Head who had worked alongside the Branch Manager for at least six months. This was to ensure that the Branch Manager and Function Head were familiar with each other and had significant interactions in their daily operations.

In the organizational structure of WOM Finance, the Branch Manager holds the highest position at the branch office and oversees a team of Function Heads, typically numbering between three to eight individuals, depending on the size of the branch. Below is an illustration of the organizational structure of the WOM Finance branch office:

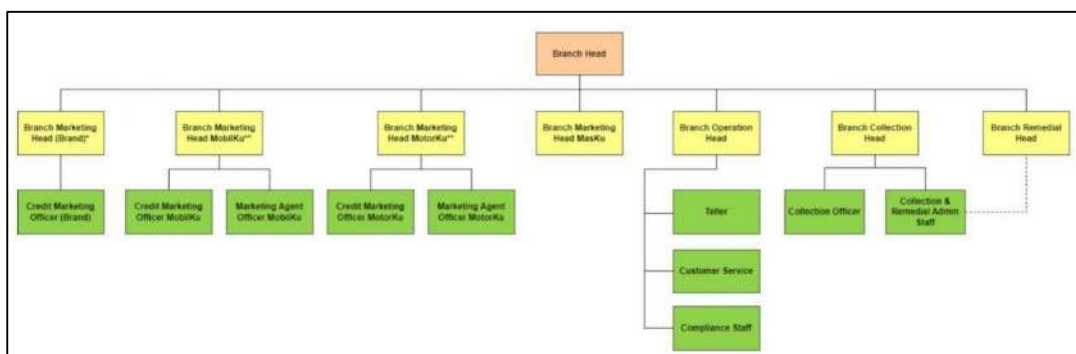


Figure 4. 1 Organizational Structure of WOM Finance Branches

Source: WOM Finance Organization Structure

In a qualitative approach, the collected information that requires analysis typically involves interpreting data from interviews and open-ended questions (Erlingsson & Brysiewicz, 2017). Therefore, the first step is to transcribe the semi-structured interviews.

Regarding ethical issues, absolute anonymity and confidentiality are assured. The names of branches and participants will not be disclosed. Instead, informants will be identified using code names (e.g., BMA, FHA1, FHA2, BMB2, FHB1, etc.). Interview recordings will only be made with the participants' permission. These recordings will not be shared with third parties and will serve to prevent misinterpretations during the analysis of the results and transcriptions. Additionally, participants will sign a Consent Form to indicate their agreement to be involved in this study.

4.2. Finding & Analysis

This section presents the key findings of the study, and the analysis based on the collected data. The results highlight the impact of adaptive leadership on employee resilience, engagement, and turnover within PT Wahana Ottomitra Multiartha, Tbk. (WOM Finance). The analysis explores how leadership styles influence workforce stability, employee motivation and employee commitment. Furthermore, it examines the role of employee resilience and engagement in retention, as well as the organizational factors contributing to turnover.

4.2.1. Adaptive Leadership

Table 4. 1 Findings & Analysis Adaptive Leadership of Branch Manager with High Employee Turnover Rates

Participants	Findings	Analysis
BMA1	<p><i>In 2024, my team was unable to meet our targets due to increasingly strict company regulations. I monitored the team's activities in the field closely. Whenever a target was not achieved, I ensured that the daily plan was being implemented effectively. Each morning, I conducted a 30-minute briefing with my team, and then I reached out individually to those who had not met their targets from the previous day. I emphasized to the team that achieving targets is closely tied to our sense of self-esteem. (BMALD1)</i></p> <p>The Branch Manager said that the appreciation given to employees comes in the form of gifts or monetary rewards. The Branch Manager explained that the cooking event at the end of each month serves as a method of employee engagement. (BMALD4)</p>	<ol style="list-style-type: none"> 1. The Branch Manager's response indicates a tendency to blame others for problems and unmet targets. 2. The manager does not conduct a review to identify solutions and fails to involve the team in decision-making. Instead, he assigns tasks directly and strictly monitors their execution daily. 3. Employee engagement is limited to giving gifts; there is no effort to build meaningful relationships within the team. 4. The leader does not involve the team in problem-solving, nor does he encourage employees to share their ideas or foster collaboration.
FHA1 & FHA2	<p><i>My branch manager closely monitors all his team's activities. I am expected to meet daily targets rather than only focusing on the end-of-month goals. If any team member fails to meet their target, my manager applies pressure on them, which can lead to increased stress and a lack of calm in their work. (FHALD1)</i></p>	
BMB2	<p><i>If my team encounters a problem, I manage my team hourly. I oversee consumer payments and directly contact consumers if necessary. This takes up my time every day. (BMALD1)</i></p> <p><i>Since the first recruitment, I have emphasized that our work is based on targets. If you are unable to meet these targets, it's important to recognize that you may need to resign. One of the most challenging targets in our branch is for the marketing team to maintain quality, which is quite different from our competitors' approach, where marketing primarily focuses on just attracting consumers. (BMALD2)</i></p>	<ol style="list-style-type: none"> 1. Leaders struggle to mobilize resources to tackle significant challenges in the field and do not encourage their teams to solve problems. Instead, they take on tasks that should be handled by their teams. Additionally, leaders tend to address issues only in a technical manner. 2. To meet targets, they enforce these objectives within each function rather than collaborating across all

	<p><i>If my teams give me input, I don't have a problem with it, it's up to them as long as it's good. (BMALD3)</i></p>	<p>functions to achieve organizational goals.</p> <p>3. Feedback from the Branch Manager and their team indicates that brainstorming sessions for exchanging ideas are rarely conducted.</p>
FHB3 & FHB4	<p><i>I seldom express my opinions to my boss, as he typically provides direction. He trusts his new team, treating us like family. (FHALD3)</i></p> <p><i>In making decisions, my superiors always consider the relevant provisions and multiple factors to avoid mistakes. (FHALD1)</i></p> <p><i>In my branch, employees frequently submit reports directly to the area without involving my Branch Manager. As a result, I received a direct warning from the Area, and this warning was issued without going through my superior first.</i></p> <p>The employee told the researcher that Branch Manager wants all employee to feel like family. However, employees also admitted that they never discussed their problems with their Branch Manager and tried to find solutions themselves.</p>	<p>4. Although leaders and their teams often talk about fostering a family atmosphere, this sentiment is not reflected in the responses from the team. When problems arise, team members tend to avoid informing or discussed with their manager.</p>
BMC3	<p><i>If staff members do not meet their targets, I will monitor their daily activities for up to one month. (BMALD1)</i></p> <p><i>I cultivate relationships with my team primarily to foster respect for their Branch Manager. I apply rewards and punishments. The rewards I typically offer come in the form of gifts, such as shoes or vouchers. (BMALD4)</i></p> <p><i>If a new employee lacks friends, they may struggle to adapt and might not be suitable for my branch.</i></p> <p><i>I emphasized to the team that we should be grateful for the opportunity to work. If anyone feels they are not suited for this company, I encourage them to consider resigning. I prefer that individuals choose to leave rather than remain in the branch without being productive. I communicated that I also find it challenging to take leave, so it's important to understand that we cannot frequently be absent from the office. (BMALD5)</i></p>	<p>1. The leader addresses his team's problems not by encouraging them to think about solutions, but by implementing strict monitoring.</p> <p>2. His relationship with the team is limited to a formal leadership style, and he believes that administering punishment is the most appropriate approach.</p> <p>3. Rather than to improve the work environment more comfortable for new employees, the leader enforces a strict and disciplined work pattern also for new employee.</p>

Table 4. 2 Findings & Analysis Adaptive Leadership of Branch Manager with Low Employee Turnover Rates

Participants	Findings	Analysis
BMD4	<p><i>At the beginning, I first assessed the team's potential. After that, I focused on improving my team's mindset regarding effectively engaging with consumers. I clarified their roles and responsibilities within the branch, emphasizing their respective contributions. I also emphasized collaboration with all team members to solve the problem. As a result of these efforts, we saw a significant performance improvement, rising from 79% at the beginning of the year to 91% by the end of the year. (BMALD1)</i></p> <p><i>When I identify a team member who struggles with communication, first I ask them why they feel that way. I inquire about what they believe could help them communicate better. Based on their responses, I then guide them towards improvement, emphasizing that their desire to develop is what truly matters—not just my wish for them to change. I approach my team collaboratively, allowing them the space to tackle challenges while I provide support to refine their efforts. (BMALD3)</i></p> <p><i>I was initially informed that there was a toxic senior employee at the branch, indeed his attitude was not good, but I observed that his competency was good. His experience also good, the result of his work always excellence. His way of seeing a problem was also good, meaning he had potential but why was his potential hidden. I talked to him every day; I gave him space to express his opinions and give input. Until now he has become one of the successful ones. (BMALD4)</i></p>	<ol style="list-style-type: none"> 1. This Branch Manager emphasizes the crucial role that leaders play in helping their team reach its full potential. He provides team members with clear insights into their responsibilities and guides them on how to perform their tasks effectively. 2. Moreover, this leader actively listens to the team and values their input before making any suggestions. His goal is for the team to embrace change motivated by their desires rather than merely complying with the demands of their manager 3. Through his leadership style, his subordinates recognize his ability to calmly and creatively resolve problems and navigate challenging situations.
FHD7 FHD8	<p><i>My manager has the ability to defuse stressful situations and handle serious issues, especially when I receive complaints from dealers. I feel challenged to adjust our working methods if the initial approach proves inappropriate. We are encouraged to be creative while adhering to established guidelines. (FHALD1)</i></p> <p><i>My Branch Manager never limits himself to talking and discussing with staff. (FHALD2)</i></p>	

	<i>My Branch Manager emphasizes on creating good relationships at work. (FHALD3)</i>	
BME5	<p><i>If my team has problems, I will focus my attention on them and encourage them to solve the problem. I am sure that if we pay attention, they can solve their problems more easily. (BMALD1) (BMALD2)</i></p> <p><i>During recruitment, I also give freedom to my Function Head. I don't want to force my will because they are the ones who will work together. I just give them an understanding. Later, if they make a mistake in choosing who to recruit, they will learn from their mistakes. (BMALD3)</i></p> <p><i>I build a family atmosphere and personal relationships. I am sure that if I am close to my team, it will be easier for me to encourage them to achieve their targets.</i></p> <p><i>I encourage my team to be the best branch, I tell my team that we have to do this together. Because it cannot be just one function that reaches the target. If a person is good but the others are not, so we cannot win to be the best. I show them the achievement numbers one by one. (BMALD4)</i></p>	<ol style="list-style-type: none"> 1. Branch Manager can mobilize resources to address challenges by encouraging the teams to generate new ideas. 2. Branch Manager highlight the importance of collaboration in problem-solving.
FHE9 FHE10	<p><i>My Branch Manager encourages teamwork and collaboration to achieve our goals. She fosters a positive work atmosphere that makes employees happy to come to the office. (FHALD1)</i></p> <p><i>I once witnessed a team that struggled to resolve a conflict. My leader called both individuals together to address the issue collaboratively. My Branch Manager emphasized the importance of understanding how our work impacts our colleagues. My leader instilled a mindset that we must care about each other and not be selfish, focusing only on our tasks. (FHALD2)</i></p> <p><i>As Function Heads, we often meet in my manager's room, where my Branch Manager invites each of us to share our input and new ideas for addressing challenges in our branch. On one occasion, I presented a new idea, and my manager not only supported it but also helped by lending me my manager's laptop to implement the idea. (FHALD3)</i></p>	

BMF6	<p><i>When I first joined the branch, I faced challenges due to a few senior employees who were resistant to development. They created a disruptive work atmosphere. To address this, I tried to approach them and build their trust. I shared my work experiences to inspire them to pursue their careers. Each day, I sit next to my team, rotating between the marketing and operations rooms. This allows me to understand their daily lives and the difficulties they encounter at work. (BMALD1)</i></p> <p><i>I engage with the team regularly without a fixed schedule; I'm available for interaction at any time. My goal is to create a comfortable workplace where employees feel happy to come to the office. This way, even when challenges come, they feel lighter because we are all working through them together. I often reward people who achieve their goals by calling them into my office to express my appreciation and congratulations. Rewards don't always have to be physical gifts; simply acknowledging staff and recognizing their efforts makes them very happy. (BMALD3)</i></p> <p><i>I foster a team environment where everyone helps one another, respects each other, and feels a sense of belonging. It's important that we are not selfish and do not prioritize our own work at the expense of others. Engagement means not holding back colleagues who want to leave; instead, we should focus on building closeness while we are still working together. (BMALD4)</i></p>	<ol style="list-style-type: none"> 1. This Branch Manager fosters personal interactions with his team to create a sense of closeness, rather than relying on authority. 2. Branch Manager emphasizes collaboration in problem-solving and encourages his team to consider the needs of other work units. 3. One of the most notable statements from this Branch Manager is, "Employee engagement is not about restraining employees who want to resign, but about building closeness while we are still together."
FHF11 FHF12	<p><i>My Branch Manager always believes that every problem, no matter how small, should be resolved immediately before it escalates to be harder to solve. When issues come, my manager typically gathers the team and asks for our input. (FHALD1)</i></p> <p><i>When we make a mistake, my Branch Manager typically asks questions such as, "Why do you act this way?" and "How do you think we can change these behaviours?" Although the pressure from my manager is similar to what other bosses apply, With my current manager, I never feel overwhelmed. (FHALD2)</i></p> <p><i>My Branch Manager consistently emphasizes that our work impacts the work of others, which</i></p>	

	<i>encourages collaboration within our team. He maintains a professional demeanour, yet we feel comfortable sharing our thoughts with him. In all my previous experiences with bosses, this is the first time I've had one who welcomes feedback and responds with gratitude instead of defensiveness.</i>	
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4.2.2 Employee Resilience

Table 4. 3 Findings & Analysis of Employee Resilience from Function Heads with High Employee Turnover Rates

Findings	Analysis
<p>Here are some statements from employees at the function head level about their work attitudes related to resilience:</p> <p>Participant FHA1 shared, “<i>I always view failure as a learning experience, so I strive to keep pushing forward. While everyone has a saturation point when it comes to work, I believe it’s better to feel exhausted from working than to feel worn out from job searching. If the company trusts me, I will do my utmost to achieve my targets.</i>” (ER2)</p> <p>Participant FHB3 stated, “<i>I deal with failure by introspecting and not blaming others.</i>” (ER1). “<i>I maintain my motivation at work by concentrating on my work goals.</i>” (ER2)</p> <p>Participant FHC6 stated, “<i>I find that pressure at work enhances my enthusiasm. If I don't meet my targets, I evaluate my performance, identify mistakes, and correct them.</i>” (ER2)</p>	<p>The responses from the function head show that employees exhibit resilience and toughness when faced with pressure and challenges in their work environment.</p> <p>These employees demonstrate the ability to learn from their failures, continuously strive to improve their performance and maintain confidence in overcoming obstacles.</p> <p>They recognize that challenges are an inherent part of their work and understand that focusing on their goals is the most effective approach to managing those challenges.</p>

Table 4. 4 Findings and Analysis of Employee Resilience from Function Heads with Low Employee Turnover Rates

Findings	Analysis
<p>Here are some sentences expressed by employees at the function head level regarding their work attitudes related to resilience:</p> <p>Participant FHD7 said, “<i>I once failed to achieve my target, then I looked for a solution by using my good relationships with key people in the company.</i>” (ER1) “<i>No matter how</i></p>	<p>Based on the responses from the function head, it can be interpreted that the employees exhibit resilience and toughness when facing pressure and challenges in their work environment.</p>

<p><i>difficult the job may be, a solution exists if we focus on finding it rather than complaining.</i>" (ER2)</p> <p>Participant FHE8 stated, <i>"Work stress is normal; just face it. Work has pressure and challenges, but if you work with a supportive team, it becomes enjoyable."</i> (ER2)"</p> <p>Participant FHE9 stated, <i>"When I feel pressure from my manager to meet a target, I view it as an opportunity for self-improvement. I once made the mistake of solely focusing on the end-of-month target. My manager then advised me to change my strategy by starting at the beginning of the month and regularly monitoring my team's activities."</i> (ER1) (ER2)</p> <p>Participant FHF11 stated, <i>"If you don't achieve your target, evaluate what might be wrong with your approach. If you haven't succeeded, adjust your method. My family motivates me to work, and I know that my role in this company is based on meet the targets. The pressure I receive from my manager is similar to what other employees experience, but I never feel stressed because of the way my manager communicates it."</i> (ER1) (ER2)</p>	<p>These employees demonstrate the ability to learn from their failures, continuously strive to improve their performance, and maintain confidence in overcoming their problems.</p> <p>They understand that challenges are a natural part of work, and staying focused on their goals is the most effective approach.</p> <p>Additionally, participants noted the important role of their manager in helping them navigate the problems they encounter.</p>
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4.2.3. Employee Engagement

Table 4. 5 Findings and Analysis of Employee Engagement from Function Heads with High Turnover Rates

Findings	Analysis
<p>The following sentences express the engagement of function heads with WOM Finance:</p> <p>Participant FHA1 stated, <i>"I am open to being placed across branches and regions to build my career. Despite the difficult conditions, I have never considered resigning."</i> (EE2). <i>"I take pride in working at WOM; my entire family knows."</i> (EE3)</p> <p>Participant FHB3 stated, <i>"I play a role in ensuring the quality of financing in this branch."</i>(EE1) <i>"Working overtime is not an issue for me because I believe that loyalty is essential in achieving our targets."</i> (EE4)</p> <p>Participant FHB4 stated, <i>"I believe I contribute to my work; especially when I take leave, my colleagues at the branch office feel the loss."</i> (EE1). <i>"I would like to be transferred to a branch near my family. I hope to work during regular</i></p>	<p>The feedback from the function head indicates that not all employees are fully engaged with the company.</p> <p>Many employees take pride in their contributions to their branch office and appreciate the technological advancements and career opportunities provided by WOM Finance.</p> <p>However, some employees are reluctant to work overtime and are unwilling to take on new challenges that would require them to relocate far from their families. Additionally, there are those who are considering quitting their jobs if they can</p>

<p><i>hours, as I feel sad about frequently having to work overtime” (EE4)</i></p> <p><i>Participant FHC5 stated that they are proud to work at WOM, as the technology is more advanced than at other multifinance companies, and the work is supported by numerous systems. They have never considered resigning. (EE3). As a marketer, I have to be available with my phone 24 hours a day; I think that's normal. (EE4)</i></p> <p>Participant FHC6 indicated a preference for branch placement in West Java only, and they have no intentions of leaving the region. (EE2). <i>I am proud to work at WOM because there are always career opportunities. However, I plan to start a business later when I have enough capital. (EE3)</i></p>	<p>accumulate enough money to start their own businesses.</p>
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Table 4. 6 Findings and Analysis of Employee Engagement from Function Heads
with Low Turnover Rates

Findings	Analysis
<p>The following sentences were shared by employees at the function head level regarding their engagement with WOM Finance:</p> <p>Participant FHD7 stated, <i>"I take pride in working at WOM, a large company that facilitates employee promotions to higher positions."</i> (EE3)</p> <p>Participant FHE9 stated, <i>"I am willing to take on the challenge of working throughout Indonesia."</i> (EE2) <i>"I take pride in working at WOM, especially coming from an ordinary family background. I was accepted for a marketing position at WOM right after graduating from high school, and I was fortunate to receive a career opportunity there."</i> (EE3) <i>"Working outside of regular hours is acceptable as we accommodate the consumer's schedule, provided we can achieve the target."</i> (EE4)</p> <p>Participant FHF11 expressed pride in working here because the company offers career opportunities. <i>"This company also ensures that its employees work in a halal manner."</i> (EE3) <i>"I am open to working with targets and doing overtime. If it helps achieve our work goals, then why not?"</i> (EE4)</p>	<ol style="list-style-type: none"> 1. Based on the responses from the function head, it can be interpreted that all employees demonstrate 100% engagement with the company. 2. They take pride in their contributions to the branch office where they work. They consistently maintain a positive attitude when facing challenges and possess strong motivation to achieve their work targets. 3. The reasons they feel proud and have no intention of leaving WOM include: <ul style="list-style-type: none"> • WOM Finance is a well-established company. • The company provides career advancement opportunities for employees aspiring to be promoted to higher positions. • It ensures that employees work in a halal manner. • The staff is compensated fairly.

4.2.4 Employee Turnover

The following are participants' responses regarding the reasons why employees resign from their jobs, sorted by the frequency of answers:

1. Employee resilience and mental strength.
2. Lack of support within the workplace and Inability to adapt
3. Reluctance to learn and develop professionally.

4.2.5 Social Media Observation

Through posts or videos on WOM Finance's YouTube and Instagram accounts, the researcher also observed how leadership was being implemented at the company. One of the Branch Managers who took part in this study provided testimony in an article. On November 19, 2024, the article was broadcast on Instagram. "Always goes through every process and learns from anyone who can give knowledge," the branch manager stated in the article. She added that WOM Finance offers a solid team, leaders who maximize potential, and a supportive environment for skill development and growth. "Don't let your problems push you," she says. Follow your dreams. According to her testimony, she already exhibits resilient behavior, adapts to new situations, and interacts with the company. Her conduct as a branch manager is consistent with the interview results. She employs adaptive leadership, which fosters teamwork, fosters a relaxed atmosphere, and allows her team to fully express their creativity and grow.

The Chief Human Capital Officer of WOM Finance is interviewed in a video podcast on the company's YouTube channel about implementing leadership. He stated that WOM Finance's growth is fairly steady and that the company will concentrate on streamlining business procedures in 2024. Branch managers are expected by management to be the driving force behind the company's business development and to oversee operations within their branches as the CEO's representatives. Branch managers must be aware of each branch's business plan, have the courage to discuss the state of their branches, and reduce business risks. The branch manager's job also includes overseeing the growth of their staff. In the video, chief human capital officer claimed that high employee turnover would result in low employee productivity in

2024. His advice to Branch Managers is that they need to be able to mentor, teach, and support their teams in order to be effective leaders. In addition to requesting results, managers should develop the practice of inquiring about challenges or issues that their teams are facing in the field and assisting them in resolving issues. It is essential for a manager to encourage their team rather than demoralize them.

4.3 Discussion

This section analysis the result of employee interviews and correlates them with company data such as turnover rates, relevant journals or research and article also video from social media of the company. The research is based on four main objectives, which will be discussed one by one.

The first objective is to evaluate how adaptive leadership styles can significantly reduce employee turnover rates. The responses indicate that Branch Managers with high employee turnover exhibit less adaptive behaviours. For instance, these leaders fail to involve their teams in problem-solving processes and tend to apply the same approach to deal with underperforming teams or unmet targets. Their micro-managing techniques include practices such as "escorting to the field," hourly monitoring, and even accompanying employees for a month. Additionally, these leaders do not encourage creativity or solicit ideas from their employees; instead, they simply delegate tasks and provide directions, relying on their authority as Branch Managers. They also lack promoting collaboration among team members.

In contrast, Branch Managers with low employee turnover demonstrate adaptive leadership behaviours. They recognize the importance of helping their teams develop their potential by providing insights into each team member's role and guiding them on how to perform their tasks effectively. These leaders listen to ideas and feedback from their teams, which contributes to the improvement process within the branch. They emphasize collaboration among teams and leverage personal interactions to drive performance achievement, rather than solely relying on their authoritative position.

The findings of this thesis strongly align with existing literature. Specifically, Branch Managers with high turnover rates tend to display less adaptive leadership, which corresponds with Anzazi (2016) finding that unsupportive leadership contributes to increased turnover. A less adaptive leadership style can lead to higher turnover because employees feel disempowered and lack opportunities for development.

The second objective is to explore how the application of an adaptive leadership style can foster employee resilience and engagement. Interview results indicate that adaptive leaders have teams that exhibit strong resilience and high engagement with the company, while poor adaptive leaders have resilient teams that are not fully engaged.

Several analysis that researchers can explore include the following:

1. Adaptive Leadership on Employee Engagement

Adaptive leaders significantly impact employee engagement. It has been proven that a leadership style characterized by adaptability leads to higher levels of employee engagement. Adiyanto (2022) highlighted that job satisfaction and employee engagement play crucial roles in enhancing employee loyalty and reducing the likelihood of employees leaving the company. High levels of employee engagement positively affect work performance and are often influenced by a leadership approach that encourages creativity and collaboration (Al-Hazi, 2024). This suggests that employees who are not involved in decision-making, feel uncomfortable at work, and lack opportunities for creative expression are less likely to engage and may eventually leave the company.

2. Adaptive Leadership on Employee Resilience

Research findings show that both adaptive and non-adaptive leaders have resilient employees. This resilience does not necessarily come from their leaders; it seems that resilient employees with characteristics such as strength, agile, confident and be motivated to work will stay in the branch office even if they have a poor adaptive leader. However, without engagement, these resilient employees may be more likely to leave if there are better opportunities outside

WOM Finance. Avey et al. (2009) explain that resilience is a component of Psychological Capital (PsyCap) that helps employees cope with stressful situations. Nonetheless, if resilience is not accompanied by strong involvement in work and the organization, employees remain at risk of burnout and may choose to leave the company. Even employees with high resilience may experience decreased engagement and an increased likelihood of turnover in a less supportive work environment (Bardoel, Pettit, Cieri, & McMillan, 2014). Furthermore, Daia et al. (2019) found that when employees face abusive supervision, resilience can act as a temporary defence mechanism. However, without high engagement, employees may still intend to leave the organization. The results of this study regarding the relationship between adaptive leadership and employee resilience differ from the thesis written by Yakovleva (2022) which states that adaptive leadership helps increase employee resilience by creating a supportive work environment, aiding in solving problems, and creating a positive work climate. Adaptive leaders also play a role in managing employee stress when facing challenges and changes, creating an atmosphere that allows for the development of individual skills related to resilience such as self-efficacy, mindfulness, coping, distraction, and stress management.

The third objective of this study is to analyze employee resilience, which allows individuals to cope with high-pressure situations, adapt to challenges in the workplace, and ultimately maintain their commitment to the company. This, in turn, should help reduce employee turnover. From the interview results, the researcher found that participants had resilience, so they survived and continued to work at the branch office. The employees interviewed showed the characteristics of Employee Resilience which is stay calm and think clearly when facing stressful work situations. They Able to learn from previous failures or mistakes to improve performance & grow, feel confident and flexible in dealing with sudden changes in the workplace and able to maintain work enthusiasm, have self-motivation and stay focused on the goals even when facing many challenges. However, to explore the purpose of this study whether employee resilience

would affect employee turnover, the researcher also asked participants about the biggest reasons why employees left the company. The most common responses indicated that employees often leave because they do not want always to work under pressure, do not like being pushed to meet targets, and lack the desire to learn and develop. These factors are closely related to the parameters of employee resilience: Strength, Agility, Confidence, and Motivation. Employee Resilience possessed by the participants has made them still work and not leave the company, even though employee turnover in the branch is quite high. However, if the work environment continues to be unsupportive and there are other opportunities outside WOM Finance that are better, they may also leave the company.

The results of this study differ from the study cited in Yakovleva's thesis (2022) which shows that employee resilience has a negative relationship with turnover intention, meaning that more resilient employees tend to have lower intentions to leave their jobs. Resilience helps employees face job challenges, reduces stress, and increases job satisfaction, which ultimately reduces their likelihood of resigning. The results of this study differ also from the study cited in the journal Dai et al. (2019) which states that employees with high levels of resilience have lower intentions to leave their jobs. This is because they are better able to deal with work pressure and adapt to changes in the work environment. Employee resilience is also positively related to work engagement. More resilient employees tend to have higher levels of energy, dedication, and involvement in their work. Work engagement acts as a mediator in the relationship between employee resilience and turnover intention. This means that the higher the employee's resilience, the more likely they are to be more involved in their work, which ultimately reduces the intention to leave the company.

A study published in the Japan Journal of Nursing Science investigated the effects of resilience and job involvement on turnover intention among new graduate nurses. The findings revealed that while resilience positively influenced job involvement, it did not negatively affect turnover intention. Instead, resilience indirectly reduced turnover intention by enhancing job involvement, which in turn lowered the desire to leave the organization. The same study highlighted that job

involvement (a component of employee engagement) had a direct negative effect on turnover intention. This suggests that employees who are more engaged and involved in their work are less likely to consider leaving their positions. Therefore, while resilience reduces turnover intention, its effect is mediated through increased job involvement or engagement (Yu & Lee, 2018). The results of this study illustrate the same thing that both resilience and engagement are equally important in overcoming employee turnover. However, employee engagement has a more direct and significant impact on reducing employee turnover intentions. Organizations that want to improve employee retention should focus on strategies that increase engagement.

The fourth objective is to analyze employee engagement within the organization, revealing key factors that drive retention and significantly reduce turnover rates. It has been observed that branches with high employee turnover have employees who are not fully engaged with the company. Some employees expressed pride in working at WOM Finance. They said so because this company is a company that supports employee career development and there were also participants who said that this company has been good at following the development of digitalization and can survive the Covid pandemic. However, several participants who said they were proud to work at WOM Finance still showed a lack of enthusiasm for their work and still considered resigning if they got a better opportunity outside WOM Finance. This condition was found by researcher to occur in branch offices with leaders who were not adaptive. Meanwhile, participants who had high employee engagement were in line with the conditions in the branch which had low employee turnover. So, the researcher concluded that employee engagement is a determining factor in reducing employee turnover. The researcher also examined company data obtained from the HR team, which indicated that the two primary reasons for employee resignation are job misfit and an unsupportive working environment or supervisor. Confirming that the influence of leaders in influencing employee engagement is very strong

Avey et al. (2009) explained that resilience aids employees in dealing with work pressure. However, if resilience is not complemented by engagement, employees are still likely to leave the company. This finding aligns with the research results, which

reflect that while resilience helps employees endure challenging conditions, a lack of engagement may lead to resignation. Employee engagement is thus a critical factor in retaining staff. Even if employees experience job satisfaction, low engagement can undermine their loyalty to the organization. This supports the observation that branches with high turnover rates tend to have less engaged employees. Adiyanto (2022) confirms that while resilience can help employees survive difficult work situations, it is not sufficient on its own to prevent resignation. Furthermore, the work environment and leadership style significantly influence turnover rates, as noted in relevant literature.