



The Effect of Supervisor Support and Work Stress on Employees' Turnover Intention Mediated by Job Satisfaction

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Abstract

This study examines the effects of supervisor support and job stress on employees' turnover intention, with job satisfaction acting as an intervening variable, at KSP Sahabat Bintang Mandiri. A quantitative survey was conducted by distributing an SEM questionnaire (Amos v.26) to 125 permanent employees. The analysis comprised validity and reliability testing, followed by structural regression weight assessment. Results indicate that supervisor support has a significant positive effect on job satisfaction, whereas job stress exerts a significant negative impact. Furthermore, job satisfaction was found to significantly reduce employees' turnover intentions. These findings underscore the importance of strengthening supervisory support systems and implementing effective stress management to enhance job satisfaction and mitigate turnover intention, particularly among permanent staff.

Keywords

supervisor support, job stress, job satisfaction and employee turnover intention

INTRODUCTION

Human resources (HR) are the most valuable asset of any organization or company, including within the savings and loan cooperative industry (Saleh et al., 2021). Organizations that recognize the worth of their human capital will endeavor to foster a work environment that retains high caliber employees and ensures they feel comfortable carrying out their responsibilities

In an increasingly competitive environment, KSP Sahabat Bintang Mandiri must consistently deliver exceptional service to meet member expectations. This success relies heavily on professional, dedicated employees, making supervisory support essential for maintaining their motivation and performance. However, rising workload intensity can trigger job stress, especially as responsibilities accumulate. Equally concerning is the high turnover intention, which poses a serious threat to operational

continuity, service quality, and the cooperative's reputation. An internal survey revealed that 50% of 36 cross-divisional employees are contemplating leaving the organization. These findings underscore the importance of understanding how supervisory support and job stress levels influence employees' decisions to stay or seek employment elsewhere.

Several studies have produced mixed findings. Lee et al. (2022) report that adequate, supportive supervision enhances job satisfaction and thereby reduces turnover intention. In contrast, Putri Wulandari et al. (2024) conclude that supervisory support does not always influence employees' intention to leave. Ning et al. (2023) further find that high job stress leads to dissatisfaction and ultimately raises turnover intention, whereas Ramlawati et al. (2021) observe no significant effect of job stress on employees' departure intentions.

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Supporting these insights, Adhisti, Setyohadi, and S.P. (2021) demonstrate that job satisfaction mediates the relationships between supervisory support, job stress, and turnover intention, underscoring the vital role of internal employee factors in curbing turnover desires. This study therefore examines how supervisory support and job stress affect turnover intention among employees at KSP Sahabat Bintang Mandiri Savings and Loan Cooperative

Based on the foregoing, the researcher proposes the title: "The Influence of Supervisor Support and Job Stress on Employees' Turnover Intention Mediated by Job Satisfaction."

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Supervisor Support

According to Mobley (1977), employee turnover intention is defined as the individual's intention or desire to leave the organization in which they are currently employed. The development of turnover intention represents the initial stage in a series of decisions that ultimately lead to actual resignation.

Employees who are dissatisfied with their working conditions whether in terms of workload, supervisory relationships, or the overall work environment are more likely to exhibit heightened intentions to leave the company (Mobley, 1977). Thus, turnover intention can be understood as an employee's inclination to exit their workplace or formally resign from their position

Job Stress

Job stress is a psychological and physiological response that arises when job demands are perceived to exceed an individual's capacity to manage them (Lazarus & Folkman, 1984). Broadly, job stress encompasses emotional strain, fatigue, and a sense of inability to meet expectations. Its impacts manifest as restlessness, sustained anxiety, increased emotional tension, cognitive changes, and alterations in the individual's physical condition at work (Robbins & Judge, 2018).

Job Satisfaction

Job satisfaction is a multifaceted concept characterized by individuals' emotions and attitudes towards their work and work experiences. It is typically defined as a "pleasurable or positive emotional state

resulting from the appraisal of one's job or job experiences". High job satisfaction is crucial for promoting employee motivation, enhancing productivity, and minimizing turnover, particularly in high-stress environments like healthcare. Studies consistently indicate that job dissatisfaction is linked to burnout, which may stem from inadequate organizational support, poor work environments, and high-stress levels. For instance, in the nursing profession, factors such as understaffing and a lack of essential resources not only contribute to burnout but also decrease job satisfaction significantly.

Turnover Intention

According to Mobley (1977), turnover intention is defined as an employee's intention or desire to leave the organization where they are currently employed. The formation of turnover intention represents the initial stage in a decision-making process that ultimately culminates in resignation. Employees who are dissatisfied with their working conditions whether due to workload, relationships with supervisors, or the work environment tend to exhibit stronger intentions to leave the company (Mobley, 1977). Accordingly, turnover intention can be understood as an employee's inclination to exit their workplace or formally resign from their position.

The Relationship between Supervisor Support and Employee Turnover Intention

Employees who do not receive direct or indirect support from their supervisors are at risk of failing to complete their tasks, experiencing increased job strain, and feeling a lack of well-being (Lee et al., 2022). Thus, supervisory support not only directly impacts employee performance but also plays a crucial role in reducing turnover intention.

When employees perceive their supervisors as unresponsive to their needs and concerns, their intention to leave the organization rises (Putri Wulandari et al., 2024). Moreover, Arviana and Muchsinati (2016) identify supervisory social support as a key factor in employees' decisions to remain with their organization. Therefore, the support provided by supervisors can significantly influence employees' turnover intentions or decisions to resign.

H1: Supervisor support has a negative effect on transfer intentions.

The Relationship between Job Stress and Employee Turnover Intention

The continuous accumulation of stress leads employees to feel progressively fatigued in performing their tasks and confronting challenges in the workplace (Lee et al., 2023). Consequently, various stress symptoms emerge, potentially diminishing work productivity and adversely affecting both physical and mental health. Heavy workloads and stringent performance targets generate significant pressure, ultimately causing employee stress (Ramlawati et al., 2021).

According to Robbins and Judge (2018), when stress levels reach their maximum threshold and employees perceive themselves as incapable of meeting job demands, they tend to seek alternative employment that better aligns with their abilities and expectations. Thus, elevated job stress can increase employees' desire to transfer or resign from their positions.

H2: Job stress has a positive effect on job transfer intentions.

The Relationship between Supervisor Support and Employee Turnover Intention through Job Satisfaction

The study by Lee et al. (2022) demonstrated that supervisors' emotional support enhances work engagement, which in turn positively influences employee job satisfaction. Conversely, when such support is lacking, employees may feel unsupported and isolated in their work environment, resulting in job dissatisfaction.

This, work related supervisory support can foster job satisfaction. Mulyatri and Suyasa (2024) further contend that employees derive their job satisfaction directly from the support provided by their supervisors. Consequently, these employees tend to exhibit lower turnover intentions compared to those who perceive inadequate supervisory support.

H3: Supervisor support has a positive effect on turnover intention through job satisfaction.

Relationship between Job Stress and Employee Turnover Intention through Job Satisfaction

An unfavorable social climate such as unhealthy competition and lack of rewards can trigger stress and decreased levels of job satisfaction Robbins & Judge (2018). In his research, this sense of dissatisfaction arises

when the expectations that employees have are not met.

The study of Widayanti, Darmastuti, and Almadana (2024) shows that employees who experience high stress tend to feel dissatisfied with their jobs, so they are more likely to look for other job opportunities that are considered more comfortable. Conversely, if companies are able to create a supportive work environment by reducing stress-causing factors, then employee job satisfaction can increase, which in turn can reduce displacement intentions.

H4: Job Stress negatively affects turnover intention through job satisfaction

METHODS

This study employs Structural Equation Modeling (SEM), a multivariate analysis technique that integrates factor analysis and regression analysis to examine both the relationships between indicators and their constructs and the interrelationships among constructs within the model. The analysis will be conducted using AMOS 24.0 for Windows.

The study population comprised all 200 employees of the Sahabat Bintang Mandiri Savings and Loan Cooperative. Purposive sampling was employed, whereby participants were deliberately selected based on predefined criteria (Ghozali, 2018). The inclusion criterion specified that respondents must be permanent employees across all divisions of the cooperative, yielding a final sample of 143 individuals.

RESULTS AND DISCUSSION

The generally accepted reliability value is at least 0.70 for each indicator that makes up the latent variable. The following are the results of reliability data processing:

Table 1. Reliability Test Results

Variable	Results	Description
Supervisor Support	0,931	Reliable
Job Stress	0,958	Reliable

Job Satisfaction	0,961	Reliable
Turnover Intention	0,916	Reliable

The reliability test results for the four latent variables, assessed through their constituent dimensions, yielded the following coefficients: supervisor support, 0.931; job stress, 0.958; turnover intention, 0.961; and job satisfaction, 0.916. All values exceed the 0.70 threshold, indicating that these variables meet the reliability criteria and are suitable for use in this study.

Confirmatory Factor Analysis

Confirmatory Factor Analysis (CFA) constituted the initial phase of the analysis, aimed at evaluating the measurement model for each latent variable. The CFA results in this study are summarized as follows:

Table 2. Constructs of Supervisor Support Variables

		Estimate
X5	Supervisor Support	0,744
X4	Supervisor Support	0,760
X3	Supervisor Support	0,852
X2	Supervisor Support	0,761
X1	Supervisor Support	0,737

Table 3. Constructs of Job Stress Variables

		Estimate
X10	Job Stress	0,790
X9	Job Stress	0,898
X8	Job Stress	0,859
X7	Job Stress	0,838
X6	Job Stress	0,838

Table 4. Constructs of Job Satisfaction Variables

		Estimate
M5	Job Satisfaction	0,821
M4	Job Satisfaction	0,834
M3	Job Satisfaction	0,843
M2	Job Satisfaction	0,876
M1	Job Satisfaction	0,829

Table 5. Constructs of Turnover Intention Variables

		Estimate
Y3	Turnover Intention	0,766
Y2	Turnover Intention	0,832
Y1	Turnover Intention	0,799

In the CFA measurement model analysis, indicator quality is evaluated using factor loadings (standardized estimates). Generally, a loading above 0.50 indicates that the indicator is adequate for inclusion in the latent variable.

Normality Test

The next classical assumption test was normality assessment, encompassing both univariate and multivariate evaluations. Normality was determined by examining the critical ratio (CR) values for skewness and kurtosis, with a threshold of ≤ 2.58 . The same threshold applies to multivariate normality testing. Based on the Assessment of Normality results, the data satisfy the multivariate normality assumption, as evidenced by a multivariate CR of 1.509, which falls within the acceptable range.

Multicollinearity and Singularity Tests

Based on calculations in the covariance matrix, the presence of multicollinearity or singularity can be identified through the determinant value (Ghozali, 2018). If the determinant approaches zero or is extremely

small, it indicates a potential occurrence of multicollinearity or singularity within the data.

Determinant of sample covariance matrix 0,000. Based on the results of data processing, the value of the determinant of the covariance matrix of the sample is close to zero. This finding indicates that the data used does not suffer from singularity problems.

Residual Test

Referring to the guidelines by Ghazali (2018), an adjusted model is considered acceptable if the residual values do not exceed the threshold of +2.58 at a 1% significance level. Based on the AMOS output, only a small portion of the residuals exceeded this limit, indicating that disturbances in the model are minimal and remain within an acceptable range

Goodness of Fit Evaluation

After confirming that the model meets the required assumptions, the overall fit of the full SEM model was evaluated using a series of goodness-of-fit indices, including Chi-square, CFI, TLI, CMIN/DF, GFI, AGFI, and RMSEA all of which fall within the recommended thresholds (Ghozali, 2018).

Table 6. Structural Equation Modeling (SEM) Model Feasibility Test Results

Goodness of Fit Index	Cut of Value	Result	Model Evaluation
Chi-Square	Kecil (<282,511)	132,148	Good
Probability	>0,05	0,407	Good
RMSEA	<0,08	0,014	Good
Chi square/df	<2,00	1,290	Good
GFI	>0,90	0,902	Good
AGFI	>0,90	0,871	Marginal
TLI	>0,95	0,997	Good
CFI	>0,95	0,998	Good

Based on the data obtained, the model is considered appropriate, as indicated by a chi-square value of 132.248, which falls below the established cut-off threshold. This model can be categorized as a well-fitting structural equation model, given that the significance value is equal to or greater than 0.05, and the

TLI, CFI, GFI, and RMSEA values fall within acceptable ranges. Although the AGFI is classified as marginal, it remains acceptable due to the influence of variability in the data used.

Hypothesis Test

Once the model is deemed fit, parameter testing in accordance with the hypotheses can be conducted. This study employs the t-value to assess the strength of causal relationships based on the SEM output. The acceptance or rejection of each hypothesis will be discussed with reference to the following SEM analysis results:

Table 7. Regression Weight Structural Equational

	Estimate	S.E	C.R	P
supervisor support on job satisfaction	0,45	0,1	4,34	***
job stress on job satisfaction	-0,32	0,08	-3,9	***
Job satisfaction on turnover intention	-0,27	0,09	-2,92	0,003
supervisor support on job transfer intention	-0,26	0,1	-268	0,007
job stress on turnover intention	0,27	0,07	3,45	***

The results indicate that supervisor support has a significant negative direct effect on turnover intention (CR = -2.680, $p = 0.007 < 0.05$). In contrast, job stress exerts a significant positive direct effect on turnover intention (CR = 3.457, $p < 0.001$). Regarding indirect effects, supervisor support positively influences turnover intention via job satisfaction (CR = 4.345, $p < 0.001$), while the indirect effect of job stress on turnover

intention through job satisfaction is significantly negative ($CR = -3.903$, $p < 0.001$).

Discussion

The estimated coefficient for the effect of supervisor support on turnover intention is negative ($CR = -2.680$, $p = 0.007$), indicating that stronger support from supervisors at KSP Sahabat Bintang Mandiri significantly reduces employees' intentions to resign. Confirmatory Factor Analysis identified indicator X3 ("I frequently receive recognition from my supervisor for good work") as having the highest loading (0.852), underscoring that acknowledgment of achievement is the most influential dimension of perceived supervisor support.

This finding aligns with Pattnaik and Panda (2020) and Lee et al. (2022), who reported that supervisory support correlates with reduced turnover intention. Differences in job characteristics within our sample may explain the discrepancy with Putri Wulandari et al. (2024) and Arviana and Muchsinati (2016), who found no significant effect of supervisory support on turnover intention among manufacturing employees in the EJIP area and hospital staff in Batam, respectively.

The estimated coefficient for the effect of job stress on turnover intention is positive ($CR = 3.457$, $p < 0.001$), indicating that higher job stress at KSP Sahabat Bintang Mandiri significantly increases employees' turnover intentions. Confirmatory Factor Analysis identified indicator X9 ("I often feel anxious or worried about my work") as having the highest loading (0.898) on the job stress construct, demonstrating that anxiety and worry are the most pronounced manifestations of work pressure among employees at KSP Sahabat Bintang Mandiri. This finding is consistent with Fasbender, Van der Heijden, and Grimshaw (2019) and Kuniawaty, Ramly, and Ramlawati (2019), who reported that high job stress correlates with increased turnover intention. Differences in job characteristics within our sample may explain the discrepancy with Lahat and Marthanti (2021) and Ramlawati et al. (2021), which found no significant positive effect of job stress on turnover intention among Gojek partners and bank employees, respectively.

The estimated indirect effect of supervisor support on turnover intention via job satisfaction is positive ($CR = 4.345$, $p < 0.001$), indicating that higher supervisory support at KSP Sahabat Bintang Mandiri significantly

enhances job satisfaction. Employees receiving guidance and recognition from their supervisors report increased motivation and comfort in their daily tasks. Thus, active supervisory involvement is pivotal in fostering a more satisfying work environment for all cooperative members. This finding aligns with Lee et al. (2022) and Mulyatri and Suyasa (2024), who reported that supervisory support correlates with higher employee job satisfaction. Differences in job characteristics may explain the discrepancy with Arviana and Muchsinati (2016) and Putri Wulandari et al. (2024), which found no significant positive effect of supervisory support on job satisfaction among hospital and manufacturing employees, respectively.

The estimated indirect effect of job stress on turnover intention via job satisfaction is negative ($CR = -3.903$, $p = 0.00$), indicating that job stress significantly diminishes employee satisfaction at KSP Sahabat Bintang Mandiri. This finding concurs with Gede et al. (2021) and Ramly and Ramlawati (2019), who reported that high job stress correlates with reduced job satisfaction. Variations in job characteristics within our sample may account for differences from Ning et al. (2023) and Ramlawati et al. (2021), which found no significant negative effect of job stress on turnover intention among primary healthcare and banking employees, respectively.

CONCLUSION

The study conducted at KSP Sahabat Bintang Mandiri, aimed at examining the effects of supervisor support and job stress on employees' turnover intention mediated by job satisfaction, produced the following key findings.

H1. Supervisor support exerts a significant negative effect on turnover intention (accepted), indicating that the more employees perceive direct attention and appreciation from their supervisors, the lower their desire to leave the organization.

H2. Job stress has a significant positive effect on turnover intention (accepted), meaning that as pressure from job demands and supervisory expectations increases, employees feel a stronger urge to seek opportunities elsewhere.

H3. Supervisor support exerts a significant positive indirect effect on turnover intention via job satisfaction (accepted), signifying that supervisory guidance from task instruction to recognition of achievements increases

employee satisfaction, which in turn influences turnover intention.

H4. Job stress exerts a significant negative indirect effect on turnover intention via job satisfaction (accepted), revealing that higher levels of job stress reduce employees' job satisfaction, thereby shaping their turnover intentions.

Managerial Implication

This study found that job stress is the most influential factor affecting employees' turnover intention. For the indicator "frequently feeling anxious or worried about one's work" (X9), it is recommended that the company hold one-on-one meetings. For "feeling insufficiently supported by colleagues" (X8), the company should organize venting sessions and off-site team-building activities.

To address "increased workload due to unsupportive working conditions" (X6), the company ought to provide detailed, clear job descriptions during recruitment. For "feeling overwhelmed by excessive job demands" (X7), employees could engage in brief relaxation practices, such as meditation, short breaks, or light stretching. Finally, for "difficulty managing time to complete tasks" (X10), the company is advised to implement clear expectation-setting with employees.

Suggestion and Research Limitation

The limitations of this study include its sample of 125 respondents drawn from all divisions without differentiation by division or job level, which precludes analysis of potential differences in perceived supervisory support and job stress across divisions. Future research is recommended to segment respondents by division to provide a more detailed and in-depth understanding of job satisfaction's mediating role. Additionally, expanding the respondent pool both in sample size and across different industry sectors would enhance the generalizability and practical applicability of the findings in diverse organizational contexts.

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