

## Management of Weekly Group Meetings and Workload as Determinants of Administrative Officer Turnover: an Analysis of The Collaborative Role of Group Leaders at PT PNM Tangerang

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Keywords	Abstract
weekly group meeting governance; workload; turnover intention; group leader collaboration; microfinance sector	This study examines the influence of Weekly Group Meeting Governance (PKM Governance) and workload on Account Officer (AO) turnover at PT Permodalan Nasional Madani, Tangerang Branch, with group leader collaboration acting as a moderating variable. The research was motivated by the increasing turnover rate of AOs despite improved customer attendance in weekly group meetings, indicating a gap between operational performance and employee retention. A quantitative approach was employed using survey methods and questionnaires distributed to 285 respondents, selected through simple random sampling from a population of 989 employees. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The findings reveal that PKM Governance has a significant negative effect on AO turnover, indicating that better management of weekly group meetings reduces employees' intention to leave the organization. Conversely, workload has a significant positive effect on turnover, demonstrating that excessive work demands increase stress, fatigue, and turnover intention. Furthermore, group leader collaboration was found to significantly moderate the relationship between workload and turnover by weakening the negative impact of high workload on employee retention. However, group leader collaboration did not significantly moderate the relationship between PKM Governance and turnover. The study highlights the importance of balanced workload management, structured operational governance, and collaborative leadership in reducing employee turnover within the microfinance sector. These findings contribute to the integration of operational governance and organizational behavior perspectives in understanding turnover dynamics among Account Officers in community-based microfinance institutions.

### INTRODUCTION

Based on employee turnover data from PT Permodalan Nasional Madani (PNM) Tangerang Branch, a comparison was made between the employee turnover rates at the national level and at PNM Tangerang from January 2024 to November 2025. In general, the national turnover rate tended to be higher than that of PNM Tangerang throughout the recorded period. In January 2024, the national turnover was 2.54%, while PNM Tangerang recorded a lower rate of 1.49%. Throughout 2024, despite fluctuations, national turnover peaked in July 2024 (5.38%) and May 2025 (5.48%). Meanwhile, PNM Tangerang also experienced fluctuations, with the largest peaks recorded in June 2025 (7.16%) and July 2025 (6.13%). In certain months,

PNM Tangerang's turnover was higher than the national rate, such as in February 2024 (2.56% vs. 2.39%). However, overall, PNM Tangerang maintained a lower turnover rate, although spikes occurred in November 2024 (5.58%) and June 2025. The national turnover rate began to decline after peaking in July 2025, with the lowest figures recorded in March 2025 (1.58%) and February 2025 (2.19%). Overall, both categories experienced significant fluctuations, with the largest spikes often occurring mid-year, especially in June and July. The recent increases in turnover indicate challenges in retaining employees during specific periods. Despite this, PNM Tangerang showed a more consistent decline in turnover toward the end of the period, whereas national turnover remained more volatile, suggesting that different factors influence turnover rates across the two categories.

Although customer attendance in weekly group meetings increased during the same period, an interesting phenomenon was observed: the turnover rate of Account Officers (AOs) also increased. Theoretically, higher customer participation should reflect operational effectiveness and the success of weekly group meeting activities. In reality, however, the rise in external performance indicators did not correspond with stability in human resources at the operational level. This indicates a gap phenomenon, where operational success measured by increased customer attendance does not fully reflect the working conditions experienced by AOs in the field. Increased group meeting activities and intensified interaction with customers potentially increase work pressure in terms of time, mobility, and administrative responsibilities. Thus, while increased customer attendance can indicate program success externally, it may simultaneously generate internal pressures, contributing to the growing tendency of AO turnover. This phenomenon warrants further study, particularly to understand how PKM governance and workload affect AOs' decisions to stay or leave PT PNM Tangerang Branch.

The data also show the percentage of employees who go home after 12 p.m., categorized as either <12 p.m. or >12 p.m., for National and PNM Tangerang from January 2024 to November 2025. In general, both categories experienced a significant increase in the number of employees leaving late. In January 2024, the national figure was 37.62%, gradually increasing to 97.88% by November 2025. The most substantial increases occurred in late 2024 and early 2025, with large spikes in November 2024 (75.25%) and December 2024 (80.40%), continuing to exceed 90% in early 2025. PNM Tangerang followed a similar trend, starting at 36.53% in January 2024 and rising to 99.28% in November 2025. The largest peaks occurred in November 2024 (91.99%) and December 2024 (93.63%), with the highest peak in November 2025 (99.28%).

However, in June 2025, both National (83.84%) and PNM Tangerang (81.20%) experienced a decline, indicating potential policy changes or other factors that reduced late departures in that month. Overall, PNM Tangerang recorded higher percentages compared to the national level, especially in late 2024 and early 2025, with late departures nearly reaching 99%. This suggests differences in work patterns or policies between the two entities, with PNM Tangerang employees exhibiting a greater tendency to work late. The data reflect a significant upward trend in late departures, particularly at the end of 2024 and throughout 2025, which may be influenced by external factors or internal policies affecting employee working hours.

Based on the summary of the data phenomenon above, one of the factors such as the governance of weekly group meetings can affect the turnover of AOs, the governance of

weekly group meetings (PKM) at PT Permodalan Nasional Madani (PNM) is very vital in supporting the effectiveness of performance *Account Officer* (AO). These meetings serve not only as a time for installment collection, but also as a platform to foster relationships with customers, provide education, and monitor the sustainability of their business (Priyanto, 2022; Pradipta & Toni, 2022). Good PKM management, including time discipline and member attendance, contributes to efficiency and reduction of AO workload (Octasylya, 2023). On the other hand, if the management of the PKM is not optimal, such as with improper zoning determination and low customer attendance, the AO must face a heavier workload, which can increase the risk of burnout and intention to resign (Octasylya, 2023; Saputri, et al., 2020). High work stress due to poor management negatively impacts employee mental health and can ultimately disrupt turnover ratios in the organization (Saputri, et al., 2020). Through the 5M approach (*Mapping, Manage, Maintain, Media, Motivate*), PNM emphasizes the importance of systems and indicators that support effective PKM meetings. For example, at the Mapping stage, the mapping of the appropriate area ensures that the AO is present on time at each PKM. In the Management stage, the ideal ratio of the number of PKM per AO (20-25 groups) is maintained so that the workload remains balanced. The Maintain stage measures the discipline of customers present in PKM, which, if low, will add to the AO field tasks (PNM, 2025). Meanwhile, Media strengthens communication through the unit's WhatsApp group, and Motivate encourages customer participation through incentives. When all of these elements run optimally, AO tasks become lighter, more structured, and more productive, reducing the risk of turnover. Conversely, if one or more aspects of PKM governance are weak, then the pressure on the AO increases directly, making PKM governance one of the key factors that influence the AO's decision to stay or leave his job (PNM, 2025).

In addition to PKM governance, workload can also affect employees to make turnover. Workload is a significant major factor in influencing turnover *Account Officer* (AO) at PT Permodalan Nasional Madani (PNM) (Desiana et al., 2024). Complex responsibilities, including reaching out to clients, leading weekly group meetings (PKMs), and maintaining interpersonal relationships, if not managed properly, can lead to both physical and psychological burnout (Rumawas, 2021). When the number of PKM per AO exceeds the ideal limit (20-25 groups), the impact can be detrimental, including a decrease in the quality of service and customer relationships, as well as an increased risk of work stress (Seneviratna et al., 2024; Yuliana & Idulfilastri, 2023). This condition has the potential to create an unhealthy work environment that supports the intention to quit work (Jolly et al., 2022). Decreased motivation, due to a disproportionate workload, can lead to a decision to resign, which affects turnover rates (Haryadi & Dudija, 2024). It is important for management to implement a fair and efficient workload management strategy as a step to maintain AO retention and productivity in PNM (Saralita & Ardiyanti, 2020).

Based on PKM governance factors and high workload, then, in this context, the presence of the group leader as a collaborative figure is an important element in creating a more supportive work environment for *Account Officer* (AO) at PT Permodalan Nasional Madani (PNM). Good collaboration between the AO and the group chair can facilitate the weekly meeting process, improve communication between members, and reduce the administrative burden that the AO has to bear. This is in line with research by Rahmadevi & Hertati (2024) which shows that collaborative governance can strengthen interaction between stakeholders

and support the achievement of shared goals. In this context, group chair collaboration serves as a moderator variable that has the potential to strengthen or weaken the governance impact of weekly group meetings and workload on AO turnover. Effective collaboration between *Account Officer* (AO) and group leaders in microfinance programs can help improve operational results and reduce the risk of turnover. Research Djunaedi et al., (2025) and Agustini, (2024) shows that active involvement in this collaboration not only increases productivity, but also reduces the pressure felt by AOs. In this context, the presence of the group leader as a moderator is crucial; by creating a supportive work environment, the group leader can streamline the process of weekly group meetings and ease the administrative burden of the AO. Research Shayne, (2022) and Nugraha et al., (2024) It also emphasizes the importance of social support and collaboration in reducing burnout and turnover rates, thereby creating better work outcomes in community-based organizations. Therefore, strengthening collaboration between the AO and the group chair can serve as an important strategy in addressing the challenges faced by the AO and reducing the risk of resignation from work.

Based on the description above, this research has novelty in this research lies in the effort to integrate the perspective of operational governance in the microfinance sector with the organizational behavior approach in explaining the phenomenon of Account Officer (AO) turnover. Most previous studies have tended to examine employee turnover from the perspective of internal organizational factors such as compensation, job satisfaction, or work stress, without directly linking it to the operational dynamics of microfinance activities in the field. This study presents a different approach by placing the governance of weekly group meetings (PKM) as part of the microfinance operational mechanism that can influence the AO's work experience. In addition, this study also examines the workload of AO in the context of group financing operational activities and introduces the collaboration of group leaders as a moderation variable that represents social aspects in organizational behavior. Thus, this study not only sees turnover as a human resource phenomenon, but also as a consequence of the interaction between the operational structure of microfinance and organizational behavioral dynamics. The integration of these two perspectives is expected to provide a more comprehensive understanding of the factors that affect the sustainability of AO work as well as make a conceptual contribution to the development of human resource management studies in the microfinance sector

The urgency of this research is very high, considering that data shows that the turnover rate of AO at PNM Tangerang Branch has continued to increase in recent months, even exceeding the national figure. If left unchecked, this condition can interfere with the effectiveness of the financing and empowerment programs for ultra-micro customers, increase recruitment and training costs, and reduce overall team performance. The heavy workload of AOs, including administrative tasks, high mobility, and responsibilities to groups, is a major cause of work pressure. On the other hand, weekly group meetings that are supposed to be an empowerment forum often do not run optimally due to poor management and low customer attendance. Unfortunately, there have not been many studies that specifically assess how the quality of PKM governance has a direct impact on the convenience and retention of AOs. Therefore, this research is here to provide relevant and contextual empirical contributions, as well as offer a social collaboration-based approach through group leaders to help create a more supportive and sustainable work environment.

Research on the influence of weekly group meeting governance on turnover *Account Officer* (AO) at PT PNM is still limited. Most studies focus more on general managerial aspects or job satisfaction without directly linking them to the governance of weekly group meetings. Research by Pratiwi et al., (2023) revealed that work stress and workload affect employee turnover intention at PT Sunggong Logistics Jakarta, but did not specifically examine AO in the microfinance sector. Similar research is also seen in research by Khalil et al., (2021), which found that work overload and work stress affect turnover intention, but did not include the governance factor of weekly group meetings in this context. The role of group chairman collaboration as a moderator in the influence of weekly group meeting governance on AO turnover has not been widely researched. Most studies focus more on the role of the group leader in improving group performance without considering its impact on AO turnover. Studies on the role of group leader collaboration in moderating the influence of workload on AO turnover are still minimal. Research by Hakro et al., (2022) shows that *Work overload* It is directly related to turnover intention, but does not include the governance aspect of weekly group meetings as moderation.

By identifying the research gap, this study aims to fill in the gaps in the existing literature, especially in the context of Account Officers in the microfinance sector, and make a significant contribution to the development of effective managerial strategies to reduce turnover and improve organizational performance.

This research is based on the need to understand various factors that affect the turnover rate of Account Officers (AO) in the customer empowerment process at PT PNM Tangerang Branch Office. The main focus of this study is to analyze how the governance of weekly group meetings and workloads contribute to the AO's decision to stay or leave his job. In addition, this study also examines the role of community collaboration, represented through cooperation between AO and customer group chairs, as a moderator variable that has the potential to strengthen or weaken the relationship between the governance of weekly group meetings and workload on AO turnover. The test of the relationship between the variables was carried out based on operational data in the period from January to February, so that it is expected to provide an empirical picture of the dynamics of AO's work in customer community empowerment activities at PT PNM Tangerang Branch Office.

Therefore, the researcher wants to ask the following questions: 1) Does the governance of weekly group meetings have a positive and significant effect on *Account Officer* turnover? 2) Does workload have a positive and significant effect on *Account Officer* turnover? 3) Does group leader collaboration moderate the influence of weekly group meeting governance on *Account Officer* turnover? 4) Does group leader collaboration moderate the effect of workload on *Account Officer* turnover?

Based on the formulation of the above problem, the objectives of this research are: 1) To know and analyze the governance of weekly group meetings has a positive and significant effect on *the turnover of the Account Officer* 2) To know and analyze workload has a positive and significant effect on *Account Officer turnover* 3) To find out and analyze the collaboration of the group chair, moderate the influence of the governance of the weekly group meeting on *the turnover of the Account Officer* 4) To find out and analyze the collaboration, the group leader moderates the influence of workload on *Account Officer turnover*.

## **RESEARCH METHOD**

### **Research Design**

This research is carried out by first carrying out a survey with the research approach used is quantitative research, which is research used to answer problems through careful measurement techniques on the variables being studied. This study wants to find out the relationship between the Influence of Weekly Group Meeting Governance and workload on turnover *Account Officer* with the collaboration of the group chairman as a variable moderator at PT. PNM Tangerang Branch Office. This is in accordance with the opinion Arikunto, (2019) What suggests quantitative research is a research approach that is widely demanded using numbers, starting from data collection, interpretation of the data, and the appearance of the results. In this study, data was collected using a questionnaire, from the results of the questionnaire were analyzed to determine the influence of each variable calculated using analysis *Moderated Regression Analysis*.

### **Research Variables**

Ghozali, (2021) states that research variables are basically everything in the form of anything that is determined by the researcher to be studied so that information about it is obtained, then conclusions are drawn. The operational definition of a variable is the meaning of the variable (which is revealed in the concept definition), operationally, practically, in real terms within the scope of the object of research/object being studied. Variables used Independent variable Governance of Weekly Group Meetings ( $X_1$ ), Workload ( $X_2$ ), the dependent variable, namely Turnover AO ( $Y$ ), and the moderation variable of the Group Leader Collaboration ( $M$ )

### **Independent Variable**

The independent variable ( $X$ ) is often referred to as the stimulus, predictor, antecedent variable. In Indonesian, it is often referred to as an independent variable. An independent variable is a variable that affects or causes its change or the emergence of a dependent variable (bound) (Scott, 2018). The independent variable in this study is the Governance variable of Weekly Group Meetings ( $X_1$ ) and Workload ( $X_2$ ). Here is an explanation of these variables:

#### 1) Weekly Group Meeting Governance ( $X_1$ )

5M-based PKM Governance is a strategic approach that aims to optimize the implementation of Weekly Group Meetings (PKM) in the Mekaar program more efficiently, effectively, and provide deep meaning for customers and field officers (PKM, 2025)

#### 2) Workload ( $x_2$ )

Workload refers to the totality of tasks, responsibilities, and work that an individual must complete in a given time. Effective workload management is essential to ensure optimal performance and employee mental and physical health (Subroto et al., 2024)

### **Bound Variable (Dependent)**

Bound variable ( $Y$ ) is a variable that is affected or that is a consequence, due to the presence of an independent variable (Scott, 2018). The bound variables in this study are Turnover AO ( $Y$ ).

#### 1) Turnover AO ( $Y$ )

Research Boudlaie et al., (2020) It shows that turnover is often triggered by various factors such as job dissatisfaction, poor management, and a lack of career development opportunities.

## Moderation Variables

According to Sugiyono (2018), the moderation variable is a variable that affects (strengthens and weakens) the relationship between independent and dependent variables. This variable is also called the second independent variable. The moderation variable in this study is the Collaboration of the Group Leader (M)

### 1) Collaboration of the Chairman of the Group (M)

Innovations that emerge from collaboration between stakeholders, including Group Chairs, have a positive impact on the attitudes and engagement of group members (Eisenreich et al., 2021)

## Population and Research Sample

### Population

Population is a generalized area consisting of objects or subjects that have certain qualities and characteristics that are determined by the researcher to be studied and then conclusions are drawn (Scott, 2019). The population in this study is 989 employees of AO PNM Tangerang branch who will be researched and existing and have a high workload where the number is not known for certain.

### Sample

A sample is a part of the number and characteristics that the population has. When the population is large and the researcher is unable to study everything in the population, for example due to limited funds and time, then the researcher can use samples taken from that population (Scott, 2019). Samples are used as a consideration to focus on a portion of the population, samples in the study are the first step in the success of the research because the selection of samples that are done incorrectly will give incorrect research.

Sampling in the study using *probability sampling*, which is a sampling technique where the opportunity for any member to be selected to be a sample or provide an equal opportunity for each element or member of the population to be selected as a sample. Due to the large population, the sampling method is carried out using *Simple Random Sampling*, namely employees of the Tangerang branch of AO PNM who are willing to respond to the questionnaire statement completely and correctly (Sekaran & Bougie, 2019).

The determination of the number of samples used in this study was determined using the Slovin formula. According to Ghozali, et al (2018), the slovin formula is a formula for calculating the minimum number of samples if the behavior of a population is not yet known for sure. The size of the research sample with the Slovin formula is determined by the error rate value. Where the greater the error rate used, the smaller the number of samples taken. The following is the Slovin formula

$$n = \frac{N}{1 + N e^2}$$

Description:

n : Sample Size

N: Population size

e: Percent of the loose inaccuracy due to sample extraction errors that are still tolerable or desirable, e.g. 5%

$$n = \frac{989}{1 + 989 (0,05)^2}$$

$$n = 284,8 = 285$$

Based on the calculation above, the number of samples set was 285 people. The number of respondents is considered representative to obtain writing data that reflects the state of the population.

### **Sampling Techniques**

The sampling techniques in this study are *Simple Random Sampling*. Basically, sampling techniques are divided into two groups, namely probability sampling and *Non probability sampling*. In this study, the researcher used *probability sampling*. According to Sigh, (2019) “*probability sampling* is a sampling technique that provides equal opportunities or opportunities for each element or member of the population to be selected as a sample”. *Probability sampling* consists of *simple random sampling*, *proportionate stratified random sampling*, *disproportionate stratified random sampling*, *sampling area (cluster) sampling*. In this study, the researcher used simple random sampling, then according to Sigh, (2019) *Simple Random Sampling* is the collection of sample members from the population which is carried out randomly without paying attention to the strata in that population, this is in accordance with the choice of the respondent, namely the employees of the AO PNM Tangerang branch because the researcher does not see the strata in the respondents, meaning that all employees are research respondents.

Furthermore, after determining the sample measurement in the study, a questionnaire will be distributed to the respondents using a google form, where the researcher will meet one by one the respondents and ask for permission to fill out the *google form questionnaire link* that is created through a whatsapp message to the respondent

### **Data Types and Sources**

In this study, the data source used is the primary data source. According to Sigh, (2019), primary data is data obtained directly through the distribution of questionnaires distributed on research samples that are in accordance with the target and also assessed as representative of the research population. The primary data source that will be used in this study is an online questionnaire using *Google Forms*.

In this study, the author will manage the data by providing an assessment of the instrument or questionnaire distributed to the respondents using an ordinal scale. Ordinal scale is a type of measurement scale that sorts data based on a certain rank or level without indicating a definite numerical distance between the categories. For example, in measuring the level of WPOP compliance, categories such as "strongly disagree", "disagree", "disagree", "agree", and "strongly agree" are used to indicate the order of satisfaction without indicating how much of a difference there is between each level, so by sorting the data into tiered categories, the ordinal scale makes it easier for researchers to compare and analyze the data.

### **Data Collection Methods**

Data was collected using a specially designed questionnaire. This questionnaire includes questions that measure the transformation of 5m-based PKM governance, group chairman collaboration and AO performance on customer attendance with a Likert scale of 1-5. The questionnaire was distributed to PKM PNM Tangerang customers. After the respondents received the questionnaire, the respondents were asked to fill out the questionnaire with the correct answers.

The research instrument used in this study is a scale. According to Sigh, (2019) Scale is a data collection procedure, an effective measuring tool that is a construct or psychological measuring tool that describes aspects of an individual's personality. The measurement scale used in this study is the Likert scale. According to Sigh, (2019), the Likert scale is used to measure the attitudes, opinions and perceptions of a person or a group of people regarding social phenomena. The measured variables are described as variable indicators. The indicator is used as a starting point for compiling instrument items that can be in the form of questions or questions. Respondents were asked to respond to each question by choosing one of five answers. Scoring on this scale starts with numbers 1 (One) to 5 (five) as shown in table 3.2 below.

**Table 1. Respondent Answer Score**

Yes	Respondent's Answer	Score
1.	Strongly Agree (SS)	5
2.	Agree (S)	4
3.	Hesitation (RR)	3
4.	Disagree (TS)	2
5.	Strongly Disagree (STS)	1

Sources: (Scott, 2019)

The reason for using the 5-point likert scale in this study is based on the theory Sarstedt et al., (2019) which states that the 5-point Likert scale can make it easier for respondents to respond to research questionnaires compared to the 7 or 13-point Likert scale which can make it more difficult for respondents to distinguish each scale point and difficult to process information.

## **Data Analysis Methods**

### **Descriptive Analysis**

According to (Ghozali, 2021), descriptive statistics provide an overview or description of a data as seen from the mean value, standard deviation, variance, maximum, minimum, sum, range, kurtosis and skewness (distribution tightness). This analysis is a descriptive technique that provides information about the data and does not intend to test hypotheses.

### **Data Analysis**

The data analysis and hypothesis testing techniques in this study used the PLS method (*Partial Least Square*) in the measurement of models and structural models, the T-statistical test is carried out to test the hypothesis that is a reference in determining whether the hypothesis in this study is accepted or rejected. The PLS application was originally developed by Jan-Berd Lohmöller with an initial form *Latent Partial Least Square* (Hamid & Anwar, 2019). The PLS application has experienced rapid development so that it is widely used in various scientific research, especially in the socio-economic field. The SmartPLS app is a program *component-based SEM* or *Variance-based SEM* used in analyzing data (Hamid & Anwar, 2019). *Partial Least Square* (PLS) is used as an analysis tool in this study. Analysis *Partial Least Square* (PLS) is a method that uses a structural equation (SEM) model with variants as its base, with the aim of optimizing variants based on the explanation of dependent variables influenced by independent variables (Hair et al., 2019).

SmartPLS is a 69-dimensional statistical analysis connection method designed to solve regression modeling or structural modeling where there are certain constraints on the data such

as missing data and a small sample count (Hamid & Anwar, 2019). The use of SmartPLS in this study is because the method can obtain a large number of bound variables and free variables. As for other factors, due to the use of small samples (Hamid & Anwar, 2019).

## **RESULTS AND DISCUSSION**

### **Influence Between Variables**

#### **The Influence of PKM Governance on AO Turnover**

The results of this study show that PKM Governance has a significant negative effect on AO turnover, with an original sample (O) value of -0.353, a t-value of 6.345 (greater than 1.96), and a highly significant p-value ( $0.000 < 0.05$ ). These findings support the hypothesis proposed in this study, which predicted that better governance of group meetings would reduce the intention to exit (turnover) among Account Officers (AOs) at PT Permodalan Nasional Madani (PNM) Tangerang Branch. Overall, these results suggest that effective management of group meetings can improve job satisfaction and reduce work-related stress, contributing to lower turnover rates.

PKM Governance has a negative influence on AO turnover, indicating that well-managed group meetings facilitate open communication, provide clearer task understanding, and support balanced workload management. This aligns with research demonstrating that effective communication and social support within organizations are essential for reducing stress and job dissatisfaction, which ultimately decreases the intention to quit (Tremblay et al., 2013). Additionally, good PKM management, as implemented at PNM, fosters a conducive work environment and motivates AOs to remain with the company.

The results are further supported by respondent characteristics, the majority of whom are women aged 18–25. Respondents in this age group reported higher PKM Governance scores (3.6–3.9) and indicated greater engagement and motivation when group meetings were well-conducted. This may reflect the younger generation's preference for collaborative approaches at work, which reduces their intention to leave.

In the context of PNM Tangerang Branch, these findings are highly relevant because the organization focuses on community economic empowerment through microfinance programs. Effective PKM Governance supports AO performance in bridging relationships between the company and customers. When AOs perceive that group meetings are well-organized and provide opportunities for growth, they are more likely to stay and deliver their best performance. A structured system makes AOs feel valued and better able to manage their tasks, directly impacting turnover reduction.

Theoretically, these findings are consistent with the Resource-Based View (RBV) theory, which posits that organizations can achieve sustainable competitive advantage by effectively managing unique and valuable internal resources, including human resources (Barney, 2021). In this case, good PKM Governance represents an organizational capability that enhances work engagement and employee satisfaction, contributing to lower turnover. Effective governance also strengthens organizational commitment, which is critical for reducing employee exit intent (Meyer & Allen, 1991).

Previous research supports these results. Tremblay et al. (2013) showed that well-organized meetings improve organizational climate and reduce anxiety and dissatisfaction, which are often causes of turnover. Studies by Lengkong et al. (2023) and Aprilawati et al.

(2025) further indicate that organizations with good governance—including proper time management and balanced task allocation—tend to experience lower turnover rates.

Comparisons with the research hypotheses demonstrate alignment with the findings. The hypothesis that better PKM Governance reduces AO turnover has been confirmed, with results showing a significant negative effect. In other words, more structured and effective governance strengthens employee relationships with the organization, consistent with the observed data.

The basic assumption of this study is that effective PKM Governance reduces turnover by improving communication, workload management, and work engagement. Based on statistical analyses, this assumption is validated, as good PKM management has been shown to reduce AO turnover at PNM Tangerang Branch. Therefore, it can be concluded that effective PKM Governance has a strong and significant influence on reducing turnover rates.

### **Effect of workload on AO turnover**

The results showed that workload had a significant positive effect on AO turnover, with an original sample (O) value of 0.407, a t-value of 7.697 (greater than 1.96), and a highly significant p-value ( $0.000 < 0.05$ ). These findings support the hypothesis proposed in this study, which predicts that higher workload increases AO turnover intention. In other words, a high workload raises the likelihood of AOs leaving their jobs.

Workload has a positive effect on AO turnover, indicating that excessive work demands often contribute to fatigue, stress, and job dissatisfaction. When an AO feels pressured by tasks that exceed available time or resources, motivation can decline, and the desire to seek alternative employment may increase. High workloads can also negatively impact employees' mental and physical health, further reducing performance and job satisfaction (Kahn et al., 1964).

Regarding respondent characteristics, the majority were women aged 18–25, who tend to be more sensitive to high workloads. Respondents in this age group scored higher on workload aspects, particularly regarding job suitability, competencies, and the effect of working hours on productivity, often feeling stressed by unbalanced work demands. Additionally, respondents with a high school or vocational education provided slightly higher workload assessments, possibly due to familiarity with the tasks, whereas respondents with a bachelor's degree (S1) expressed greater dissatisfaction, leading to decreased job satisfaction and increased turnover intention.

In the context of PNM Tangerang Branch, which focuses on empowering MSMEs, high workload also affects AO performance and loyalty. AOs frequently manage administrative tasks, make regular client visits, and meet high targets. Poor workload management can overwhelm AOs, reduce job satisfaction, and increase turnover. These findings indicate that PNM management must ensure workloads are fairly and realistically distributed while providing sufficient support to enable AOs to perform efficiently without undue stress.

Theoretically, these results support the Stress at Work theory, which posits that high workloads increase work-related stress, negatively affecting mental health and leading to turnover (Cooper & Marshall, 1976). Similarly, the Job Demands-Resources (JD-R) model provides a theoretical basis, suggesting that demanding job characteristics, such as high workload, elevate stress and decrease job satisfaction, thereby increasing turnover intention.

These results are consistent with previous studies. Apriliawati et al. (2025) found that high workload increases work stress and reduces work-life balance, thereby raising turnover

intention. Lengkong et al. (2023) reported that excessive workload contributes to higher turnover intentions due to disrupted work-life balance and an increased risk of burnout, prompting employees to seek alternative opportunities. Oktario et al. (2024) also confirmed that excessive workload directly influences turnover intentions, particularly in sectors requiring intensive engagement, such as those experienced by AOs at PNM.

Comparison with the research hypothesis confirms that the assumption—that workload positively influences AO turnover—is supported. The results demonstrate that excessive workload increases turnover intention among AOs, aligning with the proposed hypothesis.

The basic assumption of this study is that high workload tends to decrease employee welfare and increase turnover intention. The results of the analysis and statistical tests confirm this assumption, as increased workload was positively associated with higher turnover intention. This underscores the importance of effective workload management to maintain employee stability and reduce turnover rates at PNM Tangerang Branch.

### **The Role of Group Chair Collaboration Moderation on the Influence of PKM Governance on AO Turnover**

The results of the study showed that Group Chair Collaboration did not have a significant moderating role in the relationship between PKM Governance and AO turnover. The hypothesis test produced an original sample (O) value of -0.050, a t-value of 1.096 ( $< 1.96$ ), and a p-value of 0.273 ( $> 0.05$ ). This indicates that group leader collaboration does not significantly affect the relationship between effective PKM governance and AO turnover intentions. In other words, although group leader collaboration can improve group dynamics, it is not strong enough to strengthen or weaken the influence of PKM governance on AO turnover.

The non-significant moderation effect may be attributed to several factors. While good collaboration between group leaders and team members can enhance communication and social support, the influence of PKM governance on AO turnover is already strong enough without additional moderation from group leader collaboration. These results suggest that a cooperative and open group leader may increase intra-group cooperation, but a well-structured and effectively managed PKM system alone is already sufficient to influence AOs' decisions to remain with the company.

Respondent characteristics may also contribute to these findings. The majority of respondents were relatively young women (18–25 years), who may be more sensitive to structured group meeting management than to collaborative relationships with group chairs. Younger respondents appeared to value a clear and organized meeting structure more than direct support from group leaders. This suggests that structured and effective PKM governance is more critical in reducing turnover intentions than the collaborative role of group chairs for this demographic.

Theoretically, these findings indicate that, although team collaboration and social support theories (Cummings & Worley, 2015) emphasize the importance of leadership in enhancing team performance and engagement, effective PKM governance exerts a stronger influence on AO turnover in this context. Well-managed PKM can function as an organizational capability that enhances job satisfaction and reduces turnover intentions without requiring strong moderation from the group leader. This aligns with the Job Demands-Resources (JD-R) Model,

which posits that well-structured work and management effectively reduce fatigue and stress, thereby lowering turnover.

Previous research supports these findings. Lengkong et al. (2023) found that while team collaboration improves performance, the effect of group leader moderation on turnover depends more on factors such as workload and the broader organizational environment. Similarly, Apriliawati et al. (2025) emphasized that, although group leaders play an important role, a clear work structure and effective task management are more decisive in reducing employee turnover.

Comparison with the research hypothesis shows that the expectation—that group leader collaboration would strengthen the influence of PKM governance on AO turnover—was not supported. Although there may be a positive relationship between group leader collaboration and AO turnover, the results indicate that an effective PKM structure has a greater impact on reducing turnover. Therefore, the hypothesis predicting a significant moderation effect of group leaders on the PKM–AO turnover relationship was not confirmed in this study.

The assumption of this study was that group leader collaboration would enhance the effect of PKM governance on AO turnover. However, the analysis shows this assumption is not supported. Although group leaders can improve group dynamics and communication, effective PKM governance alone is sufficient to reduce turnover. These findings highlight the importance of structured, communicative, and well-managed meetings in the organization.

### **The Role of Group Leader Collaboration Moderation on the Influence of Workload on AO Turnover**

The results showed that Group Chair Collaboration had a significant moderating role in the relationship between workload and AO turnover. The hypothesis test produced an original sample (O) value of -0.097, a t-value of 2.213 ( $> 1.96$ ), and a significant p-value ( $0.027 < 0.05$ ). These findings indicate that effective collaboration between group leaders and team members can mitigate the negative impact of high workloads on AO turnover.

The moderation effect suggests that effective group leaders provide social support, guidance, and open communication that help team members manage stress and pressure arising from heavy workloads. When group leaders actively facilitate discussions, listen to issues, and provide moral support, AOs feel valued and supported in facing work challenges. Consequently, although high workloads can lead to stress and fatigue, good collaboration with group leaders reduces these negative effects and strengthens work attachment, ultimately lowering turnover intentions. These results align with Social Support Theory, which posits that social support from superiors or team leaders can alleviate the negative impact of stress and overwork (Kahn et al., 1964). Legowo et al. (2020) also emphasized that the role of innovative leaders is crucial for ensuring successful technology integration and organizational collaboration, which accelerates the achievement of collective goals and enhances overall performance.

Regarding respondent characteristics, the majority were young women (18–25 years), who may be more receptive to social support at work. Younger respondents tend to value positive interpersonal relationships with group leaders, and effective collaboration helps them manage high workloads more effectively. Respondents with high school/vocational or bachelor's (S1) education also reported positive perceptions of group leader collaboration. They perceived that leaders facilitated better communication and provided assistance in

handling workload pressures. Effective leader collaboration increases AOs' sense of security and job satisfaction, which reduces turnover intentions. Higher-educated respondents (S1) may place greater importance on team collaboration and perceive leader support as critical to performance and retention.

The context of PNM Tangerang Branch supports these findings. As an institution engaged in community economic empowerment through microfinance, PNM frequently demands high performance from AOs. High workloads, including strict targets, administrative duties, and performance demands, can increase stress. However, in organizations like PNM, where team collaboration and group leader support are prioritized, leaders help maintain team spirit and manage work pressure. Consequently, group leader collaboration has been shown to moderate the negative influence of workload on AO turnover, supporting performance sustainability and reducing turnover rates at PNM Tangerang Branch.

Theoretically, these findings are consistent with the Job Demands-Resources (JD-R) Model, which posits that job demands (e.g., high workload) combined with resources (e.g., social support and guidance from leaders) can reduce the negative impact of demands. In this case, group leader support acts as a resource that enables AOs to cope with high workloads. Social Exchange Theory also explains these results, suggesting that mutually beneficial social relationships, such as leader support, increase employee attachment to the organization and reduce turnover intentions.

Previous research corroborates these findings. Lengkong et al. (2023) showed that effective team collaboration reduces work stress and increases organizational commitment. Similarly, Apriliawati et al. (2025) found that social support from team leaders acts as a buffer against turnover caused by excessive workloads.

Comparison with the research hypothesis confirms that group leader collaboration strengthens the relationship between workload and AO turnover, although the moderation effect is negative. These findings indicate that while group chair collaboration mitigates the adverse effects of high workloads, it does not entirely eliminate the positive relationship between workload and turnover.

The study assumption was that group chair collaboration reduces the negative impact of high workload on AO turnover. The analysis supports this assumption, showing that leader collaboration plays a significant role in moderating workload effects. However, despite the significant moderation, the effect of workload on AO turnover remains substantial, indicating that factors beyond group chair collaboration also influence turnover.

## **New Findings**

### **Analysis of New Findings**

The results of the hypothesis test indicate that Group Chair Collaboration has a significant moderating role in the relationship between workload and AO turnover. The analysis showed that collaboration between group leaders and team members weakens the negative impact of high workloads on AO turnover intention, with an original sample (O) value of -0.097, a t-value of 2.213, and a significant p-value of 0.027. These findings suggest that while high workloads increase turnover intentions, effective group leader collaboration can reduce these negative effects and help AOs feel more supported under job demands.

These findings underscore the importance of group chair collaboration in mitigating the effects of high workload on AO turnover. Although a high workload can elevate turnover

intentions, effective collaboration with group leaders—including social support, communication management, and guidance—helps employees manage stress and enhances overall well-being. Consequently, AOs facing heavy workloads feel more capable and engaged, reducing their likelihood of leaving the organization. This supports Social Support Theory, which states that social support from supervisors or team leaders can lessen the negative impact of work stress. Legowo et al. (2020) also highlight the importance of leaders in facilitating collaboration and integrating organizational efforts to achieve common goals efficiently.

Regarding respondent characteristics, the majority were young women (18–25 years old) with less than one year of service, a group particularly sensitive to social support and collaborative guidance. When group leaders provided support and direction, younger AOs felt better equipped to manage high workloads. This emphasizes that group chair collaboration is particularly crucial for employees experiencing high workloads for the first time.

In terms of PKM governance, although it independently reduces AO turnover, the results suggest that its effect is enhanced when group leaders actively support team members. While leaders cannot always control workload levels, they can help staff manage work pressure, reduce stress, and foster a sense of connection, which contributes to lower turnover intentions (Agustini, 2024; Fitri et al., 2023; Junaidi et al., 2020).

Overall, these findings indicate that while high workloads can drive turnover, group leader collaboration plays a critical role in mitigating this effect. To reduce turnover, organizations should ensure that group leaders are skilled in managing team dynamics and providing adequate support to help employees handle workloads effectively.

These results also highlight that, although group leader collaboration does not significantly moderate the relationship between PKM governance and AO turnover, leaders still play a key role in managing work dynamics and supporting employees under pressure. In other words, even without directly moderating PKM governance, group leaders contribute to creating a supportive work environment.

#### Differences with Previous Research

This study confirmed that PKM governance significantly reduces AO turnover, workload increases turnover, and group leader collaboration moderates the impact of workload on turnover. While some findings align with previous research, notable differences exist.

One key difference is in the moderation effect of group leader collaboration. In this study, collaboration only moderated the relationship between workload and AO turnover, not between PKM governance and AO turnover. Previous studies, such as Lengkong et al. (2023), suggested that leader support strengthens the relationship between organizational governance and retention. Here, PKM governance alone effectively reduces turnover without requiring strong moderation from leaders.

Regarding workload, findings align with Apriliawati et al. (2025), showing that high workload positively influences turnover intentions, especially in high-performance sectors like PNM Tangerang. This study adds a new dimension by demonstrating that effective group leader collaboration can reduce the negative impact of heavy workloads, a factor not emphasized in previous studies that focused primarily on the direct workload–turnover link.

This study also differs from Jayathilaka & Ansari (2021), which examined work stress and job insecurity in the non-profit sector. Their research found these factors to be major

turnover drivers. At PNM Tangerang Branch, although workload increases turnover, group leader collaboration significantly mitigates its adverse effects, highlighting the importance of social support in organizations focused on community empowerment.

Finally, PKM governance in this study shows a significant negative effect on AO turnover, consistent with Lengkong et al. (2023), which highlighted how good governance enhances job satisfaction and retention. This study adds that the effect is strengthened when group collaboration is present, even though the expected moderation of PKM governance was not as strong as anticipated.

Overall, while confirming prior findings on PKM governance and workload, this study contributes new insights regarding the role of group leader collaboration. Although it does not moderate the effect of PKM governance, it effectively reduces the negative impact of high workload on AO turnover. These findings provide a deeper understanding of how team social support can mitigate turnover, even in contexts with high workloads.

## CONCLUSION

Based on the results of the analysis in Chapter 4, this study concludes that PKM Governance has a significant negative effect on AO turnover at PT Permodalan Nasional Madani (PNM) Tangerang Branch. This indicates that better management of weekly group meetings reduces AO turnover intention. Conversely, workload has a significant positive effect on AO turnover, as high workloads increase stress and fatigue, driving employees' desire to leave. The study also found that Group Chair Collaboration does not significantly moderate the influence of PKM Governance on AO turnover, likely because effective PKM governance alone is sufficient to reduce turnover. However, Group Chair Collaboration was shown to strengthen the negative influence of workload on AO turnover. Support, communication, and effective cooperation from group leaders help mitigate the adverse impact of high workloads on turnover intentions. These findings highlight a new insight: group leader collaboration functions as a balancing factor in the relationship between workload and AO turnover. This is evidenced by a moderation coefficient of -0.097, a t-value of 2.213, and a p-value of 0.027. Therefore, organizations should focus on balanced workload management and invest in the leadership and collaboration skills of group leaders to support employee retention and foster a healthier work environment.

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