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APPENDIXES

Appendix 1 – Consent Form

CONSENT FORM

My name is _____, I hereby give my permission to Cristina Samosir as researcher to use my response and quote my responses in the research paper. I understand the purpose is for academic purposes.

I understand that my participation is voluntary.

I understand that the information given by me may be used for research purposes.

I agree to answer all questions.

I agree to be interviewed.

I agree to be recorded during the interview.

I agree that my response is for research purposes.

I understand that my name will be anonymous, and it will not appear in any reports, articles, or presentations.

After reading the consent form, I agree to take part as a participant in Cristina Samosir research.

Participant

Researcher
Cristina Samosir
February 6, 2025

APPENDIX 2 – TRANSCRIPT PARTICIPANT FROM BRANCH A

Purpose of Questions	Categorization Analysis	Describing & Categorizing from In-Depth Interview		
		BMA1	FHA1	FHA2
Distinguishes formal authority and informal leadership	Leaders can mobilize resources to face tough challenges in the field and encourage their team to solve problems instead of leaving them and listen to their teams even from the lowest level of position	When I first entered this branch, the branch performance was very bad in terms of sales and quality. If there was a target that had not been achieved, I monitored the team's activities in the field. I made sure that the plan for that day was really running. In 2024, my team did not achieve the target because the company's regulations were getting stricter. (This statement shows that the manager blamed other parties instead of conducting an internal review to find a solution). When asked what ideas his team had given, the manager took a long time to answer, and the answer was not input from the team but the regulations that apply in the company to achieve the target	The branch manager monitors all of his team's activities, I am required to achieve targets per day, not just look at the end of the month targets. If any of his teams do not achieve their targets, my leader will put pressure on them until they are not calm in working.	I usually face problems when faced with consumer cases. Usually my Branch Manager will come down especially when facing legal matters.
Distinguishes technical challenges with adaptive challenges	Leaders can involve all teams by encouraging problem solving through collaboration and training their teams to find different perspectives with creative and innovative way	My main task as a leader is to control all functions in the branch, ensuring that all work processes can be fulfilled. Every morning, I brief my team for 30 minutes, then I call one by one those who did not reach the target yesterday. I emphasize to the team that the target is the same as self-esteem. It is very difficult for me to get a team like I want because I have high standards. From the answer, it has a pattern of solving problems by not involving the team in decision making. The form of appreciation given to employees is in the form of gifts or money. The employee engagement program that is run is a cooking event every end of the month.	When asked if there were specific directions from the leadership to the team to achieve the target? The employee's answer was to provide assistance when meeting external parties.	If we are at the branch, we are stressed that we have our own responsibilities and must complete the work until it is finished.

Strength	Stay calm and think clearly when facing stressful work situations			Working people definitely have a saturation point, but it is better to be tired of working than tired of looking for work	My job is not easy especially when dealing with heavy customers. But I just face it, because it has to be done until it is finished.
Agility	Able to learn from previous failures or mistakes to improve performance & grow			I always consider failure as a learning experience, so I have to keep fighting.	My branch is known as a problematic branch, that makes me have to work harder to be successful in this branch.
Confidence	Feel confident and flexible in dealing with sudden changes in the workplace.				
Motivation	Able to maintain work enthusiasm, have self-motivation and stay focused on the goals even when facing many challenges			As long as the company trusts me, I will do my best to achieve my targets.	
Meaning	Proud in their contributions and believe that their work plays a vital role in the success of the organization				
Enthusiasm	Approach each workday with enthusiasm and a positive attitude, eager to take on new challenges			I am willing to be placed across branches and regions to build a career. I never thought of resigning even though the conditions were difficult.	
Belonging	Proud to be associated with the company and have commitment to assist company to realize its objectives			I am proud to work at WOM, all my family knows that I work at WOM	
Dedication	Willing to go above and beyond, they are dedicated to working harder to deliver exceptional performance.			I don't mind working overtime	I am ready to be placed anywhere. Hard work is still important to achieve our targets.
Employee Turnover		Employee turnover is often caused by employees making mistakes or committing fraud.		Resignation occurs in generation Z because they have a weak mentality	

APPENDIX 3 – TRANSCRIPT PARTICIPANT FROM BRANCH B

Purpose of Questions	Categorization Analysis	Describing & Categorizing from In-Depth Interview		
		BMB2	FHB3	FHB4
Distinguishes formal authority and informal leadership	Leaders can mobilize resources to face tough challenges in the field and encourage their team to solve problems instead of leaving them and listen to their teams even from the lowest level of position	When asked about his responsibilities at the branch, his answer was normative according to his job description. <i>If my team has a problem, I control my team per hour. I control consumer payments, I even contact consumers directly if my team can't do it. Since the interview, I have said that we work based on targets. If you can't reach the target, you must understand and just resign</i> <i>If my team gives input, I don't mind, it's up to them as long as it's good</i>	<i>The main problem in my branch is the large number of activists. To solve it, my leader always does it together. He goes to the field together.</i> <i>My leader applies the principle of family, he never gets angry.</i>	<i>If I face a problem, my leader usually just gives advice.</i> <i>My leader is willing to listen to input from his team, but in its implementation, it is inconsistent, so sometimes it makes his team confused whether his idea is actually well received.</i>
Distinguishes technical challenges with adaptive challenges	Leaders can involve all teams by encouraging problem solving through collaboration and training their teams to find different perspectives with creative and innovative way	<i>The most difficult target to achieve in a branch is when marketing must maintain quality, very different from the way competitors work where marketing only focuses on finding consumers. (This mindset for a branch manager at WOM can cause a lack of concern from marketing to their colleagues in the Collection section). My team once had a disagreement, I called them one by one and told them what to do.</i>	<i>I rarely give my opinion to my superiors because usually my superiors give me direction</i> <i>In making decisions, my superiors always consider the applicable provisions and have many considerations so as not to make mistakes.</i>	<i>In my branch, employees often report directly to the area without going through my leader. Sometimes because of this, I get reprimanded directly from the Area without going through my leader.</i> <i>My leader gives trust to his new team, he is a good person and treats us like family.</i> <i>However, employees admit that they never discuss their problems with their superiors and try to find their own solutions. This is somewhat contrary to the principle of "family" which should be more open to solving problems together.</i>

Strength	Stay calm and think clearly when facing stressful work situations		The way I deal with failure is self-inspection and not blaming others	When I first started working at this branch, I often cried because I felt like I had to do all the work myself, but in the end, I got used to handling it myself.
Agility	Able to learn from previous failures or mistakes to improve performance & grow		I failed in the previous branch, but I believe I can do it if I am given a chance. I am lucky because WOM Finance gave me a chance by moving to this branch. In this branch I learned new things and now every month I always succeed in achieving my target.	
Confidence	Feel confident and flexible in dealing with sudden changes in the workplace.			
Motivation	Able to maintain work enthusiasm, have self-motivation and stay focused on the goals even when facing many challenges		The way I maintain motivation at work is to focus on my work goals	
Meaning	Proud in their contributions and believe that their work plays a vital role in the success of the organization		I contribute to maintaining the quality of financing in this branch.	I feel like I contribute a lot to my work, especially if I take leave then my colleagues at the branch office will feel the loss.
Enthusiasm	Approach each workday with enthusiasm and a positive attitude, eager to take on new challenges			I am happy with my current job as operations, I have not dared to take the opportunity to go into marketing. And if possible I can transfer to a branch that is closer to my family
Belonging	Proud to be associated with the company and have commitment to assist company to realize its objectives			I am proud to work at WOM and tell my friends and relatives about my work. I love my job and never thought of resigning.
Dedication	Willing to go above and beyond, they are dedicated to working harder to deliver exceptional performance.		Working overtime is no problem, for me loyalty is important to achieve targets	I hope I can work according to working hours, I'm sad if I often have to work overtime

Employee Turnover	High turnover is due to employees not performing, not achieving targets and not being able to adapt to conditions at the branch office.	Employees leave companies because they usually don't want to work hard.	Employees who don't want to work under pressure, don't like being chased by targets and don't want to learn to develop.
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APPENDIX 4 – TRANSCRIPT PARTICIPANT FROM BRANCH C

Purpose of Questions	Categorization Analysis	Describing & Categorizing from In-Depth Interview		
		BMC3	FHC5	FHC6
Distinguishes formal authority and informal leadership	Leaders can mobilize resources to face tough challenges in the field and encourage their team to solve problems instead of leaving them and listen to their teams even from the lowest level of position	I emphasized to the team that we should be grateful that we can still work. If you are not suited to this company, you can resign. If there are staff who do not reach their targets, I will monitor their day to day activities for up to 1 month	Before this branch was held by my current leader, the employees were undisciplined and even often late to the office. My boss is now changing everything and emphasizing punishment to make employees disciplined. Currently, employees are disciplined.	In dealing with problems, for example, there are severe cases, usually the leaders always accompany me and provide solutions.
Distinguishes technical challenges with adaptive challenges	Leaders can involve all teams by encouraging problem solving through collaboration and training their teams to find different perspectives with creative and innovative way	I build relationships with the team only as a job so that they respect their superiors. I implement rewards and punishments clearly. The form of reward that I give is usually in the form of gifts such as shoes or vouchers. I invite anyone who wants to resign rather than staying at the branch for a long time and not being productive. I tell them that I also don't find it easy to take leave so you also have to understand that we can't often be absent from the office. If there are new employees who are sidelined. I judge them as unable to adapt and not suitable to be in my branch. (Not trying to improve the work environment to make it more comfortable for new employees)	Because MobilKu's product is more profitable for the branch, I see that my superiors are more biased towards the team in that function and pay more attention to them than to the function that I lead.	Every decision is calculated to benefit the company and always provides solutions, directing me to the steps I need to take.
Strength	Stay calm and think clearly when facing stressful work situations		Working with targets and under pressure is normal, working well to achieve targets.	For me, there needs to be pressure at work so that I am more enthusiastic

Agility	Able to learn from previous failures or mistakes to improve performance & grow				<i>If I don't reach my target, I evaluate, study where the mistakes are and correct the mistakes.</i>
Confidence	Feel confident and flexible in dealing with sudden changes in the workplace.				<i>I am originally from Cianjur but am willing to be placed in any branch</i>
Motivation	Able to maintain work enthusiasm, have self motivation and stay focused on the goals even when facing many challenges			<i>Work must be focused and enthusiastic to be successful</i>	<i>I am always enthusiastic about working because I need a job.</i>
Meaning	Proud in their contributions and believe that their work plays a vital role in the success of the organization			<i>I feel like I have contributed greatly to the company because my achievements were the best nationally and contributed to profits for the branch.</i>	
Enthusiasm	Approach each workday with enthusiasm and a positive attitude, eager to take on new challenges			<i>I am already 53 years old so I don't need to have a career anymore. I also choose a branch that is close to my house so that I don't get too tired going back and forth.</i>	<i>I am only willing to be placed in West Java branches. I have not thought about leaving the region</i>
Belonging	Proud to be associated with the company and have commitment to assist company to realize its objectives			<i>I am proud to work at WOM, the technology is more advanced than other Multifinance, the work is supported by many systems. I never thought about resigning</i>	<i>I am proud to work at WOM because there are always career opportunities at WOM. But I think I will start a business later when I have the capital.</i>
Dedication	Willing to go above and beyond, they are dedicated to working harder to deliver exceptional performance.			<i>As a sales, I have to be on standby with my cellphone 24 hours a day. I think that's a normal thing.</i>	<i>If there are consumers who have to be visited on holidays, it doesn't matter, as long as there are results.</i>
Employee Turnover		<i>Employees recruited do not have the appropriate qualifications and the work environment is not supportive.</i>	<i>Employees move because they are unable to adjust to the job and are not ready to work under pressure.</i>		<i>Employees move because they are unable to adjust to the job and are not ready to work under pressure.</i>

APPENDIX 5 – TRANSCRIPT PARTICIPANT FROM BRANCH D

Purpose of Questions	Categorization Analysis	Describing & Categorizing from In-Depth Interview		
		BMD4	FHD7	FHD8
Distinguishes formal authority and informal leadership	Leaders can mobilize resources to face tough challenges in the field and encourage their team to solve problems instead of leaving them and listen to their teams even from the lowest level of position	When I first went to the branch, it was quite challenging because the quality of smooth customers was only 75%. The first thing I handled was the collection because it was useless to have high sales if you can't maintain quality and can't handle customers. At the beginning, I first looked at the team's potential, is there any or not? Then I improved my team's mindset on how to handle consumers properly, what their main roles are in the branch, what their respective uses are in the branch. In fact, there was an improvement from the previous achievement of 79% at the beginning of the year then at the end of the year it could reach 91%. If there is a team of mine who is weak in terms of communication, I usually ask why you are like that, I ask him what can make you communicate well? Then I completed the method from what he said. So that he understands that what he has to do is his desire to develop, not just because I want him to change.	My manager can neutralize heavy atmosphere and heavy problems especially if I get complaints from dealers. I am challenged to make changes in the way of working if the initial way is not appropriate. My leader never limits himself to talking and discussing with staff	If the condition is bad, my manager will definitely call me. I will be asked what the problem is and check my activities today. If it is not appropriate, I will be asked what the problem is. It's like sharing, then I will be given directions. Every day I will definitely be asked what the problem is
Distinguishes technical challenges with adaptive challenges	Leaders can involve all teams by encouraging problem solving through collaboration and training their teams to find different perspectives with creative and innovative way	I was initially informed that there was a toxic senior employee at the branch, his attitude was indeed not good but I observed that his potential was good. His experience was good, his work was also good, 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	My leader emphasizes on creating good relationships at work.	My manager is good at approaching his team and inviting collaboration. Conflicts never become big because teamwork is already running.

		<i>his opinions and give input. Until now he has become one of the successful ones.</i>			
Strength	Stay calm and think clearly when facing stressful work situations	<i>Many of my approaches to the team are in a two-way way, giving my team space to solve problems and I still come into perfect it</i>			
Agility	Able to learn from previous failures or mistakes to improve performance & grow			<i>No matter how difficult the job is, there will always be a solution if we do it and look for a solution instead of complaining.</i> <i>I once failed to reach my target, then I looked for a solution by using my good relations with key people in the company.</i>	<i>Stress and pressure are common in work. In fact, pressure can make us more enthusiastic to do more.</i> <i>I have failed; I was scolded by the area manager every day. But I continue to learn from my mistakes. I write them down and think about how to prevent them from happening again.</i>
Confidence	Feel confident and yuk in dealing with sudden changes in the workplace.				
Motivation	Able to maintain work enthusiasm, have self-motivation and stay focused on the goals even when facing many challenges				<i>No matter how much pressure I am under, I will definitely endure because I know it is for my own good.</i>
Meaning	Proud in their contributions and believe that their work plays a vital role in the success of the organization				
Enthusiasm	Approach each workday with enthusiasm and a positive attitude, eager to take on new challenges				<i>I am ready to accept the challenge and work in any branch I want.</i>
Belonging	Proud to be associated with the company and have commitment to assist company to realize its objectives			<i>I am proud to work at WOM, a large company that makes it easy for its employees to be promoted to higher positions.</i>	<i>I am proud to work at WOM because this is a healthy, honest company that never fails to provide employee rights.</i>

Dedication	Willing to go above and beyond, they are dedicated to working harder to deliver exceptional performance.			
Employee Turnover		Everyone needs time to learn, it is our job as leaders to teach. But sometimes they end up resigning because they don't want to learn. They don't know what their goal is in working, what the purpose of working is, they don't understand.	It is very easy for employees to resign because they are not trained before starting work.	Employees usually resign because they don't have a competitive mentality and are unable to cope with the workload.

APPENDIX 6 – TRANSCRIPT PARTICIPANT FROM BRANCHE

Purpose of Questions	Categorization Analysis	Describing & Categorizing from In-Depth Interview		
		BME5	FHE9	FHE10
Distinguishes formal authority and informal leadership	Leaders can mobilize resources to face tough challenges in the field and encourage their team to solve problems instead of leaving them and listen to their teams even from the lowest level of position	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. If the team is having problems, I will focus my attention on them. I am sure that if we pay attention, they can solve their problems more easily. 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.	We Function Heads are often gathered together in his office and my boss will ask us one by one to provide input or new ideas to solve problems in our branch. I once gave a new idea to my boss, he not only supported but also facilitated by lending me his personal laptop to implement the idea.	My leader is very open to listening to staff and handling staff problems so that work can be completed faster I once experienced a team that did not make up, my leader called both of them to solve it together. ("We don't want to let it")
Distinguishes technical challenges with adaptive challenges	Leaders can involve all teams by encouraging problem solving through collaboration and training their teams to find	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. The number of 1 person is good but the others are	My leader doesn't want us and his team to bring each other down, but rather all teams must collaborate to achieve the goal.	My leader instills a mindset that the results of our work affect the work of my other co-workers so we must care, we must not be selfish and only think about our own work

	different perspectives with creative and innovative way	not, then we cannot win to be the best. I show them the achievement numbers one by one. We have a gathering program at the branch, once a month we have a meal together and a religious study in the office and I delegate everything to the team to do. I ask them to collaborate			We at the branch run an engagement program and I was delegated by my boss to run it. I am proud. My leader builds a work atmosphere that makes all employees happy to come to the office
Strength	Stay calm and think clearly when facing stressful work situations			Work stress is normal, just face it... work means there is pressure.	Personally, when I get pressure from my superiors to achieve targets, I use it as an evaluation to improve myself.
Agility	Able to learn from previous failures or mistakes to improve performance & grow			If you fail and don't reach your target... just try again tomorrow.	I once made a mistake by chasing the end of month target, then my boss directed me to change my strategy to try from the beginning of the month and monitor my team's activities regularly.
Confidence	Feel confident and flexible in dealing with sudden changes in the workplace.				
Motivation	Able to maintain work enthusiasm, have self motivation and stay focused on the goals even when facing many challenges			There are definitely challenges in work, but if you work with a team that supports each other, work becomes fun.	
Meaning	Proud in their contributions and believe that their work plays a vital role in the success of the organization				I am proud because my achievement in 2024 reached 146% and supported the achievement of branch profits.
Enthusiasm	Approach each workday with enthusiasm and a positive attitude, eager to take on new challenges			I am willing to take on the challenge of working throughout Indonesia	
Belonging	Proud to be associated with the company and have commitment			I am proud to work at WOM because I come from an ordinary family background. I was	I am proud to work here because this company always values its employees.

	to assist company to realize its objectives		accepted to work as a marketing staff at WOM when I was only a high school graduate. I was even given a career opportunity.	never late in paying salaries. Staff are given regional minimum wage salary even though many sales jobs in other companies get salaries below regional minimum wage salary
Dedication	Willing to go above and beyond, they are dedicated to working harder to deliver exceptional performance.		Working outside of working hours is not a problem because we follow the customer's schedule, the important thing is to achieve the target.	What's so hard about working overtime? Just do it. If the target is achieved, we'll be the ones happy.
Employee Turnover		Usually, they take the decision to resign because they are not strong enough to face challenges and pressure, especially targets.	Employees often want to work according to their hobbies, don't have a goal for working, don't think about their needs and abilities.	Usually because employees cannot adapt and follow the work patterns that exist at the branch.

APPENDIX 7 – TRANSCRIPT PARTICIPANT FROM BRANCH F

Purpose of Questions	Categorization Analysis	Describing & Categorizing from In-Depth Interview		
		BMF6	FHF11	FHF12
Distinguishes formal authority and informal leadership	Leaders can mobilize resources to face tough challenges in the field and encourage their team to solve problems instead of leaving them and listen to their teams even from the lowest level of position	I interact with the team, there is no special schedule, we can interact anytime. I make the office a comfortable workplace so that employees are happy to come to the office. Thus, no matter how heavy the problem is, it will be light because we solve it together. I usually call employees who achieve targets. I give appreciation and congratulations. Rewards are not always in the form of gifts, but by calling the staff to the Branch Manager and giving appreciation, they will be happy. I go to the field with my team, not to supervise the team but the goal is to accompany my team and	My boss always has the principle that every problem, no matter how small, must be resolved immediately before it becomes big. If there is a problem, my boss usually gathers his team and asks us to give input. His attitude towards us remains professional but we do not hesitate to convey something. Even during my time with a boss, this is the first time I have had a boss who can be criticized but instead says thank you. The pressure given by my boss is the same as other bosses but I never feel pressured by the way my boss conveys it	Every month, all of us operations are given two opportunities to share with the Branch Head. He wants to meet with all of us down to the lowest level. So if there is a problem, we can solve it faster. My Branch Manager is also willing to listen to every input and collaborate with my colleagues in other functions. He helps me a lot

		accompany the team so that we can also feel what they experience in the field Engagement is not holding back other people when they want to go out but when they are still together, we create closeness to each other.			
Distinguishes technical challenges with adaptive challenges	Leaders can involve all teams by encouraging problem solving through collaboration and training their teams to find different perspectives with creative and innovative way	When I first entered, I had difficulties because there were several senior employees who did not want to develop. They were like seniors who disrupted the work atmosphere. What I did was approach them to gain their trust. Then I told them about my work experiences to encourage them to pursue their careers. Every day I sit next to my team, taking turns. Sometimes in the marketing room and sometimes in the operations room. That way I get to know their daily lives, their difficulties in working. I cultivate a team to help each other, respect each other and have a sense of belonging. You must not be selfish and only want your work to be done at the expense of others	My boss always instills the mindset that our work affects the work of others, thus encouraging collaboration between his team. If we make a mistake, he usually asks questions like, why are you like this? How do you think we can stop being like this?		
Strength	Stay calm and think clearly when facing stressful work situations			When I first became Head, I was surprised because I only worked with 1 team member. At that time, I thought about how to make my work successful. I divided the tasks with my team.	
Agility	Able to learn from previous failures or mistakes to improve performance & grow		If you don't reach your target, check what's wrong with the method. If it doesn't work, change the method.		
Confidence	Feel confident and flexible in dealing with sudden changes in the workplace.			I see challenges as opportunities to learn and advance.	

Motivation	Able to maintain work enthusiasm, have self-motivation and stay focused on the goals even when facing many challenges		What makes me enthusiastic about working is my family. I understand that in this company I work based on targets.	My challenge is convincing my colleagues to accept my input, but so far there have been no problems.
Meaning	Proud in their contributions and believe that their work plays a vital role in the success of the organization			
Enthusiasm	Approach each workday with enthusiasm and a positive attitude, eager to take on new challenges			
Belonging	Proud to be associated with the company and have commitment to assist company to realize its objectives		I am proud to work here, because this company gives me the opportunity to have a career. This company also maintains its employees to work in a halal manner.	I am proud to work at WOM because WOM supports us to work properly and judges us fairly.
Dedication	Willing to go above and beyond, they are dedicated to working harder to deliver exceptional performance.		I am willing to work with targets and work overtime. As long as it takes to achieve the work goal, why not?	I am always excited to get a challenge to pursue a career because I want growth. I don't want to continue 2 years in the same position.
Employee Turnover		People who enter an uncomfortable environment	Those who resign usually do not understand the work situation. Coworkers and superiors also influence to help new employees understand their work faster. In this branch, we encourage each other's new team. Teams from other functions are also willing to teach.	Employees resign because they don't feel passionate about and enjoy their work