



The effect of emotional intelligence and motivation on turnover intention through burnout in management trainee program employees (a study on Wom Finance)

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ARTICLE INFO	ABSTRACT
<i>Article history:</i> Received Jun 27, 2026 Revised Jul 06, 2026 Received Jul 20, 2026 <i>Keywords:</i> Burnout, Emotional intelligence, Motivation, Turnover Intention, Program employees.	This study aims to analyze the influence of emotional intelligence and motivation on turnover intention through burnout in employees in the management trainee program (a study at WOM Finance). The Management Trainee program runs for three years from the time the employee joins the company. Data on employees in the active Management Trainee program recorded as of December 31, 2025, showed that the company had 467 Management Trainee program participants. The sample size was 82 respondents who met the minimum requirements for PLS analysis. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of the SmartPLS 4 application. The results of the first hypothesis test indicate that emotional intelligence influences turnover intention. This finding is supported by the t-test results, which showed a calculated t-value of 2.117 and a probability value of 0.007 (<0.05), of the second hypothesis test indicate that work motivation influences turnover. This finding is supported by the t-test results, which showed a calculated t-value of 2.818 and a probability value of 0.014 (<0.05), of the third hypothesis test indicate that emotional intelligence influences burnout. This finding is supported by the t-test results, which showed a calculated t-value of 2.832 and a probability value of 0.006 (<0.05), of the fourth hypothesis test indicate that work motivation influences burnout. This finding is supported by the t-test results, which showed a calculated t-value of 6.281 and a probability value of 0.000 (<0.05), of the fifth hypothesis test indicate that burnout influences turnover. This finding is supported by the t-test results, which showed a calculated t-value of 2.691 and a probability value of 0.040 (<0.05), of the sixth hypothesis test indicate that burnout mediates the effect of emotional intelligence on turnover intention. This finding is supported by the t-test results, which showed a calculated t-value of 2.379 and a probability value of 0.005 (<0.05), of the seventh hypothesis test indicate that burnout mediates the effect of work motivation on turnover. This finding is supported by the results of the t-test which shows a t-count value of 2.658 and a probability value of 0.011 (<0.05).

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1. INTRODUCTION

The increasingly competitive development of the financing industry in Indonesia demands companies to have a competent and highly competitive workforce. To face this competition, companies are not only required to attract the best talent but also to retain potential employees so they can contribute optimally and sustainably. One strategic effort many companies undertake is the implementation of Management Trainee (MT) programs as a career acceleration path for developing future leaders.

Management Trainee programs are designed to equip new employees with various technical competencies, leadership skills, and an understanding of the company's business in a relatively short period of time. Management Trainees generally target fresh graduates who seek competitive benefits, extensive networking, and career acceleration. Once accepted into the Management Trainee Program, employees receive training and development related to business processes, soft and hard skills development, and career stability within the company.

One company that offers Management Trainee programs is PT WOM Finance, established in 1982. The company operates in the fields of new motorcycle financing and multipurpose financing. The Management Trainee Program has several stages until employees are declared successful. The PT WOM Finance Management Trainee Program has a duration of 3 years from the time of joining the company. Starting from a 6-month Learning Program which includes In-Class Training, On The Job Training I (OJT I), On The Job Training II (OJT II), until the final stage entering the Placement stage for 2 years and 6 months, where the Management Trainees have entered the ranks of leaders and led a work unit based on their respective work functions.

However, on the other hand, this program is often accompanied by high work demands, a rapid adaptation process, strict performance targets, and significant psychological pressure. These conditions often lead to emotional exhaustion and work stress, especially for MT employees who are still transitioning from academia to the professional world.

In addition to emotional intelligence, work motivation is also a crucial factor influencing employee retention within an organization. Strong motivation, whether intrinsic or extrinsic, can encourage employees to persist, strive to achieve targets, and commit to company goals. Conversely, low work motivation can lead to decreased enthusiasm and engagement, as well as psychological exhaustion in the face of the demands of the Management Trainee program.

Constant work pressure without adequate emotional and motivational management skills can potentially lead to burnout. Burnout is defined as a chronic fatigue syndrome characterized by emotional exhaustion, cynicism or depersonalization toward work, and decreased self-efficacy. For Management Trainee employees, burnout can be critical because it occurs early in their careers, when commitment and loyalty to the company should be built.

In practice, companies often face the problem of high turnover intention among Management Trainee employees, even before the program is complete. Turnover intention is a psychological condition in which employees begin to develop a desire or tendency to leave the organization. If this condition is not managed properly, turnover intention has the potential to lead to actual turnover, which can result in losses for the company, both in terms of recruitment costs and training, as well as the loss of potential top talent.

Continuous work pressure without adequate emotional and motivational management skills can potentially lead to burnout. Burnout is defined as a chronic

fatigue syndrome characterized by emotional exhaustion, cynicism or depersonalization toward work, and decreased self-efficacy. For management trainees, burnout can be critical because it occurs early in their careers, when commitment and loyalty to the company should be established.

Various studies have shown a close relationship between burnout and turnover intention. Employees experiencing burnout tend to feel unable to meet job demands, lose meaning in their work, and begin to consider seeking other employment that they deem more suitable. In this context, burnout not only acts as a consequence of work pressure but can also serve as a mediating variable explaining how emotional intelligence and motivation influence turnover intention. Maslach and Leiter (2016) define burnout as a state of emotional exhaustion, cynicism toward work, and decreased personal accomplishment that arises from prolonged work stress. Burnout not only impacts performance but also increases the tendency for employees to leave the organization, known as turnover intention. Previous research has shown that burnout has a significant positive relationship with turnover intention, particularly among young and early-career employees (Alarcon, 2011; Rubenstein et al., 2019).

The high rate of early career resignations, as observed in the PT WOM Finance Management Trainee program, can be triggered by many factors, generally an imbalance between workload, employee emotional intelligence, and compensation. Previous research has empirically demonstrated that transparent compensation and work motivation can minimize employee turnover intention (Tj, 2019). However, high work pressure does not necessarily trigger turnover if the company and employees are able to manage it through work motivation. Work motivation has been shown to play a significant role as an intervening variable, bridging organizational work environment conditions and reducing employee turnover intention (Tj et al., 2024) and increasing job satisfaction (Ilham et al., 2025).

PT WOM Finance, a finance company in Indonesia, also conducts a Management Trainee program to prepare competent and high-integrity future leaders. However, like other companies in similar industries, PT WOM Finance potentially faces challenges related to mental resilience, motivation, and the risk of burnout among MT program participants. Therefore, it is crucial for companies to understand the psychological factors that influence MT employees' intentions to stay or leave the organization.

Based on this description, this study is expected to provide an empirical overview of the role of individual psychological factors in reducing burnout and turnover intention, and serve as a basis for companies to design more effective strategies for managing and retaining Management Trainee employees. This study is entitled "The effect of emotional intelligence and motivation of turnover intention through burnout in management trainee program employees (a study on wom finance)".

2. RESEARCH METHOD

The data used will be primary data, using a questionnaire method. The obtained data will be analyzed using statistical procedures to test the research hypotheses. Therefore, it can be concluded that this study will use a descriptive quantitative approach, conducting hypothesis testing using statistical methods. The data used are questionnaire data (survey results). This type of research is descriptive quantitative. This study aims to analyze the influence of emotional intelligence and motivation on turnover intention through burnout among employees in the management trainee program (a study at WOM Finance). This study used a closed-ended questionnaire as an instrument to obtain accurate and valid data. Researchers can use samples from the population if the population is large enough and the researcher feels it is possible to study the entire population, for example due to limited time, energy, or even funding. Therefore, the sample drawn from the population must be truly representative. In this study, the

measurement method will be determined using the Slovin formula with a 10% accuracy limit. According to Sugiyono (2019), this scale functions to measure the attitudes, opinions, and perceptions of individuals or groups towards a social phenomenon.

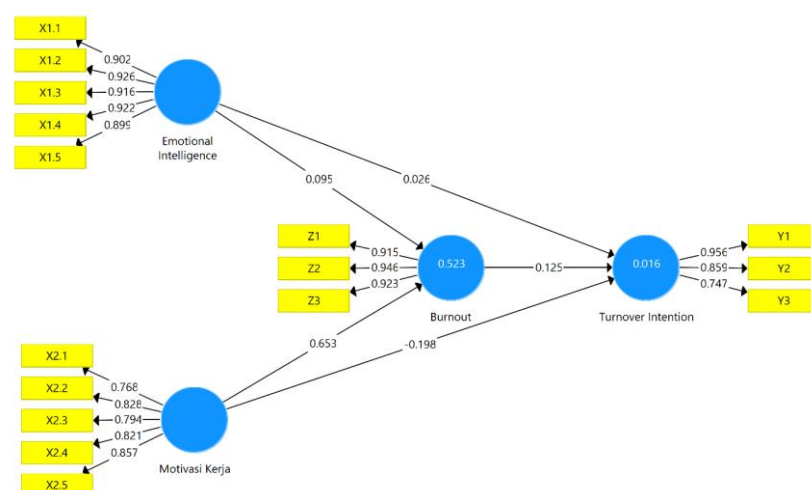
The population in this study is all employees currently in the Management Trainee program at PT WOM Finance, Tbk throughout Indonesia. The Management Trainee program lasts for three years from the time the employee joins the company. Data from active employees in the management trainee program recorded as of December 31, 2025, shows that the company has 467 management trainee program participants. The sample size was 82 respondents, who met the minimum requirements for PLS analysis. The analytical method applied in this study is Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the assistance of SmartPLS version 4 software. The model evaluation process in PLS is divided into two main stages: Evaluation of the Measurement Model (Outer Model) and Testing of the Structural Model (Inner Model).

3. RESULTS AND DISCUSSIONS

The population in this study was all employees currently in the Management Trainee program at PT WOM Finance, Tbk throughout Indonesia. The Management Trainee program runs for three years from the time the employee joins the company. Data on employees in the active Management Trainee program recorded as of December 31, 2025, showed that the company had 467 Management Trainee program participants. The sample size was 82 respondents who met the minimum requirements for PLS analysis. Data analysis was performed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of the SmartPLS 4 application. The model evaluation process in PLS is divided into two main stages, namely evaluation of the Measurement Model (Outer Model) and Testing of the Structural Model (Inner Model).

3.1 Outer Model Testing

The suitability of the research model construct with the data characteristics was tested with the help of SmartPLS software version 4. The research model whose influence will be tested can be seen in the following figure:



Figures 1. Research Model

Based on the image above, it shows the initial research model construct, based on the research construct there are 5 constructs, namely the Emotional Intelligence variable (X1) with 5 measurement indicators, the Work Motivation variable (X2) with 5

measurement indicators, the Turnover variable (Y) with 3 measurement indicators and the Burnout variable (Z) with 3 measurement indicators.

3.2 Validity Test Results

Validity testing in SmartPLS aims to ensure the validity of the constructs that form the model. The outer model evaluation uses convergent validity, which is measured through the correlation between item scores and constructs calculated by SmartPLS. An indicator is considered valid if the loading factor value is ≥ 0.7 , indicating that the indicator adequately represents the construct being measured. The following are the loading factor values for the research constructs based on the initial research model path diagram using SmartPLS version 4:

Table 1. Validity test results

Indicator	Outer Loading	Information
X1.1	0.902	Valid
X1.2	0.926	Valid
X1.3	0.916	Valid
X1.4	0.922	Valid
X1.5	0.899	Valid
X2.1	0.768	Valid
X2.2	0.828	Valid
X2.3	0.794	Valid
X2.4	0.821	Valid
X2.5	0.857	Valid
Y1	0.956	Valid
Y2	0.859	Valid
Y3	0.747	Valid
Z1	0.915	Valid
Z2	0.946	Valid
Z3	0.923	Valid

Based on the table above, the outer loading results in the measurement model show that all research indicators show very high loading values, ranging from 0.768 to 0.956 for the main research variables. Therefore, all indicators have met the convergent validity criteria because their values are above the minimum limit of 0.70. Therefore, it can be concluded that all indicators in this research model are valid and suitable for further analysis at the inner model stage.

3.3 Construct Validity Test Results

Table 2. Construct validity test result

Variable	Average Variance Extracted (AVE)
Burnout	0.862
Emotional Intelligence	0.833
Work motivation	0.663
Turnover Intention	0.737

Based on the results of the construct validity test, the AVE score for all variable constructs was greater than 0.5. This indicates that all variable constructs in this study met validity requirements.

3.4 Results of Discriminant Validity Test (Fornell Larcker Criterion)

Table 3 Results of discriminant validity test

	Burnout	Emotional Intelligence	Work Motivation	Turnover Intention
Burnout	0.928			

Emotional Intelligence	0.554	0.913		
Work Motivation	0.720	0.703	0.814	
Turnover Intention	-0.003	-0.044	-0.090	0.858

Based on the results of the discriminant validity test, it was found that the correlation value of the variable with its own construct was greater than the correlation value with other variable constructs. This indicates that all variable constructs are declared valid.

3.5 Reliability Test Results

Table 4. Result of discriminant validity test

Variable	Cronbach's Alpha	Composite Reliability
Burnout	0.920	0.949
Emotional Intelligence	0.950	0.962
Work Motivation	0.873	0.907
Turnover Intention	0.837	0.893

The table above shows that all variable constructs have a Cronbach's alpha ≥ 0.6 , and a composite reliability ≥ 0.7 and an Average Variance Extracted (AVE) ≥ 0.5 . This indicates that the indicators for each variable have met the requirements for reliability testing. After conducting validity and reliability tests, the results showed that the data used in this study were valid and reliable.

3.6 Results of Determination Test (R²)

Table 5. Result of determination test

	R Square	R Square Adjusted
Burnout	0.523	0.511
Turnover Intention	0.616	-0.022

Based on the results of the R-square test, the R-square score in the model with the dependent variable burnout was 0.523, indicating a 52.3% influence of the independent variables (emotional intelligence and work motivation) on burnout. Meanwhile, the R-square score in the model with the dependent variable turnover intention was 0.616, indicating that the influence of the independent variables (emotional intelligence and work motivation) and mediator (burnout) on turnover intention was 61.6%. Referring to Ghazali's (2016) criteria, both R-square values are in the strong category, so it can be concluded that the structural model in this study has excellent explanatory power.

3.7 Predictive Relevance Test (Q²)

Table 6. Predictive relevance test

	SSO	SSE	Q ² (=1-SSE/SSO)
Burnout	246.000	146.570	0.404
Emotional Intelligence	410.000	410.000	
Work Motivation	410.000	410.000	
Turnover Intention	246.000	258.179	0.050

Based on the results of the predictive relevance test, the Q-square score for burnout was 0.404 and turnover intention was 0.050. This indicates that the model has good predictive relevance, as the scores are above 0.

3.8 Results of Direct Hypothesis Testing

Table 7 Result of direct hypothesis testing

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Burnout -> Turnover Intention	0.125	2.691	0.040
Emotional Intelligence -> Burnout	0.095	2.832	0.006
Emotional Intelligence -> Turnover Intention	0.026	2.117	0.007
Work Motivation -> Burnout	0.653	6.281	0.000
Work Motivation -> Turnover Intention	0.198	2.818	0.014

Based on the results of the direct effect hypothesis test, the following P-values were obtained: Burnout on turnover: 0.040 (<0.05) significant effect, Emotional intelligence on burnout: 0.006 (<0.05) significant effect, Emotional intelligence on turnover: 0.007 (<0.05) significant effect, Work motivation on burnout: 0.000 (<0.05) significant effect, Work motivation on turnover: 0.014 (<0.05) significant effect.

3.9 Indirect Hypothesis Test Results (Mediating Variable)

Table 8. Indirect hypothesis test result (mediating variable)

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Emotional Intelligence -> Burnout -> Turnover Intention	0.012	2.379	0.005
Work Motivation -> Burnout -> Turnover Intention	0.082	2.658	0.011

Based on the results of the hypothesis test for indirect or mediation effects, the following p-values were obtained: Emotional intelligence through burnout on turnover: 0.005 (<0.05) significant effect, Work motivation through burnout on turnover: 0.011 (<0.05) significant effect. Therefore, it can be concluded that burnout can mediate the influence of emotional intelligence and work motivation on turnover intention.

4. CONCLUSION

This study successfully demonstrated that the dynamics of individual psychological conditions and work motivation play a significant role in influencing employee employment stability. Specifically, emotional intelligence and work motivation were shown to have a positive influence on increasing burnout and turnover intention. These findings indicate that high emotional competence and high work motivation in certain environments, if not managed within a balanced ecosystem, can actually escalate employees' psychological burden, ultimately increasing their intention to leave the organization. Conversely, burnout was found to have a direct positive influence on turnover intention and also act as a mediating variable, bridging the influence of emotional intelligence and work motivation on employees' decisions to resign. This confirms that chronic physical and mental exhaustion syndrome (burnout) is a key catalyst accelerating the emergence of resignation intentions. Therefore, to reduce employee turnover, company management needs to focus not only on increasing motivation but also on creating protective policies that mitigate the risk of work stress. By implementing appropriate strategies such as rational workload evaluation, emotional intelligence-based stress management programs, and providing well-being benefits, companies can be more successful in controlling burnout rates. These preventative measures will ultimately not only increase employee retention but also strengthen organizational stability and productivity on an ongoing basis. Future research is recommended to expand the scope of the study to include companies in various regions or other industrial sectors to achieve better results. Given that this study focused solely

on financial companies, the results may not fully reflect conditions in the national sector or other industrial sectors. Based on the research findings, several recommendations can be made, including: Increasing the sample size to improve the accuracy of the results of future research, It is hoped that future research will add or expand the range of independent variables, Future researchers can increase the number of international journals to serve as a reliable and accurate guideline.

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