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Resilience as a Moderator of the Effect of Burnout on Turnover Intention Among Employees at PT PNM Mekaar's Palu 2 Regional Office

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Abstract

High employee turnover rates, particularly among Account Officers in the ultra-microfinance sector, pose a strategic challenge for organizations. This study aims to analyze the effect of burnout on turnover intention and to examine the role of resilience as a moderating variable among employees at PT PNM Mekaar Regional Palu 2. Based on the Conservation of Resources (COR) Theory, burnout is defined as a process of depletion of psychological resources resulting from high work demands that trigger employees' intention to leave, while resilience is examined as a personal resource that serves as a buffer. This study employs an explanatory quantitative approach with a cross-sectional design. Data were collected via a questionnaire administered to 175 respondents selected using purposive sampling from the total population of Account Officers and Senior Account Officers. The measurement instruments used included the Maslach Burnout Inventory-General Survey for burnout, the Connor-Davidson Resilience Scale for resilience, and the Mobley Scale for turnover intention. Data analysis techniques included multiple linear regression and Moderated Regression Analysis (MRA) using the SPSS Macro. The results of the statistical analysis show that burnout has a positive and significant effect on turnover intention among employees at PNM Mekaar Regional Palu 2 ($\beta = 0.496$, $P < 0.01$), confirming that the higher the level of work burnout, the higher the employees' intention to leave the company. Furthermore, the moderated regression analysis demonstrated that resilience significantly moderates and weakens the relationship between burnout and turnover intention ($\beta = -0.033$, $P < 0.05$). These findings indicate that a high level of resilience can mitigate the destructive impact of burnout on turnover decisions. The implications of this study underscore the importance of management interventions through programs to enhance mental resilience and manage workloads in order to reduce turnover rates in the microfinance industry.

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Keywords: Burnout, Turnover Intention, Resilience

INTRODUCTION

Retaining high-quality human resources is a major challenge for organizational sustainability amid dynamic business competition, particularly in the microfinance sector, which is characterized by high work demands (Prihatin et al., 2025) . One of the critical issues frequently faced by ultra-microfinance institutions such as PT Permodalan Nasional Madani (PNM) Mekaar is the high employee turnover rate. Based on the company's internal data, the Account Officer (AO) position which accounts for 81.15% of the total field workforce is the group most vulnerable to turnover, with a relatively high turnover rate in 2024–2025 ranging from 33.9% to 34.2%. High turnover in these frontline positions not only results in financial losses due to high recruitment and retraining costs but can also disrupt the continuity of client support in the field.

The primary cause driving employees' tendency to resign is burnout, or chronic work-related exhaustion (Firdaus & Avvrilia, 2025) . According to Hijrah et al.(2024) and Tsabita et al.(2023) , the phenomenon of burnout characterized by emotional exhaustion, depersonalization/cynicism, and a decline in personal accomplishment arises as a result of the accumulation of intense job demands. Account Officers at PNM Mekaar Regional Palu 2 are specifically faced with a heavy workload, where the majority of employees (69.72%) are responsible for mentoring more than 200 to 400 clients per person through the group financing system. These operational characteristics demand a high level of emotional engagement, the management of the risk of installment delinquency, and adaptation to the geographical diversity of the work area in Central Sulawesi, which spans coastal regions, mountainous areas, and islands.

Theoretically, the mechanism linking burnout and turnover intention is explained by the Conservation of Resources (COR) Theory developed by Hobfoll(1989; 2018). According to COR theory, when individuals experience continuous resource loss without adequate recovery, they are driven into a spiral of loss. To prevent further resource depletion, employees tend to take self-protective measures by developing the intention to leave the company (Septiana & Aslami, 2024) .

Nevertheless, high levels of burnout do not always automatically lead to a decision to resign. Some employees are able to persevere and adapt positively because they possess psychological resilience. Ekasari & Ihsan(2026) & Syahrani & Sawitri (2026) Resilience functions as a personal resource that is hypothesized to act as a moderating variable that mitigates the negative impact of burnout on turnover intention. Employees with high resilience are equipped with good emotional regulation, self-efficacy, and optimism, which enable them to engage in cognitive reframing of work-related stressors.

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Conversely, for employees with low resilience, the absence of this psychological defense mechanism has the potential to intensify the drive toward burnout, leading to turnover.

Although numerous studies on burnout and turnover intention have been conducted, gaps in the literature still exist. First, research specifically testing resilience as a moderating variable rather than merely a mediating variable in the relationship between burnout and turnover intention remains very limited, particularly in the ultra-microfinance sector. Second, most previous studies have focused primarily on the conventional banking and manufacturing industries in Western Indonesia , so the psychological dynamics of frontline microfinance workers in Eastern Indonesia have not been widely explored. Based on this background, this article aims to analyze the direct effect of burnout on turnover intention and to examine the role of resilience in moderating the relationship between burnout and turnover intention among employees of PNM Mekaar's Palu 2 Regional Office

METHOD

This study was conducted at PNM Mekaar Palu 2. The research design used was an explanatory quantitative design with a survey approach (Sari et al., 2022) . The selection of this design was based on several considerations. First, this design is highly suitable for empirically testing theories, particularly the COR Theory and the Job Demands-Resources Model, which serve as the primary theoretical foundations of this study. Second, this design allows for in-depth analysis within the specific context of PNM Mekaar Regional Palu 2. The specific research design is a cross-sectional survey with moderation analysis. Cross-sectional means that data collection is conducted within a specific time period. The population size for this study is 321 employees. To simplify the process for the researcher, the Krejcie and Morgan sampling formula (1970)) was used as follows.

$$n = \frac{X^2.N.P\ (1-P)}{d^2(N-1) + X^2.P(1-P)}$$

N = Sample Size
N = Population Size
X^2 = Chi-Square (3.841)
P = Population Proportion (0.5)
d = Margin of error (5%)

$$n = \frac{3.841.321.0.5\ (1-0.5)}{0.0025(321-1) + 3.841.0.5(1-0.5)}$$
$$= \frac{308{,}24025}{0.8 + 0.960} = 175{,}11 \approx 175$$

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Based on the calculation of this formula, the sample size for this study was determined to be 175 employees of PNM Mekaar Palu 2. Data collection was conducted by distributing an online questionnaire using Google Forms. The online method was chosen due to the vast geographical area covered by the PNM Regional Palu 2 work unit, which is spread across 36 branch offices in Central Sulawesi Province. The research analysis utilized SPSS software with the Moderated Regression Analysis (MRA) model, which aimed to test the effect of burnout on turnover intention and the moderating effect of resilience on the relationship between burnout and turnover intention.

RESULTS

Before the data obtained from 175 respondents were analyzed further to test the research hypotheses, a crucial step that had to be taken first was to ensure the qualifications and quality of the instruments used. Therefore, data quality testing through validity and reliability tests was an absolute requirement to ensure that the field data were valid, consistent, and free from measurement bias.

In this study, validity was analyzed using Pearson's Product-Moment correlation by comparing the $R_{calculated}$ and the R_{table} at a 5% significance level. Meanwhile, reliability was measured using Cronbach's Alpha; a variable is considered reliable if it has an alpha coefficient above the threshold of 0.70.

Validity Test of Research Variables

In validity testing, a statement is considered valid if $R_{calculated}$ is greater than r_{table}.

Table 1: Validity Testing of Research Variables

No.	Burnout	Resilience	Turnover Intention	R table	Description	Status
1	0.543	0.809	0.891	Obtained from df = n - 2 (175 - 2), that is, df = 173 0.148	$r_{calculated} > r_{table}$	Valid
2	0.598	0.820	0.902		$r_{calculated} > r_{table}$	Valid
3	0.620	0.832	0.884		$r_{calculated} > r_{table}$	Valid
4	0.658	0.820			$r_{calculated} > r_{table}$	Valid
5	0.701	0.919			$r_{calculated} > r_{table}$	Valid
6	0.548	0.912			$r_{calculated} > r_{table}$	Valid
7	0.675	0.897			$r_{calculated} > r_{table}$	Valid
8	0.622	0.839			$r_{calculated} > r_{table}$	Valid
9	0.639	0.894			$r_{calculated} > r_{table}$	Valid
10	0.625	0.777			$r_{calculated} > r_{table}$	Valid
11	0.708				$r_{calculated} > r_{table}$	Valid
12	0.687				$r_{calculated} > r_{table}$	Valid
13	0.698				$r_{calculated} > r_{table}$	Valid

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14	0.736				$r_{calculated} > r_{table}$	Valid
15	0.758				$r_{calculated} > r_{table}$	Valid
16	0.702				$r_{calculated} > r_{table}$	Valid

Source: Primary Data, processed, 2026

Based on the table above, the $_{calculated}$R values $_{for}$the variables burnout, resilience, and turnover intention are greater than $_{the\ table}$R $_{values}$. Therefore, it can be concluded that all questionnaire items for each variable are valid.

Reliability Test of Research Variables

After all questionnaire items passed the validity test, the items for the research variables proceeded to the reliability test, which aims to measure whether the questionnaire is reliable or consistent based on the respondents' answers. The following are the results of the reliability test using Cronbach's Alpha.

Table 2. Reliability Testing of Research Variables

No	Variable	Cronbach's Alpha	Criterion	Notes
1	Burnout	0.911	0.6	Reliable
2	Resilience	0.958	0.6	Reliable
3	Turnover Intention	0.868	0.6	Reliable

Source: Primary Data, processed in 2026

The table above shows that all research variables burnout, resilience, and turnover intention have Cronbach's alpha values above 0.6; therefore, they meet Ghozali's criteria(2016) A research instrument is considered reliable if its Cronbach's alpha value is greater than 0.60

Classical Assumption Tests

The primary purpose of the classical assumption test is to ensure that the designed regression model is *a* Best Linear Unbiased Estimator (BLUE), so that the parameter estimation results are unbiased, stable, and scientifically valid.

Normality Test

The normality test is part of the classical assumption tests, which aims to determine whether the independent and dependent variables in the regression model follow a normal distribution.

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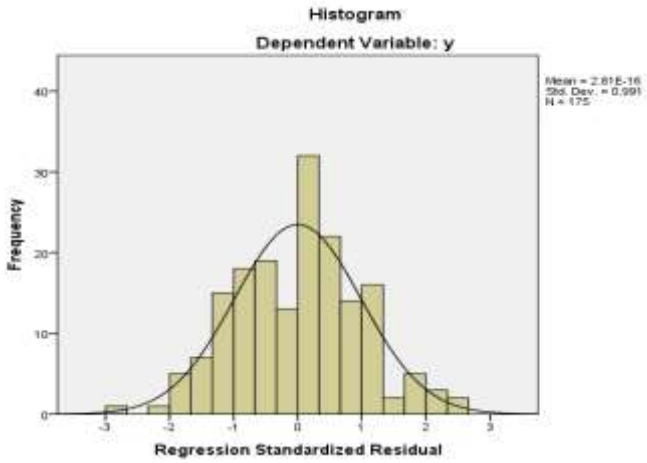


Figure 1: Histogram
Source: SPSS Output, 2026

From Figure 1, which shows the results of the normality test, it can be seen that the standard deviation value of 0.991 is greater than the alpha level of 0.05, meaning the data from this study are normally distributed.

Multicollinearity Test

The multicollinearity test aims to determine whether there is a high or perfect correlation between the independent variable (x) and the dependent variable (y) in the regression model. In a good regression model, there should be no correlation among the variables.

Table 3: Results of the Multicollinearity Test

Model		Multicollinearity Statistic	
		Tolerance	VIF
1	(Constant)		
	X	.981	1.019
	M	.911	1,097
	X1M	.926	1,080

Source: SPSS Output, 2026

Based on the results of the multicollinearity test in Table 3, it can be seen that all variables have VIF values less than 10 and tolerance values greater than 0.1; therefore, it can be concluded that this study is free from multicollinearity.

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Heteroscedasticity Test

The heteroscedasticity test was conducted to determine whether the regression model exhibits unequal variances across observations. The test results are shown in the following figure.

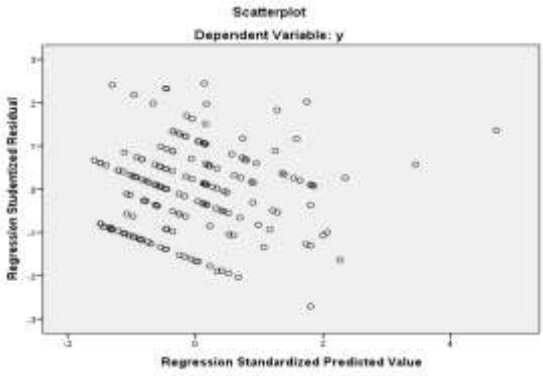


Figure 2 shows the results of the heteroscedasticity test using a scatter plot. Since the data points are evenly distributed along the horizontal and vertical axes and do not form a specific pattern, it can be concluded that the regression model in this study is free from heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression is a statistical testing procedure conducted to determine whether independent variables influence the dependent variable. The regression model is shown in the table below.

Table 4 Results of the Moderation Regression Test

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.004	.013		-.319	.750
	X	.496	.013	.939	37,112	,000***
	M	-.010	.014	-.019	-.718	.474 NS
	XM	-.033	.013	-.065	-2.491	.014**
a. Dependent Variable: Y1						

Source: SPSS Output, 2026

The regression model equation can be written as follows.

$$Y = a + \beta 1x + \beta 2m + \beta 3xm + e$$

$$Y = -0.004 + 0.496x - 0.010m - 0.033xm + e$$

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Based on the results of the multiple regression analysis for the model above, the interpretation is as follows:

a) The constant coefficient is -0.004, which means that if the independent variable is held constant, the value of *turnover intention* decreases by -0.004
b) The coefficient for *burnout* is 0.496, which means that if the *burnout* variable increases by 1%, the *turnover intention* variable will increase by 0.496
c) The coefficient for resilience is -0.010, which means that if the resilience variable increases by 1%, the *turnover intention* variable will decrease by -0.010
d) The value of the XM coefficient is -0.033, which means that when the interaction between *burnout* and resilience increases by 1%, the *turnover intention* variable will decrease by -0.033

Test of the Coefficient of Determination

The coefficient of determination (R^2) is a series of procedures in multiple linear regression testing that essentially measures the extent to which the model at explains the variation in the dependent variable. The coefficient of determination ranges from zero to one. The results of the coefficient of determination test can be seen in the following table.

Table 5 Results of the Moderation Regression Test

Model Summary				
Model	R	R-Square	Adjusted R-Square	Standard Error of the Estimate
1	.945[a]	.893	.891	.17479
a. Predictors: (Constant), XM, M, X				

Source: SPSS Output, 2026

The coefficient of determination is shown in the *adjusted R-squared* table; the test results in Table 5 yield an *adjusted R-squared* value of 0.891. This value indicates that 89.1% of the variation in employees' turnover intention is explained by the variables *burnout* and resilience, while the remaining 10.9% is explained by factors not examined in this study.

Simultaneous Test (F-Test)

The simultaneous test is used to test regression coefficients collectively to evaluate the model of variables influencing the relationship between independent and dependent variables. The F-test involves the independent variables—in this case, burnout (X), resilience (M), and turnover intention (Y). The results of the simultaneous test analysis are shown in the following table.

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Table 6 Simultaneous Test Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43.389	3	14,463	473,391	.000[b]
	Residual	5,224	171	.031		
	Total	48,614	174			
a. Dependent Variable: Y1						
b. Predictors: (Constant), XM, M, X						

Source: SPSS Output, 2026

A simultaneous test model is considered significant if the significance value is less than alpha 0.05. Based on the test results in Table 6, the significance value for the F-test is 0.000, which is less than alpha 0.05; therefore, it can be concluded that the variables burnout (X) and resilience (M) jointly influence turnover intention among PNM Mekar employees.

Partial Test (t-Test)

After determining that there is a simultaneous effect, further testing was conducted to identify which variables have a significant influence. For this purpose, a partial regression coefficient test was performed using the t-test statistic. The test results can be determined by comparing the t-significance table with the alpha value. The partial test is used to determine whether the independent variables have a significant effect on the dependent variable.

a) The Effect of Burnout on Turnover Intention Among PNM Mekar Employees

Based on Table 4, the results of the regression test for the burnout variable show a positive coefficient of 0.496 with a p-value of 0.000, which is less than the significance level of 0.01. Therefore, it can be concluded that the burnout variable has a positive and significant effect on turnover intention among PNM Mekar employees, with a confidence level of 99%. This means that H0 is accepted and H1 is rejected. A positive coefficient indicates a direct relationship; thus, as employee burnout increases, so does their turnover intention.

b) The Effect of Resilience on Turnover Intention Among PNM Mekar Employees

Based on Table 4, the results of the regression test for the resilience variable show a negative coefficient of -0.126 with a probability value of 0.474, which is greater than the alpha level of 0.1. Therefore, it can be concluded that the resilience variable has no effect on turnover intention among PNM Mekar employees.

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c) The Effect of Burnout, Moderated by Resilience, on Turnover Intention Among PNM Mekar Employees

Based on Table 4, it is found that the coefficient for burnout moderated by resilience is -0.033 with a p-value of 0.014, which is smaller than the alpha level of 0.05. Therefore, it can be concluded that the burnout variable, moderated by resilience , has a negative and significant effect on turnover intention among PNM Mekar employees at a 95% confidence level. This means that H0 is accepted and H1 is rejected. A negative coefficient indicates an inverse relationship; thus, as burnout moderated by resilience increases, employees' turnover intention decreases.

DISCUSSION

The Effect of Burnout on Turnover Intention Among PNM Mekar Employees at the Palu 2 Regional Office

Based on the results of the partial statistical test (t-test) conducted, a positive regression coefficient of 0.496 was obtained with a significance probability of 0.000 ($p < 0.01$). This positive and direct relationship implies that the higher the level of burnout experienced by employees, the greater their tendency to decide to leave the company.

This finding is a clear manifestation of the central proposition of the Conservation of Resources (COR) Theory proposed by Hobfoll(1989; 2018) . According to COR theory, humans have a natural motivation to continually acquire, maintain, and protect the resources they possess whether physical, energetic, emotional, or social.

In the context of fieldwork at ultra-microfinance institutions, burnout does not occur suddenly but rather as an accumulation of massive resource depletion. When Account Officers are faced with work demands that exceed the limits of their capacity to recover energy, what is known as "resource loss" occurs. The dimensions of burnout which include emotional exhaustion, depersonalization or cynicism, and a decline in personal accomplishment describe a state in which employees' mental reserves have been completely depleted.

These findings also reinforce the Job Demands-Resources (JD-R) Model framework developed by Bakker and Demerouti (2007; 2013) . The JD-R model asserts that when job such as target loads and the number of clients are at very high levels and are not balanced by adequate job or personal resources, the occupational health pathway is activated, leading to chronic fatigue and the urge to leave the job.

The findings of this study are consistent with and reinforce various previous empirical studies, both at the global and national levels. For example, meta-analyses conducted by Hernita et al.(2024) and Khairana et al.(2024) consistently demonstrate that emotional exhaustion is the strongest predictor of the intention to change jobs. In the context of the microfinance industry in Indonesia, similar studies by Wibowo (2026) and

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Handayani et al.(2026) also confirm that operational pressures in the field contribute significantly to the escalation of employee burnout.

The Role of Resilience in Moderating the Effect of Burnout on Turnover Intentions Among Employees at PNM Mekaar's Palu 2 Regional Office

Based on the results of the moderated regression analysis (MRA) using the PROCESS Macro Hayes, it was found that the interaction between the burnout and resilience (XM) variables yielded a negative regression coefficient of -0.033 with a significance probability value of 0.014 ($p < 0.05$). This empirical finding confirms that H0 is accepted, meaning that resilience was found to significantly moderate and weaken the relationship between burnout and turnover intention among employees at PNM Mekaar Regional Palu 2

Within the framework of the Conservation of Resources (COR) Theory proposed by Hobfoll(1989; 2018) , burnout represents the depletion of psychological resources due to high job demands. However, COR theory also asserts that humans are not passive when facing the threat of resource depletion; individuals can mobilize other personal resources to protect themselves from greater losses

Resilience in this study functions as a buffering effect. When an Account Officer (AO) experiences high levels of burnout due to the pressure of ultra-micro financing targets and the burden of managing hundreds of group clients, strong resilience acts as a mental shield. Employees with high resilience do not automatically interpret emotional exhaustion and cynicism as a final signal to leave the organization. Instead, they possess the cognitive capacity to mitigate the escalation of this stress, thereby significantly dampening or weakening the destructive impact of burnout on their intention to resign

These findings align with and reinforce previous studies in the literature on industrial psychology and organizational behavior. Research conducted by Aldela & Pertiwi(2026) consistently demonstrates that psychological capital particularly resilience possesses a protective capacity capable of mitigating the negative effects of stress and work fatigue on the decision to leave an organization. In the context of Indonesia's financial industry, these findings expand the literature's contributions by demonstrating that resilience as a moderating variable is proven effective in the ultra-microfinance sector, which faces unique operational pressures.

Implicitly, the proven significance of resilience as a moderator provides a clear strategic direction for the management of PNM Mekaar Regional Palu 2. The company must not only focus on improving structural policies such as workload distribution and target adjustments but must also integrate mental capacity development and resilience training into its human resource management system. By increasing employee resilience through targeted psychological intervention programs, the company can build workforce

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resilience, ensuring the organization remains strong and employee retention rates are optimally maintained amid the dynamics of the competitive microfinance industry.

CONCLUSION

Based on the results of data analysis and hypothesis testing in this study, two main conclusions can be drawn. First, burnout was found to have a positive and significant effect on turnover intention among employees at PT PNM Mekaar Regional Palu 2. This indicates that the higher the level of work burnout experienced by employees, the higher their intention or tendency to leave the company. This finding reinforces the propositions of the Conservation of Resources (COR) Theory, in which chronic depletion of psychological resources due to field target pressures drives employees to withdraw. Second, resilience was found to significantly moderate and weaken the relationship between burnout and turnover intention. High levels of resilience act as a buffer capable of mitigating the destructive effects of burnout, so that employees with strong mental resilience do not immediately intend to resign.

These empirical findings provide strategic and practical guidance for the management of PT PNM Mekaar Regional Palu 2 in formulating human resource (HR) management policies to reduce turnover rates. Company management is advised not only to focus on structural evaluations but also to integrate mental resilience development programs into their operational systems. This can be achieved by designing regular training modules on stress management, emotional regulation, and cognitive reframing techniques to enhance the resilience of Account Officers. Additionally, given that the majority of employees handle a massive workload managing hundreds of clients amid significant geographical challenges management needs to evaluate the equitable distribution of service areas and adjust targets to be more realistic. The use of a digital early-detection system is also necessary so that early symptoms of work-related burnout can be identified periodically before they escalate into an actual decision to resign.

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