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Emotional Intelligence and Turnover Intention: The Mediating Roles of Job Satisfaction and Burnout

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ABSTRACT

Purpose – This study examines how emotional intelligence affects turnover intention among contract employees in the marketing division of Bank BRI, West Java, and identifies job satisfaction and burnout as the mediating mechanisms.

Methodology – Using an ex post facto, cross-sectional correlational design, data were collected through a self-administered questionnaire from 171 outsourced contract employees in the marketing division of Bank BRI branches in West Java, selected by purposive sampling. Direct effects were estimated using simple linear regression and SEM-PLS, while mediation was tested using the causal-steps procedure and the Sobel test.

Findings – Emotional intelligence increased job satisfaction ($\beta = 1.953$) and reduced burnout ($\beta = -1.143$) and turnover intention ($\beta = -0.282$). Job satisfaction partially mediated the relationship (Sobel = 2.755), while burnout produced full mediation (Sobel = 5.353), rendering the direct effect insignificant.

Originality/Novelty – The study tests job satisfaction and burnout as parallel mediators and shows that burnout, not job satisfaction, is the dominant pathway linking emotional intelligence to turnover intention within an under-examined outsourced banking workforce. Drawing on Affective Events Theory and the Job Demands–Resources model, it shows that emotional intelligence operates mainly as a personal resource that buffers strain rather than only as a driver of positive job attitudes.

Implications – Organizations can lower turnover by providing emotional-intelligence training, managing peak workloads, and adopting work–life-balance policies to reduce burnout and strengthen retention.

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INTRODUCTION

The high turnover intention among outsourced employees in the marketing department of Bank Rakyat Indonesia is a serious problem that can reduce motivation, disrupt teamwork, and negatively impact organizational performance (Said et al., 2023). Employees who plan to leave incur additional costs in the form of recruiting and training new staff, while also resulting in the loss of knowledge and skills that are difficult to replace (Duda & Žůrková, 2013). Afsar et al. (2025) add that personnel changes within an organization can result in disutilities, such as additional costs, the loss of interpersonal relationships, and the loss of institutional knowledge possessed by departing employees. These conditions directly hinder the achievement of the organization's long-term goals, making the management of turnover intention key to the organization's stability and sustainable success. This issue is particularly salient for outsourced marketing staff, who work under fixed-term contracts and sales targets while interacting intensively with customers, a combination that continuously drains their emotional resources and weakens their attachment to the organization (Hobfoll et al., 2018).

Emotional intelligence is a key factor in handling highly emotionally charged tasks, particularly in high-pressure work environments (Salameh-ayanian et al., 2025). Poorly managed emotional exhaustion often precedes turnover intention, which ultimately leads to high employee turnover (Halbesleben & Buckley, 2004; Maslach et al., 2001). Various studies indicate that turnover intention is influenced by several factors, including organizational commitment, job satisfaction, burnout, organizational fit, and emotional intelligence (Akter et al., 2026; Nopiah & Sattar, 2020). Employees with high emotional intelligence tend to be better able to manage interpersonal relationships and cope with work-related stress, resulting in a lower tendency to leave the organization (Nugraha, 2024). This indicates that emotional intelligence plays a strategic role in maintaining human resource stability, particularly in the banking sector, which is characterized by high work demands.

This study integrates three complementary theoretical perspectives. First, Bar-On's model of emotional–social intelligence conceptualizes emotional intelligence as a set of interrelated emotional and social competencies that determine how effectively individuals understand themselves and others, relate to people, and cope with daily demands (Bar-On, 2006; Mayer et al., 2008). Second, Affective Events Theory proposes that work events generate affective reactions that accumulate into work attitudes, such as job satisfaction, which subsequently drive attitude-based behaviours, including withdrawal intentions (Ashkanasy & Dorris, 2017; Weiss & Cropanzano, 1996). Third, the Job Demands–Resources (JD-R) model and Conservation of Resources (COR) theory explain that sustained job demands deplete employees' energy and lead to burnout, whereas personal and job resources buffer this health-impairment process and foster positive work attitudes (Bakker & Demerouti, 2017; Demerouti et al., 2001; Hobfoll et al., 2018). Within this integrated framework, emotional intelligence functions as a personal resource that shapes how employees appraise and regulate affective events; job satisfaction represents the attitudinal (motivational) pathway, burnout represents the strain (health-impairment) pathway, and turnover intention is the final withdrawal outcome (Bakker et al., 2023; Mobley, 1977). This integration provides the rationale for positioning job satisfaction and burnout as two parallel mechanisms through which emotional intelligence relates to turnover intention.

Nevertheless, empirical evidence regarding the relationship between emotional intelligence and turnover intention remains mixed. Studies in the banking sector and meta-analytic evidence report that employees with higher emotional intelligence are less inclined to leave (Giao et al., 2020; Miao et al., 2017), yet the magnitude and significance of this effect

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vary considerably across samples and organizational contexts. Moon and Hur (2011) found that not all dimensions of emotional intelligence were associated with emotional exhaustion, whereas Hong and Lee (2016) showed that emotional intelligence influenced nurses' turnover intention mainly indirectly through stress- and burnout-related processes. Similarly, Zambrano-Chumo & Guevara (2024) reported that a personal psychological resource had no direct effect on turnover intention once burnout was taken into account. This discrepancy in findings suggests that other variables act as mediators, with job satisfaction and *burnout* likely serving as mediating mechanisms that explain the relationship between emotional intelligence and *turnover intention*. However, prior studies have typically examined job satisfaction or burnout separately and mostly among nurses, teachers, and hospitality workers (Felicia et al., 2023; Lu & Gursoy, 2016; Mérida-López & Extremera, 2017). Consequently, the relative strength of the attitudinal and strain pathways when both are tested simultaneously remains unclear, particularly for outsourced banking employees in Indonesia, whose employment insecurity and target-driven tasks make them especially vulnerable to emotional exhaustion. The proposed relationships are illustrated in the research framework in Figure 1.

The hypothesized relationships follow from these theoretical arguments. Employees with higher emotional intelligence perceive, understand, and regulate their own and others' emotions more accurately; therefore, they interpret workplace events more constructively and build better relationships with customers, peers, and supervisors, which fosters job satisfaction (H1) (Extremera et al., 2018; Miao et al., 2017). The same competencies act as a personal resource that helps employees cope with emotional demands and prevents resource depletion, thereby reducing burnout (H2) (Mendonça et al., 2023; Mérida-López & Extremera, 2017). Because emotionally intelligent employees manage stressors and interpersonal conflicts more effectively, they are less likely to develop an intention to leave (H3) (Giao et al., 2020; Nugraha, 2024). In line with the withdrawal process model, satisfied employees have fewer reasons to search for alternative jobs; thus, job satisfaction is expected to reduce turnover intention (H4) (Mobley, 1977; Tett & Meyer, 1993). According to the JD-R model, burnout reflects an exhausted energetic state that erodes positive evaluations of the job, lowering job satisfaction (H5), and motivates employees to withdraw in order to protect their remaining resources, thereby increasing turnover intention (H6) (Alarcon, 2011; Bakker & Demerouti, 2017; Lu & Gursoy, 2016).

Combining these direct links implies two indirect pathways. In the attitudinal pathway, emotional intelligence increases job satisfaction, which, in turn, lowers turnover intention (H7) (Sopiah & Mamang Sangadji, 2020; Weiss & Cropanzano, 1996). In the strain pathway, emotional intelligence reduces burnout, which subsequently weakens the intention to leave (H8) (Hong & Lee, 2016; Salama et al., 2022). Accordingly, the following hypotheses are proposed:

H1*: Emotional intelligence has a positive effect on job satisfaction.*
H2: Emotional intelligence has a negative effect on burnout.
H3: Emotional intelligence has a negative effect on turnover intention.
H4: Job satisfaction has a negative effect on turnover intention.
H5: Burnout has a negative effect on job satisfaction.
H6: Burnout has a positive effect on turnover intention.
H7: Job satisfaction mediates the negative relationship between emotional intelligence and turnover intention.

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H8: Burnout mediates the negative relationship between emotional intelligence and turnover intention.

Given this gap, this study aims to examine the mediating roles of job satisfaction and *burnout* in the relationship between emotional intelligence and turnover intention among employees in the marketing division of Bank BRI branches in West Java. The theoretical framework used includes Bar-On's Emotional Intelligence Framework and Affective Events Theory, which explains how affective events in the workplace influence employees' attitudes and behaviours (Barros de Abreu & Monteiro de Carvalho, 2026). The novelty of this study lies in (1) testing job satisfaction and burnout simultaneously as parallel mediators within a single framework, thereby revealing which pathway dominates; (2) integrating Bar-On's emotional intelligence model with Affective Events Theory and the JD-R model to explain both the attitudinal and the strain mechanisms; and (3) examining outsourced marketing employees in the Indonesian state-owned banking sector, a workforce that has received limited empirical attention. Theoretically, this study is expected to contribute to the field of organizational psychology, particularly the Job Demands-Resources Model and Affective Events Theory. Practically, the results of this study can serve as a reference for managers and human resource practitioners in designing emotional intelligence training programs and creating a conducive work environment to reduce employee burnout and turnover intention.

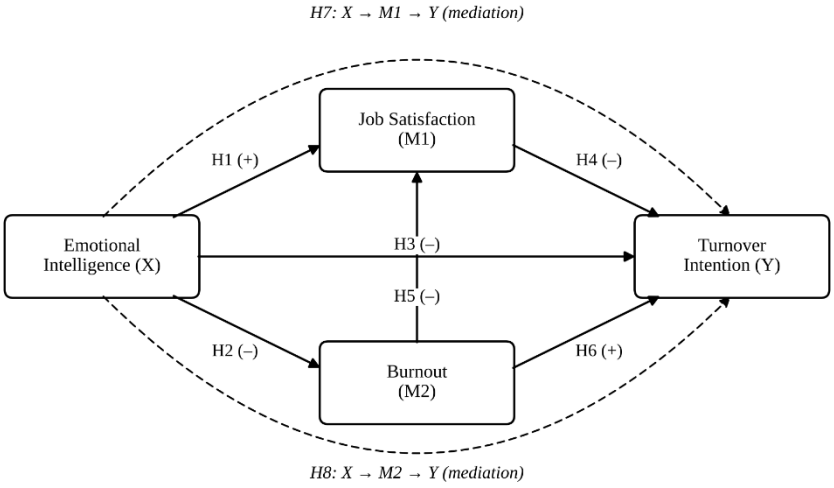


Figure 1. *Research Framework*

METHOD

This study examines the relationships among emotional intelligence, job satisfaction, burnout, and turnover intention among contract employees at Bank BRI in West Java, conducted from January to March 2024. The study employs an ex post facto design with a correlational approach, without experimental manipulation. A quantitative, cross-sectional survey approach was adopted because the study aims to test theoretically derived relationships among naturally occurring variables rather than to manipulate them.

The population comprised all outsourced (contract) employees working in the marketing division of Bank BRI branch offices in West Java. Because a complete sampling frame of outsourced employees was not available, a non-probability purposive sampling technique was applied using the following criteria: (1) employed under an outsourcing (contract) arrangement,

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(2) assigned to marketing functions at a Bank BRI branch office in West Java, and (3) willing to participate voluntarily in the survey. A total of 171 employees met these criteria and completed the questionnaire, constituting the final sample. This sample size exceeds the minimum requirement for PLS-SEM based on the ten-times rule; since the maximum number of structural paths directed at a construct in the model is three, at least 30 observations are required (Hair et al., 2019).

Data collection was conducted using a questionnaire comprising: 16 items for emotional intelligence, 20 items for job satisfaction, 12 items for burnout (covering emotional exhaustion, depersonalization, and personal accomplishment), and 3 items for *turnover intention*. Emotional intelligence was operationalized with reference to Bar-On's emotional–social intelligence framework (Bar-On, 2006); job satisfaction captured employees' affective evaluation of the intrinsic and extrinsic aspects of their job; burnout followed the three-dimensional conceptualization proposed by Maslach et al. (2001); and turnover intention reflected employees' propensity to leave the organization (Mobley, 1977). All items were answered on a Likert-type scale.

Data were collected through a self-administered questionnaire distributed to eligible employees between January and March 2024. Respondents were informed of the purpose of the study, participation was voluntary, and anonymity and confidentiality were guaranteed to minimize social desirability bias. The questionnaires were completed simultaneously within a single time period (cross-sectional).

Instrument validity was assessed using item–total (Pearson) correlations by comparing the calculated r with the critical r-table value, and reliability was assessed using Cronbach's alpha with a minimum threshold of 0.60. The classical assumption tests applied include tests for normality, multicollinearity, and heteroscedasticity. An autocorrelation test was not required given the cross-sectional nature of the study design. Direct relationships (H1–H6) were estimated using simple linear regression, and the path models were visualized and cross-checked using SEM-PLS (SmartPLS 3). Mediation (H7–H8) was tested using the causal-steps procedure of Baron and Kenny (1986), which requires that (a) the predictor significantly affects the outcome (path c), (b) the predictor significantly affects the mediator (path a), and (c) the mediator significantly affects the outcome when the predictor is controlled (path b). The significance of the indirect effect (a × b) was then confirmed using the Sobel test (Sobel, 1982). Full mediation is indicated when the direct effect (c′) becomes non-significant after the mediator is included, whereas partial mediation is indicated when it remains significant.

This study aims to examine the effect of emotional intelligence on job satisfaction, burnout, and turnover intention, as well as the mediating roles of job satisfaction and burnout in the relationship between emotional intelligence and turnover intention. The findings are expected to provide practical insights for human resource management in enhancing job satisfaction and reducing turnover rates among contract employees in the banking sector.

RESULT AND DISCUSSION

The following are the results of the descriptive analysis of the respondent profiles in this study:

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Table 1. Respondent Characteristics

Age (Years)	Total	Percentage
21–25	12	7.02
26–30	82	47.95
31–35	77	45.03
Σ	171	100
Gender	**Total**	**Percentage**
Male	71	41.52
Women	100	58.48
Σ	171	100
Education	**Total**	**Percentage**
Diploma	51	29.82
Bachelor's Degree	120	70.18
Σ	171	100
Work Period	**Total**	**Percentage**
< 1 year	8	4.68
1–3 years	163	95.32
Σ	171	100

This study involved 171 contract employees of Bank BRI in West Java. The majority of respondents were aged 26–30 years (47.95%), female (58.48%), held a Bachelor's degree (S1) (70.18%), and had been employed for 1–3 years (95.32%). As shown in Table 1, this composition reflects a young, well-educated workforce with relatively short tenure, which is typical of outsourced banking marketing staff whose fixed-term contracts make them more mobile than permanent employees.

Validity and Reliability Testing

All items in the instrument for the four variables—emotional intelligence, job satisfaction, burnout, and turnover intention—were found to be valid (calculated r > table r). Reliability tests showed that the Cronbach's Alpha values for all variables were above 0.600, indicating that the instrument is reliable and consistent in measuring the constructs in question, as shown in Table 2.

Table 2. Reliability Tests Related to the Reliability of Research Variables

Variable	r alpha	Min. Reliability	Status
Emotional Intelligence	0.757	0.600	Reliable
Job Satisfaction	0.863	0.600	Reliable
Burnout	0.783	0.600	Reliable
Employee Turnover Intention	0.612	0.600	Reliable

Table 2 shows that Cronbach's alpha values ranged from 0.612 (turnover intention) to 0.863 (job satisfaction), all exceeding the minimum threshold of 0.600. Job satisfaction demonstrated the highest internal consistency, whereas turnover intention, measured with only three items, showed acceptable but comparatively lower reliability, which is common for short scales. Therefore, all constructs were measured consistently and were suitable for further analysis.

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Table 3. Descriptive Statistics and Correlation Matrix

Var.	Mean	SD	EI	JS	B	TI
Emotional Intelligence (EI)	36.01	3.16	1	0.928	-0.934	-0.698
Job Satisfaction (JS)	90.09	6.66		1	-0.910	-0.703
Burnout (B)	36.76	12.63			1	0.750
Turnover Intention (TI)	4.41	1.32				1

Table 3 serves two purposes in this study. First, it describes the central tendency (mean) and dispersion (standard deviation) of each construct, providing an overview of respondents' levels of emotional intelligence, job satisfaction, burnout, and turnover intention. Second, it presents the bivariate Pearson correlations among the constructs, which provide preliminary evidence of the direction and strength of the hypothesized relationships before the regression and mediation analyses are conducted.

Employees have high average scores for emotional intelligence (36.01), job satisfaction (90.09), and burnout (36.76), while turnover intention falls into the low category (mean = 4.41). The correlation matrix shows a consistent pattern: emotional intelligence is strongly positively correlated with job satisfaction (r = 0.928) and strongly negatively correlated with burnout (r = -0.934) and turnover intention (r = -0.698). Burnout is positively correlated with turnover intention (r = 0.750), indicating that the higher the burnout, the greater the employee's desire to leave. The relatively large standard deviation of burnout (SD = 12.63) indicates substantial variation in burnout experiences among respondents. Moreover, the very high correlations of emotional intelligence with job satisfaction and burnout suggest that these constructs share considerable variance, which should be considered when interpreting the magnitude of the regression coefficients.

A multicollinearity test was conducted to determine whether there is a strong correlation among the independent variables.

Table 4. Multicollinearity Test

Variable	*Multicollinearity Statistics*	
	Tolerance	*VIF*
Emotional Intelligence - Job Satisfaction	0.239	4.190
Emotional Intelligence - *Burnout*	0.239	4.190
Emotional Intelligence – Turnover Intention	0.239	4.190

All three classical assumptions are met. (a) Normality: The Kolmogorov-Smirnov test yielded a significance value >0.05 for all models, indicating that the data are normally distributed. (b) Multicollinearity: The VIF value for the emotional intelligence variable in all models is 4.190—below the threshold of 10, and the tolerance value (0.239) exceeds 0.10—so no multicollinearity was found. (c) Heteroscedasticity: The Glaser test yielded p-values >0.05 across all models, indicating homogeneous residual variance in all regression models. Hence, the regression models satisfy the classical assumptions and are appropriate for hypothesis testing.

Linear Regression Analysis (Direct Effects)

All six regression paths were significant at $p < 0.001$. The main findings are summarized in Table 5 below:

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Table 5. Linear Regression Analysis

Regression	β	t-value	Sig
Emotional Intelligence → Job Satisfaction	1.953	32.326	0.000
Emotional Intelligence → Burnout	-1.143	-34.017	0.000
Emotional Intelligence → Turnover Intention	-0.282	-12.356	0.000
Job Satisfaction → Turnover Intention	-0.135	-12.848	0.000
Burnout → Job Satisfaction	-1.565	-28.446	0.000
Burnout → Turnover Intention	0.248	14.752	0.000

The results of the study indicate that emotional intelligence has a positive effect on job satisfaction (β = +1.953), such that employees who are able to manage their emotions and build good interpersonal relationships tend to experience higher job satisfaction. Emotional intelligence also reduces *burnout* (β = -1.143) and *turnover intention* (β = -0.282), as individuals with high emotional intelligence are better able to manage work-related stress, leading to greater loyalty toward the organization. On the other hand, *burnout* was found to significantly reduce job satisfaction (β = -1.565) due to emotional exhaustion and low motivation, while simultaneously increasing *turnover intention* (β = +0.248). High job satisfaction, in turn, contributes to improved employee retention by reducing *turnover intention* (β = -0.135). Accordingly, H1, H2, H3, H4, H5, and H6 are supported. Because the coefficients are unstandardized, their magnitudes reflect the different measurement scales of the constructs and should be compared with caution. Overall, these findings confirm that emotional intelligence is a key factor that directly and indirectly influences employee well-being and loyalty through the mechanisms of job satisfaction and *burnout*.

Mediation Analysis

Mediation analysis using the *causal step* approach indicates that job satisfaction mediates the relationship between emotional intelligence and *turnover intention*. This means that emotional intelligence indirectly reduces *turnover intention* by increasing employee job satisfaction.

Table 6. Mediation Analysis I

	β	t	p-value
Emotional Intelligence → Turnover Intention (path c)	-0.282	-12.356	0.000
Emotional Intelligence → Job Satisfaction (path a)	1.953	32.326	0.000
Job Satisfaction → Turnover Intention, controlling for Emotional Intelligence (path b)	-0.081	-2.766	0.005

The mediation model based on these results is illustrated in Figure 2.

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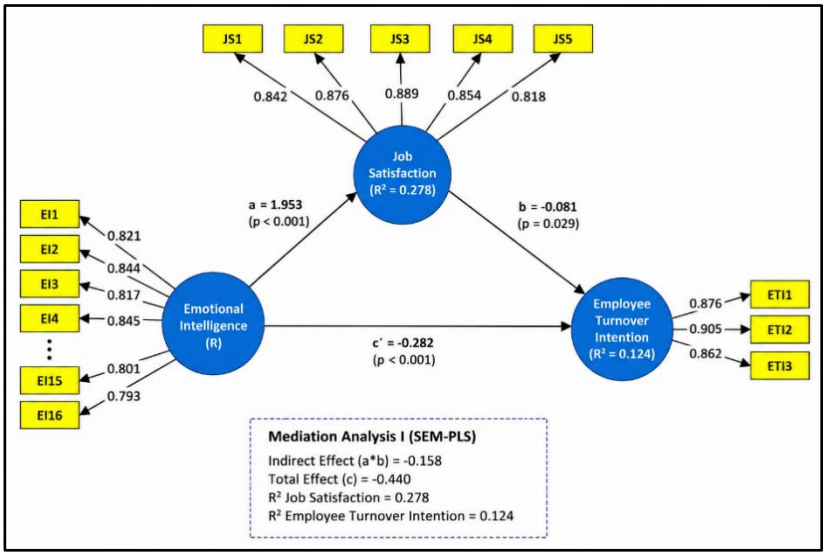


Figure 2. *Mediation Analysis I*
Source: *Results of data analysis using SEM-PLS 3, 2024*

Table 6 shows that emotional intelligence significantly reduces turnover intention (path c: β = –0.282; p < 0.001) and increases job satisfaction (path a: β = 1.953; p < 0.001), while job satisfaction remains a significant negative predictor of turnover intention after emotional intelligence is controlled (path b: β = –0.081; p = 0.005). Based on Figure 2, the Sobel test yielded a value of 2.755 (p = 0.006 < 0.05), confirming that job satisfaction partially mediates the relationship between emotional intelligence and turnover intention. This means that emotional intelligence influences turnover intention both directly and through increased job satisfaction. Thus, H7 is supported.

Table 7. Mediation Analysis II

	β	t	p-value
Emotional Intelligence → Turnover Intention (path c)	-0.282	-12.356	0.000
Emotional Intelligence → Burnout (path a)	-1.143	-34.017	0.000
Burnout → Turnover Intention, controlling for Emotional Intelligence (path b)	0.256	5.421	0.000

The mediation model based on these results is illustrated in Figure 3.

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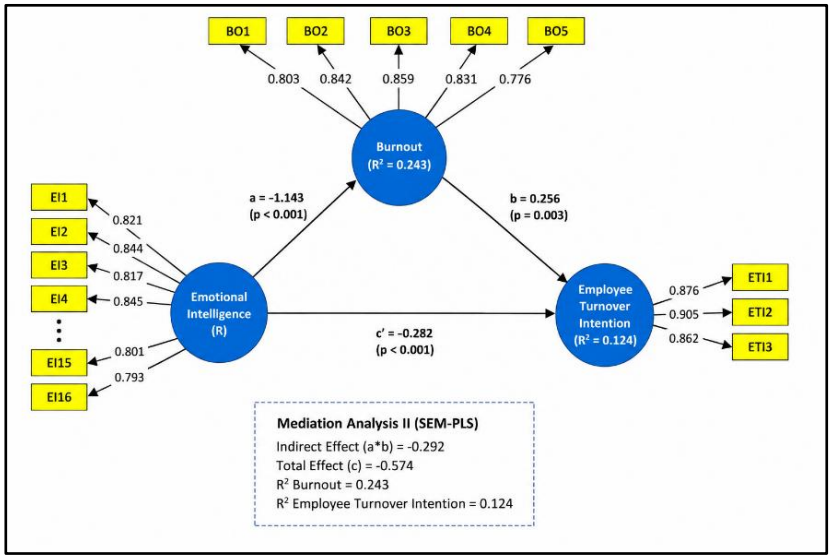


Figure 3. *Mediation Analysis II*
Source: *Results of data analysis using SEM-PLS 3, 2024*

Table 7 shows that emotional intelligence significantly reduces burnout (path a: $\beta = -1.143$; $p < 0.001$) and that burnout significantly increases turnover intention when emotional intelligence is controlled (path b: $\beta = 0.256$; $p < 0.001$). As shown in Figure 3, the Sobel test yielded a value of 5.353 ($p < 0.001$). After including burnout, the direct effect of emotional intelligence on turnover intention became insignificant ($c' = 0.011$; $p = 0.856$), indicating full mediation. In other words, the effect of emotional intelligence on turnover intention is fully transmitted through reduced burnout; thus, H8 is supported.

DISCUSSION

This section discusses each hypothesis in light of the theoretical framework and previous empirical studies. Overall, all eight hypotheses are supported, and the findings reveal that burnout is the dominant mechanism linking emotional intelligence to turnover intention.

Emotional Intelligence and Job Satisfaction (H1)

The first hypothesis is supported: emotional intelligence has a positive and significant effect on job satisfaction ($\beta = 1.953$; $p < 0.001$). Outsourced marketing employees who can recognize, understand, and regulate their emotions evaluate their jobs more favourably, even though they work under contract-based arrangements and sales targets. This result is consistent with Affective Events Theory, which proposes that the affective reactions generated by daily work events accumulate into job attitudes (Ashkanasy & Dorris, 2017; Weiss & Cropanzano, 1996). Emotionally intelligent employees tend to reappraise negative customer encounters, avoid prolonged negative affect, and maintain positive relationships with supervisors and colleagues; as a result, the cumulative balance of their affective experiences at work becomes more positive and is reflected in higher satisfaction. The finding corroborates meta-analytic evidence that emotional intelligence is one of the most consistent dispositional correlates of job satisfaction (Miao et al., 2017; Pirsoul et al., 2023), as well as studies showing that emotional intelligence increases satisfaction by fostering work engagement and favourable perceptions of the work environment (Extremera et al., 2018; Mokhtar et al., 2024). It is also in line with Giao et al. (2020), who demonstrated the importance of emotional intelligence in shaping banking

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employees' work-related attitudes and retention in Vietnam, and with Soto-Rubio et al. (2020), who reported that emotional intelligence enhances job satisfaction in emotionally demanding occupations. Moreover, emotional intelligence among leaders has been shown to build trust and improve employees' work outcomes, indicating that emotional competencies shape the relational climate in which satisfaction develops (Lee et al., 2023). In the context of Bank BRI, marketing staff must repeatedly persuade customers and cope with rejection; hence, the ability to manage these emotional episodes appears to protect their evaluation of the job itself.

Emotional Intelligence and Burnout (H2)

The second hypothesis is supported, as emotional intelligence has a negative and significant effect on burnout ($\beta = -1.143$; $p < 0.001$). Employees with higher emotional intelligence experience lower emotional exhaustion and depersonalization and maintain a stronger sense of personal accomplishment. From the perspective of the JD-R model and COR theory, emotional intelligence operates as a personal resource that enables employees to cope with job demands and prevents the progressive loss of energy that characterizes burnout (Bakker & Demerouti, 2017; Hobfoll et al., 2018). Emotionally intelligent employees are more likely to identify the sources of their stress, regulate negative emotions, and seek social support, which interrupts the health-impairment process before it develops into chronic exhaustion (Edú-Valsania et al., 2022; Maslach et al., 2001). This result is consistent with the meta-analysis by Mendonça et al. (2023), which confirmed a negative association between emotional intelligence and job burnout, and with the systematic review by Mérida-López and Extremera (2017), which identified emotional intelligence as a protective factor against burnout. It also supports Moon and Hur (2011), who found that emotional intelligence reduces emotional exhaustion arising from emotional labour among retail sales employees, and Soto-Rubio et al. (2020), who showed that emotional intelligence attenuates burnout under high psychosocial risks. Similarly, Wang et al. (2024) demonstrated that emotion regulation is strongly and negatively related to burnout. For outsourced marketing staff who simultaneously face sales targets, customer complaints, and job insecurity, emotional intelligence therefore appears to be a critical internal buffer. These findings imply that the bank and its outsourcing partners should complement workload management with programmes that develop employees' emotional self-regulation and stress-management skills.

Emotional Intelligence and Turnover Intention (H3)

The results support the third hypothesis: emotional intelligence has a negative and significant effect on turnover intention ($\beta = -0.282$; $p < 0.001$). Employees who are able to understand and manage emotions are less inclined to think about quitting, searching for alternative jobs, or leaving the organization. Emotionally intelligent employees can assess work situations more accurately, resolve interpersonal conflicts constructively, and adapt to changing demands, which reduces the negative experiences that typically trigger withdrawal cognitions (Bar-On, 2006; Joseph & Newman, 2010). This finding is consistent with Giao et al. (2020), who reported that emotional intelligence reduces turnover intention among bank employees in Vietnam, and with the meta-analysis by Miao et al. (2017), which identified a negative relationship between emotional intelligence and turnover intention. It is also in line with Nugraha (2024), who argued that emotional intelligence mitigates employee turnover through better psychological adjustment, and with Pirsoul et al. (2023), who showed that emotional intelligence is associated with more favourable career-related outcomes. Nevertheless, the magnitude of this direct effect is smaller than the effects of emotional intelligence on job

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satisfaction and burnout, and, as shown in the mediation analysis, it disappears once burnout is included in the model. This pattern echoes Hong and Leem (2016), who found that emotional intelligence affects nurses' turnover intention largely through stress- and burnout-related processes, and helps explain why previous studies that examined only the direct effect produced inconsistent results. Therefore, emotional intelligence should be viewed as a distal antecedent of turnover intention whose influence is realized through the psychological states it shapes, rather than as a direct determinant of employees' decisions to leave.

Job Satisfaction and Turnover Intention (H4)

The fourth hypothesis is supported, as job satisfaction has a negative and significant effect on turnover intention ($\beta = –0.135$; $p < 0.001$). Employees who are satisfied with their work, supervision, colleagues, and rewards are less likely to consider leaving the organization. This finding is consistent with Mobley (1977) withdrawal model, in which dissatisfaction triggers thoughts of quitting, job search, and ultimately the intention to leave. It is also in line with meta-analytic evidence identifying job satisfaction as one of the strongest attitudinal predictors of turnover intention and actual turnover (Griffeth et al., 2000; Tett & Meyer, 1993). More recent studies confirm this relationship in banking and service contexts: Sopiah and Sangadji (2020) found that job satisfaction reduces turnover intention among state-owned commercial bank employees in Indonesia, while Lu and Gursoy (2016) and Scanlan & Still (2019) reported that low satisfaction is a direct precursor of the intention to leave. Moreover, Gajenderan et al. (2023) emphasized that low motivation and disengagement, which typically accompany dissatisfaction, weaken employees' willingness to stay. For outsourced employees, job satisfaction is particularly important because their formal attachment to the bank is weak; they have limited access to the career paths and benefits available to permanent staff, so the day-to-day satisfaction they derive from their work becomes a central reason to remain. Consequently, the bank should pay attention to the controllable sources of satisfaction for outsourced marketing staff, such as fair target setting, recognition of performance, supportive supervision, and transparent contract-renewal procedures, to reduce the risk of voluntary turnover.

Burnout and Job Satisfaction (H5)

The fifth hypothesis is supported, as burnout has a negative and significant effect on job satisfaction ($\beta = –1.565$; $p < 0.001$). Employees who experience emotional exhaustion, depersonalization, and reduced personal accomplishment evaluate their jobs less favourably. According to the JD-R model, prolonged exposure to high job demands without adequate resources initiates a health-impairment process that drains employees' energy and simultaneously undermines their positive attitudes toward work (Bakker et al., 2023; Demerouti et al., 2001). When employees feel exhausted, they tend to perceive their tasks as burdensome, distance themselves from customers and colleagues, and doubt their own effectiveness, which erodes the sources of satisfaction in the job. This result is consistent with the meta-analysis by Alarcon (2011), which found strong negative relationships between burnout dimensions and job satisfaction, and with Wang et al. (2024), who confirmed a significant negative correlation between burnout and job satisfaction across studies. It also corroborates Kim et al. (2017) and Lu and Gursoy (2016), who showed that burnout reduces employees' satisfaction, as well as Felicia et al. (2023), who found that burnout and job satisfaction jointly transmit the effects of psychosocial risks on intention to leave among Indonesian employees. In the present study, the large coefficient suggests that burnout is the most influential determinant of job satisfaction among outsourced marketing staff. This implies that efforts to improve satisfaction through

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incentives alone are unlikely to succeed if the underlying causes of exhaustion—excessive targets, prolonged overtime, and emotionally demanding customer interactions—are not addressed. Monitoring early signs of exhaustion and providing adequate job resources are therefore essential to sustain satisfaction.

Burnout and Turnover Intention (H6)

The sixth hypothesis is supported, as burnout has a positive and significant effect on turnover intention ($\beta = 0.248$; $p < 0.001$). The more exhausted and detached employees feel, the stronger their intention to leave the organization. COR theory explains that employees whose resources are depleted are motivated to protect what remains, and withdrawing from the stressful environment is one of the most direct ways to do so (Hobfoll et al., 2018). Within the JD-R framework, burnout is likewise regarded as a key mechanism through which job demands lead to negative organizational outcomes, including withdrawal (Bakker et al., 2014; Schaufeli & Bakker, 2004). This finding is consistent with Halbesleben and Buckley (2004), who identified turnover as a major consequence of burnout, with Salama et al. (2022), who demonstrated that job burnout increases employees' turnover intention, and with Üngüren et al. (2024), who documented close links between job stress, burnout, and turnover intention. It is also in line with Said et al. (2023), who found that work stress mediates the effect of workload on turnover intention among employees of Bank BRI, and with Zhang et al. (2024), who showed that hindrance stressors raise turnover intention by depleting work engagement. For outsourced marketing staff, burnout is especially likely to translate into turnover intention because the perceived cost of leaving is relatively low: they have short tenure, limited firm-specific investment, and access to alternative contract-based jobs. Consequently, unmanaged burnout represents a direct threat to workforce stability, and the bank and its outsourcing providers should monitor workloads during peak periods, ensure adequate recovery time, and provide channels for employees to voice work-related stress before it develops into an intention to quit.

Mediating Role of Job Satisfaction (H7)

The seventh hypothesis is supported. Job satisfaction partially mediates the relationship between emotional intelligence and turnover intention (Sobel $z = 2.755$; $p = 0.006$), as the direct effect of emotional intelligence remained significant after job satisfaction was included. This means that emotional intelligence reduces turnover intention partly because it makes employees more satisfied with their jobs, and partly through other mechanisms. The finding supports the attitudinal pathway proposed by Affective Events Theory, in which emotional competencies shape the affective experiences that accumulate into job satisfaction, and job satisfaction subsequently drives attitude-based behaviours such as the decision to stay or leave (Ashkanasy & Dorris, 2017; Weiss & Cropanzano, 1996). It is consistent with Sopiah and Sangadji (2020), who found that job satisfaction transmits the effect of job stress on turnover intention among bank employees, and with Felicia et al. (2023), who identified job satisfaction as a mediator of intention to leave in Indonesia. Similar mediating roles of job satisfaction have been reported by Lu and Gursoy (Lu & Gursoy, 2016), and Ahmad et al. (2022) emphasized that a supportive work environment improves job satisfaction and its related outcomes. Meta-analytic evidence also suggests that job satisfaction is an important channel through which emotional intelligence relates to withdrawal intentions (Miao et al., 2017). However, the indirect effect through job satisfaction is relatively small, indicating that satisfaction alone cannot fully explain why emotionally intelligent employees intend to stay. For outsourced employees whose employment terms are largely fixed by contract, improving satisfaction has limited capacity to retain staff

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unless it is accompanied by measures that address the strain they experience, which is examined in the next pathway.

Mediating Role of Burnout (H8)

The eighth hypothesis is supported, and burnout emerges as the dominant mediating mechanism. The Sobel test confirmed a significant indirect effect ($z = 5.353$; $p < 0.001$), and the direct effect of emotional intelligence on turnover intention became non-significant once burnout was included ($c' = 0.011$; $p = 0.856$), indicating full mediation. Thus, emotional intelligence lowers turnover intention primarily because it prevents employees from becoming exhausted and detached from their work. This result supports the strain pathway of the JD-R model, in which personal resources mitigate the health-impairment process and thereby reduce withdrawal (Bakker et al., 2014, 2023), as well as Bar-On's view that emotional intelligence enables individuals to manage stress and maintain positive relationships (Bar-On, 2006). The finding is consistent with Hong and Lee (2016), who found that emotional intelligence affects nurses' turnover intention through burnout-related processes, and with Zambrano-Chumo & Guevara (2024), who reported that burnout fully mediated the effect of a personal psychological resource on turnover intention. It also corroborates Moon and Hur (2011), who showed that emotional exhaustion mediates the link between emotional intelligence and work outcomes, and Salama et al. (2022), who identified burnout as a mediator between work stress and turnover intention. Compared with the partial mediation of job satisfaction, the full mediation of burnout represents the main contribution of this study: in a high-pressure, contract-based banking environment, emotional intelligence matters chiefly as a buffer against strain rather than merely as a source of positive attitudes. This explains the inconsistent direct effects reported in earlier studies and implies that retention strategies for outsourced marketing staff should prioritize burnout prevention, including emotional-awareness and self-regulation training, stress-management programmes, workload control during peak periods, and work–life balance policies (Acosta-Ramos et al., 2021; Mendonça et al., 2023).

CONCLUSIONS

Based on the analysis results, emotional intelligence has a positive and significant effect on job satisfaction, as well as a negative and significant effect on *burnout* and *turnover intention*. Job satisfaction and *burnout* were found to act as mediators in the relationship between emotional intelligence and *turnover intention*. Burnout fully mediates this relationship, whereas job satisfaction only partially mediates it, indicating that the strain pathway is more decisive than the attitudinal pathway for outsourced banking employees. These findings underscore the importance of emotional intelligence in supporting employees' psychological well-being and loyalty to the organization. Theoretically, the findings extend Affective Events Theory and the JD-R model by showing that emotional intelligence functions primarily as a personal resource that prevents resource depletion, and they explain why previous studies that tested only direct effects produced inconsistent results. This study has several limitations. First, data were collected from outsourced marketing employees of a single bank in one province (West Java), so any generalization of the results should be made with caution. Second, the cross-sectional and self-reported design limits causal inference and may be affected by common method bias. Third, this study is limited to the banking industry; therefore, further research in other industries, such as insurance, is needed to test the consistency of these findings. Future studies are encouraged to use longitudinal designs and bootstrapping-based mediation tests (Preacher & Hayes, 2008) and to examine boundary conditions such as perceived organizational

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support and job insecurity. From a managerial perspective, management needs to pay attention to factors that influence job satisfaction, particularly when managing emotionally charged tasks. Employees with high emotional intelligence tend to be more satisfied and have lower *turnover intentions*. Therefore, management needs to provide guidance and support in managing workloads, especially during overtime or when task volumes increase, in order to reduce *burnout* and *turnover intentions*.

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