

Does Servant Leadership Reduce Turnover Intention?: Job Crafting as Mediating Variables, and Stress Mindset as Moderating Variable*

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Abstract

In recent years, turnover intention among employees in China's banking industry has surged due to internal and external environmental pressures. This surge surpasses those occurring in other sectors. This rising trend in employee turnover has resulted in reducing employee turnover becoming a critical priority for banks in their ongoing development. Traditional leadership styles have proven inadequate for addressing this issue, requiring a shift towards more effective management approaches. This study explores the potential of servant leadership, a management style that prioritizes employees' needs, supports their development, and motivates them to realize their potential, as a means to mitigate rising turnover intentions. The research focuses on employees in the Chinese banking sector so as to examine the impact of the servant leadership management approach on their turnover intentions. Job crafting is investigated as a mediating variable, while stress mindset is assessed as a moderating variable. Data were collected from 401 valid questionnaires across 62 teams, comprising 62 leaders and 339 employees. Hypotheses were tested using SPSS 26.0 and HLM 6.0. The findings reveal that: (1) servant leadership significantly reduces turnover intentions; (2) job crafting mediates the relationship between servant leadership and turnover intentions; and (3) stress mindset positively moderates the influence of job crafting on turnover intentions.

This study provides empirical evidence supporting the relationship between servant leadership and turnover intentions. The study's findings offer valuable insights into how to enhance employee management practices. It also discusses the theoretical and practical implications of integrating servant leadership into the banking sector, highlights the study's limitations, and proposes directions for future research.

KeyWords: Servant leadership ; Turnover intentions; Job crafting; Stress mindset; Hierarchical linear modeling (HLM)

1. Introduction

Amidst rising economic prosperity, accelerated globalization, and rapid advancements in science and technology, firms face increasingly competitive and complex environments characterized by uncertainty (Matyushok et al., 2021). Banks, as crucial financial intermediaries, play a vital role in both local development and broader economic activities (Chen et al., 2022). However, in recent years, China's banking industry has encountered significant challenges, particularly with employee turnover rates surpassing those in other sectors (Xu & Feng, 2020). This issue is exacerbated during financial crises, as evidenced by the gradual increase in turnover rates within the

banking sector (Xiaoyan & Yanping, 2010).

The Chinese banking sector is a fundamental component of the national financial system, and its stability directly impacts the broader economy. According to the China Banking and Insurance Regulatory Commission (CBIRC), by the end of 2023, the number of employees in the Chinese banking industry had declined to 3,580,916, compared to 3,744,546 in 2022 and 3,825,430 in 2021 (CBIRC, 2023). Moreover, the employee turnover rate rose from 2.12% between 2021 and 2022 to 4.37% between 2022 and 2023, highlighting significant challenges within the industry (CBIRC, 2023). Therefore, analyzing the factors contributing to this surge in turnover rates is essential.

Employee dissatisfaction with their roles is a key driver of

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increased turnover intentions. To address this issue, some companies have sought to improve working conditions, aiming to enhance job satisfaction and workplace contentment, thereby reducing turnover risks. Other major factors contributing to employee turnover include dissatisfaction with current roles and the monotony associated with certain job functions (Yousuf & Saqib, 2021). The ramifications of turnover are extensive; it not only negatively affects talent retention but also increases severance costs, recruitment expenses, training costs, and the onboarding of new employees. This introduces a performance gap between high-performing exiting staff and incoming employees, potentially leading to higher operational costs and diminished organizational social capital (Cem & Celiker, 2020; Kurniawaty et al., 2019). Given these factors, it is imperative for banks to urgently address how to reduce employees' willingness to leave the industry.

As the business environment evolves, traditional leadership models may no longer meet the dynamic needs of the market, particularly in the fiercely competitive banking industry. At this juncture, a more modern and relevant approach to leadership is essential (Safari & Karimi, 2021). Unlike other leadership styles that primarily focus on business objectives, servant leadership emphasizes supporting and serving followers by fostering strong interpersonal relationships, aiding in professional development, and nurturing a sense of community within the team (Li & Xie, 2022). Servant leaders prioritize the moral, logical, emotional, relational, and spiritual growth of their followers, thereby promoting a positive work attitude, enhancing employee welfare, and ultimately reducing turnover intentions (Saeed et al., 2022; Brohi et al., 2021).

However, the effectiveness of servant leadership can vary across different cultural contexts. In the Chinese cultural context, Confucian thought emphasizes benevolence and moral conduct in leaders, aligning closely with the core principles of servant leadership. The Confucian concept of 'putting people first' is consistent with the servant leadership value of serving others. This cultural emphasis on leaders possessing qualities such as benevolence, integrity, and loyalty—dedicated to the growth and well-being of employees—enhances employees' sense of belonging and loyalty, thereby reducing turnover intentions (Pellegrini & Scandura, 2008). Additionally, China's collectivist culture, where individuals prioritize group interests and goals, further supports the role of servant leadership in fostering team cohesion and reducing turnover intentions (Hofstede, 2011).

Nonetheless, China's high power distance culture presents a complex dynamic for servant leadership. On the one hand, employees in high power distance cultures may be accustomed to authoritative leadership and directives, making the affinity and

service-oriented approach of servant leadership potentially more novel and appealing, thereby enhancing employee satisfaction with the organization (Farh et al., 2007). On the other hand, a leadership style that is overly egalitarian and close may, in some instances, be perceived as a sign of weakness, potentially undermining the leader's authority. Thus, the application of servant leadership in Chinese culture requires a careful balance between authority and service (Zhang et al., 2015).

In conclusion, the cultural characteristics of China significantly influence the effectiveness of servant leadership. By emphasizing the benevolence of leaders and fostering a collective sense of belonging among employees, servant leadership can effectively reduce turnover intentions. However, it is equally important to maintain a balance between authority and service within the cultural framework to maximize the positive impact of servant leadership (McCune Stein et al., 2020).

Given the internal and external challenges facing the banking industry, the current leadership style may no longer meet the needs of employees, potentially leading to an increase in turnover rates. While the benefits of servant leadership have been widely recognized, its application in the banking sector, especially in China, remains underexplored. Furthermore, although previous studies have examined the direct impact of servant leadership on employee outcomes, there remains a lack of research on the mechanisms through which servant leadership influences turnover intentions. This study aims to address this gap by exploring how servant leadership influences job crafting and stress mindsets which, in turn, affect turnover intentions. Servant leadership has been shown to encourage job crafting behaviors and reduce feelings of workplace boredom (Harju et al., 2018). This style of leadership can inspire individuals, help them unleash their potential, provide appropriate guidance, and encourage them to fearlessly seize opportunities (Marri et al., 2021). The process of job crafting involves employees taking proactive steps to adjust various aspects of their roles to better align with their skills, abilities, and interests, forging a closer connection between their work and personal or professional aspirations (Tims et al., 2021). Previous research primarily focused on the direct impact of servant leadership on employee outcomes. This study introduces job crafting and stress mindset as integrated mediators and moderators, thereby offering a more nuanced understanding of the underlying mechanisms.

The Job Demands-Resources (JD-R) model categorizes job characteristics into two distinct types: job demands and job resources. Job demands refer to the physical, psychological, social, or organizational aspects of a job that necessitate ongoing effort, thus entailing certain physical and psychological costs. Conversely, job resources include the physiological,

psychological, social, or organizational facets that support goal attainment, alleviate job demands, and promote personal growth and development(Demerouti et al., 2001).

The JD-R model also elucidates the concept of job crafting from the perspectives of job demands and resources. It describes job crafting as the process through which employees proactively modify their jobs to better align with their personal strengths and interests. This involves expanding structured work resources to create new job opportunities, which in turn promotes employee development and empowerment. Such expansion fosters a work environment where employees are more autonomous, accountable, and actively seeking additional resources. Additionally, job crafting encompasses broadening the social work environment by leveraging feedback from supervisors, colleagues, and subordinates, thereby enhancing overall performance. It also includes reinforcing challenging job demands, which encourages employees to take on more responsibilities, showcase their skills, and engage with more demanding tasks. This approach sees employees as potential sources of stress unless restrictive job demands are managed, which could otherwise hinder goal achievement(Wardani et al., 2021; Akkermans & Tims, 2017; Tims et al., 2012). Ultimately, job crafting serves to attract, motivate, and stimulate employees, thereby improving job performance and adaptability in fulfilling professional responsibilities. It also ensures that team interests are maintained by aligning with individual values and psychological needs(Wong et al., 2019).

The concept of the stress mindset involves how individuals perceive the impact of stress on their beliefs, whether it strengthens or weakens them. Those who adopt a positive attitude toward stress will take on a ‘stress-enhancing’ mindset, while those who view stress as harmful will adopt a ‘stress-diminishing’ mindset. Research has shown that cognition about stress and its effects is malleable and influential(Huebschmann & Sheets, 2020; Crum et al., 2013). Therefore, this study emphasizes the importance of the stress mindset and explores its regulatory role.

While existing literature has extensively examined the influence of servant leadership at the individual level, few studies have taken a multi-level approach that considers both team-level and individual-level dynamics simultaneously. This study distinguishes itself by employing a multi-level analysis method to investigate the team-level impact of servant leadership on individual-level outcomes, which allows for a more nuanced and comprehensive understanding of internal team dynamics and their effects on employee behavior. This methodological innovation addresses a crucial gap in the literature by capturing the interactions between leadership at the group level and individual employee responses,

which are often overlooked in single-level studies.

Furthermore, previous studies have primarily focused on Western contexts, leaving a significant gap in our understanding of how servant leadership operates within the unique cultural and organizational environment of the Chinese banking industry. This industry presents distinct challenges, such as high employee turnover rates and specific stressors related to the rapidly changing economic landscape in China. By specifically focusing on these aspects, this research not only fills a void in the existing literature but also offers practical insights tailored to the Chinese banking sector. This focus is particularly relevant given the industry’s critical role in China’s economic stability and growth, making the findings of this study both academically significant and practically applicable.

II. Theoretical Background and Hypotheses

2.1. The definition of Servant Leadership

Greenleaf presented a novel concept to the field of leadership research studies in 1970. This new notion shifted the focus of study from the function of the leader to the position of others. At the time, this was an entirely new paradigm of leadership known as servant leadership. A servant-leader serves others by listening to their suggestions, fostering consensus, and providing insight(Saleem et al., 2020). The servant leadership philosophy is centered on offering service to subordinates. A servant-major leader’s objective is to serve subordinates, simultaneously empower subordinates, build trust with subordinates, meet the requirements of employees, and train and develop employees(Safari & Karimi, 2021). Research by Mujeeb et al.(2021) demonstrates that servant leadership significantly enhances employee performance in the banking sector. Similarly, Gheitani et al.(2019) found that within Islamic banking, servant leadership boosts intrinsic motivation and job satisfaction, which strengthens organizational commitment and life satisfaction, thereby indirectly improving job performance. This highlights the crucial role of servant leadership in the banking industry.

Spears(1996) established concrete metrics of servant leadership, identifying 10 qualities. He then began to apply them to servant leadership based on the original notion of the concept(Thelen & Yue, 2021). These 10 qualities are listening, empathy, healing, awareness, persuasion, philosophy, conceptualization, vision, stewardship, and dedication. According to Spear’s own research perspective, individuals, organizations, communities, and societies

that grow and develop on numerous levels must have these criteria (Jabarkhail, 2020; Spears, 1996). In a following study, scholars described the characteristics of a service leader as the growth of 'appreciation for' and 'assistance to' others (Harwardt, 2020). In the revised conceptual model of servant leadership, leaders are expected to embody humility and a willingness to learn from others while exemplifying six key characteristics integral to servant leadership. These characteristics include developing and empowering others, leading with humility, demonstrating authenticity, exhibiting interpersonal acceptance, fostering the growth of others, and practicing wise stewardship (Ragnarsson et al., 2018).

In contemporary academic study, there is no unified definition of servant leadership, and as such different academics have diverse perspectives on the concept. The complementary theoretical perspectives of researchers enrich the concept of servant leadership. However, research experts articulate the essence of servant leadership consistently, which is that servant leadership focuses on service to others (Sousa & Van Dierendonck, 2021).

In this study, we advance the understanding of servant leadership by examining its impact within the Chinese banking industry, a context that has been relatively underexplored in the existing literature.

2.2. The definition of Turnover Intention

Mobley (1977) suggests that turnover intention is a process in which individuals evaluate their current job by assessing their level of satisfaction or dissatisfaction before deciding whether to remain in or leave their position. This evaluation involves a careful consideration of the perceived costs and benefits associated with staying or departing. In contrast, other scholars define turnover intention as the propensity of employees to terminate their membership within an organization (Ramlawati et al., 2021; Jaros, 1997).

Subsequent studies have further refined the concept, defining turnover intention as an employee's willingness to leave their current organization. This willingness often manifests when individuals experience a lack of motivation, limited opportunities for advancement, or poor performance outcomes, ultimately leading to their departure (Bhayo et al., 2017). While involuntary turnover is generally predictable and manageable from the organization's perspective, voluntary turnover poses a significant challenge due to its unpredictability and the difficulty in managing it. If organizational leaders can identify the underlying reasons why employees contemplate leaving, there may be an

opportunity to intervene and alter the outcome (Vizano et al., 2021).

Personnel changes can significantly impact an organization's operations, particularly when high-performing employees decide to leave, as organizations often rely heavily on their top talent (Bambacas & Kulik, 2013). Consequently, to mitigate the substantial costs associated with employee turnover, organizations must prioritize the retention of valuable employees and take proactive measures to reduce turnover (Ong & Koh, 2018). To achieve this, many firms conduct annual surveys to assess employee satisfaction and address potential issues that may lead to turnover (Ingsih et al., 2022).

2.2.1. Servant Leadership and Turnover Intention

Previous research has demonstrated that various leadership styles play a critical role in organizations, significantly influencing key work outcomes (Hutabarat et al., 2021). In the service industry, leader support has been shown to alleviate employee stress, reduce role conflict, and mitigate inter-role conflicts, ultimately enhancing employees' emotional well-being (Wongboonsin et al., 2018). Early studies on employee turnover intention highlighted the substantial impact of leadership styles in reducing turnover intentions (Griffeth et al., 2000). Specifically, servant leadership, with its people-centered approach, signals to employees that their long-term personal growth and professional success are valued (Aij & Rapsaniotis, 2017).

In contrast to traditional leadership styles, servant leadership emphasizes the leader's personal attributes and the cultivation of long-term relationships with subordinates and the broader community (Allen et al., 2018). Servant leaders foster a high level of trust and mutual support within the social environment, promoting constructive dialogue between leaders and employees (Zhang et al., 2021). Consequently, employees who feel respected and appreciated by their leaders are less likely to consider leaving their positions (Phungsoonthorn & Charoensukmongkol, 2019).

Scholarly research indicates that servant leadership is characterized by a leader's willingness to prioritize the interests of their subordinates over their own, a selfless approach to leadership (Mustamil & Najam, 2020). Additionally, servant leaders tend to be empathetic and attentive to the needs of their employees, which fosters strong followership. Generally, a high turnover intention among employees is associated with a perceived lack of concern from their leaders regarding their roles (Mansyah & Rojuaniah, 2021). At the organizational level, employees perceive leadership support as a reflection of

organizational support, which subsequently reduces turnover(Huang et al., 2021).

When employees face stressful work situations, such as dealing with dissatisfied customers, the guidance and support of a servant leader can serve as a valuable resource. This support not only helps employees manage stress more effectively but also reduces their intention to leave the organization(Prakasch & Ghayas, 2019). Servant leaders, therefore, act as critical work resources, providing social support, guidance, and developmental opportunities that enhance employees' capacity to meet job demands and foster their personal and professional development(Li & Xie, 2022). This perspective aligns with the findings of Hwang & Ha(2020), which suggest that servant leadership behaviors stimulate employee voice behavior within the organization, thereby enhancing team and organizational performance. By creating a supportive work environment, servant leadership enhances employee well-being and reduces turnover intentions. Therefore, the following hypothesis is proposed:

Hypothesis 1: Servant Leadership will reduce Turnover Intention.

2.3. The definition of Job Crafting

Job crafting, as conceptualized by Wrzesniewski & Dutton(2001), refers to the actions taken by employees who actively seek to modify their work environment to better align their personal needs and abilities with their job responsibilities(Ingusci et al., 2019). This concept involves self-initiated changes that employees make to adjust work resources and job demands(Bakker & Demerouti, 2017). Rooted in the Job Demands-Resources(JD-R) model, job crafting has been extensively explored by scholars. Tims & Bakker(2010) advocated for the inclusion of job crafting within the JD-R framework, emphasizing its importance in understanding employee behavior.

Through job crafting, employees can enhance the significance of their work by proactively balancing work demands with available resources(Tims et al., 2021). Research has shown that job crafting has numerous positive impacts within the banking industry, where it allows employees to modify tasks, relationships, and perceptions to better match their strengths and interests, leading to improved job satisfaction, engagement, and overall performance(Hu et al., 2022). Moreover, job crafting addresses essential personal needs, thereby increasing the perceived meaning of work. Employees who engage in job crafting can derive significant benefits from enhancing the

meaningfulness of their work(Lichtenthaler & Fischbach, 2019).

Furthermore, job crafting is not limited to the holistic redefinition of one's job; it also encompasses the modification of specific aspects of the job within the context of given assignments(Bakker et al., 2020). As such, job crafting behaviors are proactive strategies employed by employees to tailor job demands and resources to better suit their needs and capacities(Tims et al., 2012). These adjustments help in reducing turnover intentions by creating a better fit between job expectations and resources(Jang et al., 2017).

2.3.1. The Mediating Role of Job Crafting

Job demands are aspects of employment that require sustained physical and mental effort, which can lead to both physical and psychological strain(Cham et al., 2021). According to the job demands-resources(JD-R) theory, one of the most significant outcomes of high job demands is an increased intention among employees to leave their jobs(Gu et al., 2020). 'Job resources' refer to aspects of the job that are instrumental in facilitating employees' task performance while also promoting personal development, learning, and career advancement(Zito et al., 2018). Expanding job resources enables employees to better manage challenging demands, overcome obstacles to achieve their goals, and mitigate hindrances that obstruct goal attainment. Through job crafting, employees can better align their job requirements with their skills, thereby enhancing the fit between the two(Zhang & Li, 2020). Job crafting allows employees greater control over their work, enabling them to tailor tasks to their skills and interests, and increase their access to job resources(Wrzesniewski & Dutton, 2001). This, in turn, can lead to higher job satisfaction and lower turnover intentions.

Servant leaders clearly communicate their intentions to employees, and this clarity fosters the confidence needed for employees to develop their professional paths and engage in job crafting(Luu, 2019). Additionally, servant leaders provide the necessary support to immerse employees in job crafting behaviors(Yang et al., 2017). Under the guidance of servant leadership, employees may adopt similar work methods and develop work-related skills, thereby achieving work objectives and completing tasks effectively(Bavik et al., 2017). Servant leaders empower employees, instilling the confidence and support necessary to pursue proactive job crafting behaviors(Kim & Beehr, 2020). Job crafting, when supported by servant leadership, can evoke positive work emotions and increase access to job resources, enabling employees to engage in innovative work behaviors that ultimately reduce turnover intentions(Luo & Zheng, 2018). Empowered employees tend to value their work

more, leading to higher job satisfaction and a reduced likelihood of turnover (Ghasempour Ganji et al., 2021). Furthermore, job crafting can diminish employees' intentions to leave their jobs (Harju et al., 2018). According to the JD-R model, job resources serve as a buffer against the effects of job demands on stress, thereby enhancing work motivation. When employees are provided with ample job resources, such as supportive leadership and well-designed jobs, and maintain a positive stress mindset, their willingness to leave the organization may decrease. Consequently, this study proposes the following hypotheses:

Hypothesis 2: Job Crafting will mediate the relationship between Servant Leadership and Turnover Intention.

2.4. The definition of Stress Mindset

Mindset refers to an individual's belief about the malleability of personal qualities. It serves as a framework through which the meaning of life events, including those in the workplace, is predicted and evaluated (Keech et al., 2020). Specifically, stress mindset encompasses the beliefs a person holds after experiencing the consequences of stress (Mierzejewska-Floreani et al., 2022). This mindset shapes an individual's perception of stress, significantly influencing how they understand, experience, and cope with it. A stress mindset describes how individuals perceive the impact of stress on various outcomes, such as performance, productivity, health, well-being, learning, and growth. The consequences of a stress mindset can either enhance outcomes (stress-enhancing mindset) or diminish them (stress-debilitating mindset) (Crum et al., 2017).

Research shows that stress mindset significantly impacts employee well-being and performance in the banking industry. Adopting a stress-is-enhancing mindset, which views stress as a potential boost to health, performance, and learning, leads to better mental and physical health, resilience, and job performance. For example, a study published in *BMC Psychology* found that educational interventions promoting this mindset improved mental well-being, increased positive affect, and reduced negative affect and perceived stress (*BMC Psychology*, 2021). Additionally, research from Stanford Graduate School of Business suggests that recognizing stress as beneficial helps employees manage it more effectively, enhancing cognitive function, physical health, and interpersonal relationships, ultimately improving performance in high-stress environments like banking (Stanford Graduate School of Business, 2021). Overall, fostering a stress-is-enhancing mindset in the banking industry could be a valuable strategy to enhance employee well-being and

productivity, making it a crucial area for organizational development and human resource practices.

2.4.1. The moderating role of Stress Mindset

The association between the degree of personal psychological adaptation and personal conduct can be used to infer the connection between stress mindset and turnover intention. Employees with more positive expectations for stress (a stress-enhancing mindset) will lower the negative impact on themselves, recover from a loss more quickly, actively strive to overcome stress at work, all of which reduces their desire to leave their current position. In contrast, employees with negative expectations (a stress-debilitating mindset) for stress would recover extremely slowly under stressful situations and often choose a passive or avoidant approach to deal with it, resulting in a very high turnover intention (Kim et al., 2020). This stands in contrast with a positive stress mindset, which helps employees see stress as a challenge rather than a threat, thus mitigating the negative effects of high job demands (Crum et al., 2013), and supporting employee resilience. The stress mindset also has an effect on the likelihood of employee turnover (Kim et al., 2020).

The consequences of stress vary and their impact can be increased or reduced. The stress mindset, an individual's framework for interpreting stress, aligns with their expectations and motivations (Jamieson et al., 2018). This mindset not only adapts to an individual's psychological orientation but also affects their behavior and real-life outcomes. When employees perceive stress as a factor contributing to their potential departure from a company, their intention to leave may decrease. Conversely, employees who view stress as detrimental within their work environment tend to experience higher stress levels and, as a result, demonstrate a greater intention to leave (Koo et al., 2018). It is thought that individuals' beliefs about stress influence their reactions to and experiences of stress, helping to explain the mixed evidence regarding the positive and negative effects of the stress mindset (Hammond et al., 2020).

Furthermore, the stress mindset mediates the association between anticipated workload and coping mechanisms, such that employees equipped with a stress-enhancing mindset will have greater positive relationships than those individuals equipped with a stress-debilitating mindset (Casper et al., 2017). This study uniquely contributes to the literature by examining how stress mindset moderates the relationship between job crafting and turnover intentions within the context of the banking industry, a setting characterized by high levels of occupational stress. Based on these insights, we propose the following hypotheses:

Hypothesis 3 : Stress Mindset will moderate the effect of Job Crafting on turnover intentions. Specifically, Stress Mindset will strengthen the negative relationship between Job Crafting and turnover intentions, resulting in even lower turnover intentions as Job Crafting increases.

III. Methods

3.1. Research Setting and Participants

The team leaders and employees of six banks in the Jiangsu and Zhejiang provinces of China were surveyed for this study. The data collection for this thesis' began on January 24, 2022 and concluded on February 20, 2022. This study employed a longitudinal approach in its research. Each part of the survey lasted one week.

This study's first questionnaire was administered between January 24 and January 30, 2022. The survey respondents were employees evaluating their bank team leaders' servant leadership qualities. These employees were invited to complete a questionnaire assessing the servant leadership of their leaders.

The second survey for this study was administered between February 14 and February 20, 2022. The survey was administered to bank employees and, once more, was of the self-evaluation variety. These employees were invited to participate in the stress mindset job crafting and turnover intention questionnaire. In total, 368 employee questionnaires were gathered during the second survey data collection for this investigation. After deleting the missing and invalid surveys, a total of 62 valid group leader questionnaires and 339 valid employee questionnaires were obtained. Since all of the participants were Chinese, the entire questionnaire was translated from English to Chinese. In order to ensure the questionnaire's accuracy, we forwarded it to the bank's managers in advance to determine whether its content could be understood. In addition, we sent the participants additional questionnaires to control for the bias of conventional procedures. Also, in order to confirm the uniqueness of the participants' responses, the participants were asked to provide the final four digits of their cell phone number in the inquiry. In the concurrent survey of demographic characteristics, team leaders were required to complete one additional survey than employees.

Firstly, SPSS 26.0 was utilized to conduct descriptive statistics on the most important demographic characteristics of employees and leaders. With regards employee demographics in the gender sample of 339 employees, the percentage of males was 50.737%

(N=172) with the percentage of females being 49.263% (N=167). With regards the age characteristics of the employee sample, more than 30% of the employees were 30-39 years old, more precisely the percentage was 35.693% (N=121). In terms of employees education within the employee sample, 35.103% (N=119) responded that they had a bachelor's degree. The next largest grouping was those with a college and master's degree with the percentage being 23.304% (N=79) and 20.354% (N=69), respectively. In terms of years of work experience, the largest contingent was the 11-15 years group, which accounted for 30.088% (N=102) of the sample. With regards the monthly salary level, the most common monthly employee salary was in the range of 5000-9999 RMB. This accounted for 35.693% (N=121) of the employees sampled.

As to the demographic characteristics of the team leaders: Of the 62 team leaders 58.065% (N=36) were male while 41.935% (N=26) were female. The majority of the team leaders were found to be between the ages of 30-39 and 40-49, with the percentages being 37.097% (N=23) and 32.258% (N=20), respectively. As to the level of the team leaders' education, it was found that most, 43.548% (N=27), had obtained bachelor's degree. With regard the years of work experience accrued by each member of the team leader group, the largest group had experience in the 11-15 year range. This group accounted for 40.323% (N=25) of the leader sample. With reference to the monthly salary level of the team leader respondents, this was concentrated in 15000-19999RMB range and the 20000RMB or more range. The percentages in these cases were 40.323% (N=25) and 37.097% (N=23) respectively. Finally, in terms of team size, the team size of 8-14 people was the largest contingent, with a rate of 37.097% (N=23).

3.2. Measures

The servant leadership of team leaders was measured using a modified version of the seven-item scale developed by Liden et al.(2014) Thus, it was this scale which was used to assess servant leadership. An example of the sample items was the statement 'My manager can tell if something work-related is going wrong.' Participants were then asked to complete a questionnaire which was constructed using a five-point Likert scale. The values ranged from '1=strongly disagree' to '5=strongly agree.'

According to Tims et al.(2012) a twenty-one-item scale was used to evaluate job crafting. A sample item was 'I regularly take on extra tasks even though I do not receive extra salary for them.' On a five-point Likert scale, participants in the employee

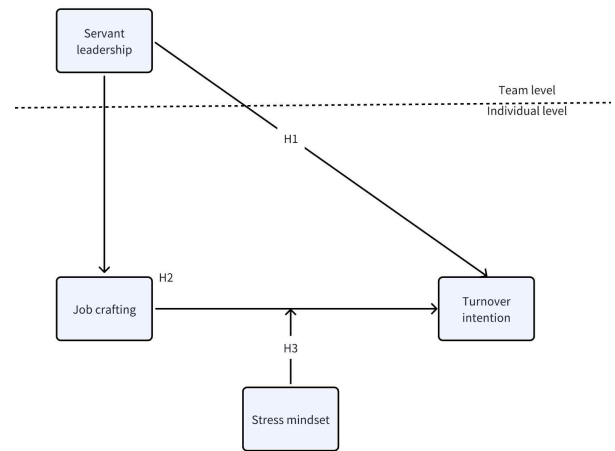
survey were asked to reply to this questionnaire. There were five categories, from 1(strongly disagree) to 5(strongly agree).

The stress mindset measurement was using an eight-item scale reported by Crum et al.(2013). Sample items such as ‘The effects of stress are negative and should be avoided.’ The positively framed items in the questionnaire will be using reverse scoring(Reverse Coding) to ensure that individuals give consistent responses. Employees’ participants were asked to respond to this questionnaire using a five-point scale on a Likert scale. There were five levels ranging from ‘1=strongly disagree’ to ‘5=strongly agree’.

The Turnover Intention measurement was using a three-item scale reported by Sjöberg & Sverke(2000). Measurement items are ‘I am actively looking for other jobs.’, ‘I feel that I could leave this job.’, ‘If I was completely free to choose I would leave this job.’. Employees’ participants were asked to respond to this questionnaire using a five-point scale on a Likert scale. There were five levels ranging from ‘1=strongly disagree’ to ‘5=strongly agree’.

3.3. Analytic strategy

The analysis procedure for multilevel mediation follows Preacher et al.(2016) recommendations. To estimate the parameters, we used full maximum likelihood. The variables at level 1 were applied to the technique ‘group-mean centering and adding the group mean at level 2,’ and grand-mean centering was used for the variables at level 2. According to Preacher et al.(2016), While the mediation of job crafting on the relationship between servant leadership and turnover intention was identified as a 2-1-1 model, the cross-level mediation effect-lower mediator. All mediation analyses were conducted according to the methodology proposed by Baron & Kenny(1986), which requires satisfaction of four criteria: (a) the independent variable must significantly affect the dependent variable; (b) the independent variable should significantly influence the mediator; (c) the mediator must significantly impact the dependent variable; and (d) the effect of the independent variable on the dependent variable should diminish when the mediator is included in the model. To examine the hypothesis regarding the moderating effect of stress mindset, an interaction term(job crafting×stress mindset) was formulated and integrated into the model.



<Figure 1> Research model

Hypothesis 1: Servant Leadership will reduce Turnover Intention.

Hypothesis 2: Job Crafting will mediate the relationship between Servant Leadership and Turnover Intention.

Hypothesis 3: Stress Mindset will moderate the effect of Job Crafting on turnover intentions. Specifically, Stress Mindset will strengthen the negative relationship between Job Crafting and turnover intentions, resulting in even lower turnover intentions as Job Crafting increases.

3.4. Descriptive Statistics

<Table 1> presents the descriptive statistics for the variables included in this study. At the individual level(Level-1), the average Turnover Intention was 3.76(SD=1.10), with scores ranging from 1.00 to 5.00, indicating a moderate level of intention to leave the organization among participants. Job Crafting had a mean score of 3.67(SD=0.99), suggesting that most participants engaged in moderate levels of job crafting behaviors. Stress Mindset showed a slightly higher mean of 3.87(SD=0.89), reflecting a generally positive mindset towards stress among employees.

At the team level(Level-2), Servant Leadership had a mean of 3.61(SD=1.01), indicating that, on average, teams perceived a moderate level of servant leadership within their leaders.

<Table 1> Descriptive Statistics

Level-1 Descriptive Statistics					
Variable Name	N	Mean	SD	Minimum	Maximum
Gender	339	0.49	0.50	0.00	1.00
Age	339	2.31	1.01	1.00	4.00
Education level	339	2.60	1.39	1.00	5.00
Work experience	339	3.16	1.35	1.00	5.00
Monthly income	339	2.36	0.91	1.00	4.00
Job crafting	339	3.67	0.99	1.48	5.00
Stress mindset	339	3.87	0.89	1.50	5.00
Turnover intention	339	3.76	1.10	1.00	5.00
Job crafting *Stress mindset	339	0.02	0.86	-2.34	4.39
Level-2 Descriptive Statistics					
Variable Name	N	Mean	SD	Minimum	Maximum
Gender	62	0.42	0.50	0.00	1.00
Age	62	2.40	0.93	1.00	4.00
Education level	62	2.69	1.11	1.00	5.00
Work experience	62	3.84	0.96	2.00	5.00
Monthly income	62	4.10	0.86	2.00	5.00
Team size	62	2.05	0.80	1.00	3.00
Servant leadership	62	3.61	1.01	1.57	5.00

IV. Empirical Result

4.1. The Analytical Approach and CFAs

To assess the potential for common method bias, this study employed Harman’s single-factor test. This method involves conducting an exploratory factor analysis on all primary study variables to determine if a single factor could explain a substantial portion of the variance. After conducting the exploratory factor analysis, the results showed that the first principal factor accounted for only 41.519% of the total variance. This outcome is below the critical threshold of 50%, suggesting a low risk of common method bias in the data. Therefore, it can be considered that the results of this study are unlikely to be significantly affected by common method bias.

To verify the convergent and discriminant validity of the variables in this study, AMOS was used to conduct a confirmatory factor analysis(CFA), as shown in <Table 1>. Four factors, namely job crafting, stress mindset, turnover intention, and servant leadership, along with 42 analytic items, were analyzed through CFA. The average variance extracted(AVE) values for all four factors were greater than 0.50(Hair et al.,

2009), and all the composite reliability(CR) values were higher than 0.70(Nunnally, 1978), demonstrating good convergent validity of the analysis data. Additionally, this study employed Cronbach’s alpha to assess the internal consistency of the items. The results, presented in <Table 2>, show that the Cronbach’s alpha coefficients for all variables ranged from 0.848 to 0.960. This indicates high reliability of the questionnaire results and that the internal consistency of each item in the questionnaire is reliable.

<Table 2> The result of confirmatory factor analysis

Variables	Items	Estimate	S.E.	C.R.	P	Factor loading	CR	AVE	Cronbach’s α
Job Crafting	JC1	1.000	-	-		0.731	0.960	0.537	0.960
	JC2	1.129	0.070	16.075	***	0.848			
	JC3	1.039	0.070	14.903	***	0.794			
	JC4	0.995	0.074	13.370	***	0.718			
	JC5	1.012	0.072	14.139	***	0.756			
	JC6	0.962	0.074	12.924	***	0.697			
	JC7	0.976	0.073	13.437	***	0.722			
	JC8	0.978	0.071	13.856	***	0.742			
	JC9	1.035	0.074	14.004	***	0.751			
	JC10	1.044	0.078	13.371	***	0.718			
	JC11	0.931	0.070	13.241	***	0.713			
	JC12	1.038	0.076	13.711	***	0.735			
	JC13	0.964	0.072	13.449	***	0.722			
	JC14	0.999	0.074	13.511	***	0.724			
	JC15	1.022	0.072	14.219	***	0.758			
	JC16	0.961	0.071	13.454	***	0.722			
	JC17	0.994	0.074	13.374	***	0.717			
	JC18	0.911	0.072	12.574	***	0.678			
	JC19	0.965	0.072	13.481	***	0.724			
	JC20	0.917	0.071	12.899	***	0.693			
	JC21	0.944	0.071	13.223	***	0.710			
Stress Mindset	SM1	1.000	-	-		0.772	0.914	0.573	0.912
	SM2	0.955	0.062	15.336	***	0.792			
	SM3	0.919	0.063	14.668	***	0.763			
	SM4	0.933	0.072	12.941	***	0.679			
	SM5	0.941	0.068	13.910	***	0.728			
	SM6	0.945	0.063	14.988	***	0.771			
	SM7	0.756	0.064	11.824	***	0.632			
	SM8	1.097	0.061	18.099	***	0.892			
Turnover Intention	TI1	1.000	-	-		0.791	0.848	0.651	0.847
	TI2	1.024	0.067	15.345	***	0.843			
	TI3	0.930	0.065	14.211	***	0.786			
Servant Leadership	SL1	1.000	-	-		0.794	0.931	0.660	0.929
	SL2	0.868	0.113	7.696	***	0.859			
	SL3	0.984	0.125	7.864	***	0.881			
	SL4	0.798	0.122	6.528	***	0.761			
	SL5	0.797	0.114	6.989	***	0.799			
	SL6	0.971	0.133	7.309	***	0.832			
	SL7	0.872	0.136	6.417	***	0.750			

4.2. Descriptive Statistics

The means (M), standard deviations (SD), and correlation coefficients regarding all variables are shown in <Table 3>. Individual job crafting was negatively related to turnover intention ($r=-0.407, p<0.01$). Stress mindset was positively related to turnover intention ($r=-0.137, p<0.05$).

<Table 3> Descriptive statistics and correlations.

Individual Level	Mean	SD	1	2	3	4	5	6	7	8
Gender	0.49	0.501								
Age	2.31	1.013	-.054							
Education level	2.60	1.393	-.040	.010						
Work experience	3.16	1.347	.155**	-.008	-.022					
Monthly income	2.36	0.914	-.285**	-.004	.219**	.035				
Job crafting	3.67	0.987	-.011	.051	-.010	-.072	-.061	(0.733)		
Stress mindset	3.87	0.891	.007	-.078	.017	.056	-.011	.019	(0.757)	
Turnover intention	3.76	1.104	.055	-.069	.027	.069	-.065	-.407**	.137*	(0.807)
Team Level	mean	SD	1	2	3	4	5	6	7	8
Gender	0.42	0.497	--							
Age	2.40	0.931	0.195	--						
Education level	2.69	1.110	-0.001	0.010	--					
Work experience	3.84	0.961	0.109	0.220	0.337**	--				
Monthly income	4.10	0.863	-0.096	0.175	-0.054	0.177	--			
Team size	2.05	0.798	-0.011	0.150	-0.316*	0.2445	0.088	--		
Servant leadership	3.61	1.007	-0.097	-0.078	0.012	0.016	0.222	-0.078	(0.812)	

** Significance at the 0.01 level (two-tailed) for correlation.
 * Significance at the 0.05 level (two-tailed) for correlation.
 N=401 The square root of AVE presented along the diagonal line is actually abandoned as 1.

4.3. Assessment of Model Fit Indices for Employee and Team Level SEM Analysis

In <Table 4>, it can be seen that the CMIN/DF of employees is 1.163 and that of team level is 1.241; the

TLI and CFI all meet the standard of .9 or more; the RMSEA of employees is .022, and that of team level is .063, both of which are less than .08. Because the fit indices satisfy the criterion for general SEM research, this model may be deemed well-fit.

<Table 4> The result of model fit

	Individual level	Team level	
CMIN	945.721	17.314	
DF	813	14	
CMIN/DF	1.163	1.241	< 5
SRMR	0.035	0.032	< 0.05
TLI (NNFI)	0.984	0.983	> 0.9
CFI	0.984	0.989	> 0.9
RMSEA	0.022	0.063	< 0.08

4.4. Test of hypothesis

<Table 5> shows the findings of the null model testing. The estimation results of the null model indicate that the intercept coefficient is 3.78(0.1)***, suggesting that the average level of turnover intention is approximately 3.8 when no predictor variables are included. In the null model, we found that the team level explained 38.48% of the variance in turnover intentions, while the individual level explained 61.52% of the variance.

In Model 1(see <Table 5>), we added control variables based on the null model. The results showed that the control variables did not have a significant effect on turnover intentions.

In Model 2, we further added the team-level variable of Servant Leadership. The results indicate that the regression coefficient of Servant Leadership on turnover intentions is -0.47(0.1)***, demonstrating that Servant Leadership has a significant impact on reducing turnover intentions. This finding supports Hypothesis 1(H1).

Next, in Model 3, we included Job Crafting as a mediating variable. The results showed that the negative correlation between Servant Leadership and turnover intentions weakened to -0.38(0.1)***, while the negative correlation between Job Crafting and turnover intentions was -0.26(0.1)***. This indicates that Job Crafting plays a partial mediating role between Servant Leadership and turnover intentions, supporting Hypothesis 2(H2).

To test the moderating effect of Stress Mindset, we introduced a new interaction term(SMJC) into the model. The results revealed that, after adding the interaction term, the negative correlation between Job Crafting and turnover intentions slightly increased to -0.27(0.1)***, while the interaction term was negatively correlated with turnover intentions at -0.21(0.1)***. Therefore, this finding supports Hypothesis 3(H3), indicating that Stress Mindset moderates the relationship between Job Crafting and turnover intentions.

<Table 5> Results of Hierarchical Regression Analyses

Variables	Null Model	Model 1	Model 2	Model 3	Model 4
	TI	TI	TI	TI	TI
Level 1					
Intercept	3.777***	3.778***	3.773***	3.770***	3.773***
Gender		0.030	0.017	-0.021	0.048
Age		-0.036	-0.051	-0.041	-0.019
Education level		0.037	0.034	0.033	0.033
Work experience		0.039	0.029	0.019	0.020
Monthly income		-0.105	-0.101	-0.114	-0.111
Job crafting				-0.262***	-0.271***
Job crafting* Stress mindset					-0.214***
Turnover intention					
Level 2					
Gender		0.106	0.051	0.031	0.039
Age		0.019	-0.029	-0.055	-0.037
Education level		-0.120	-0.127	-0.127	-0.136
Work experience		-0.214	-0.197	-0.117	-0.108
Monthly income		-0.174	-0.039	-0.036	-0.147
Team size		-0.041	-0.103	-0.182	-0.145
Servant leadership			-0.474***	-0.380***	
R(Sigma_squared)	0.752	0.751	0.753	0.726	0.726
U(Tau)	0.470	0.409	0.173	0.145	0.246
Chi-square	271.259***	218.712***	120.980***	111.542***	154.583***
Deviance	959.023	974.040	948.443	933.339	949.943

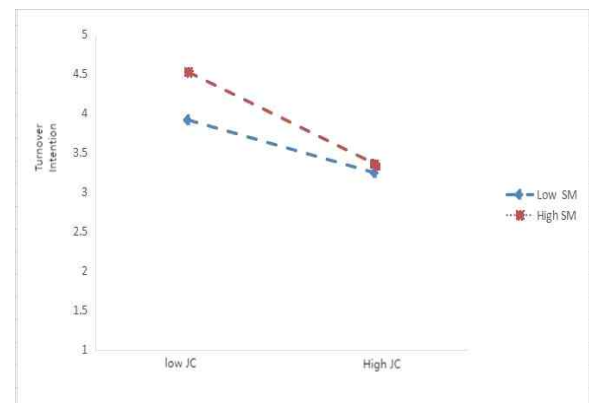
The mediating variables in this study were tested using the Sobel test. As shown in <Table 6>, The effect estimates for servant leadership-job crafting-turnover intention is -.094, Z-value is -3.581, $p < .001$, therefore, the mediating effect was established.

<Table 6> Results of Sobel test

	a	b	Sa	Sb	a*b	Z	P
SL-JC-TI	0.357	-0.263	0.069	0.053	-0.094	-3.581	0.000

<Figure 2> graphically illustrates the moderation effect of Stress Mindset on the relationship between Job Crafting and Turnover Intentions, consistent with Hypothesis 5. It was hypothesized that a positive Stress Mindset would intensify the inverse relationship between Job Crafting and Turnover Intentions. The depicted interaction effect is clearly evidenced by the differing slopes of the lines, with the steepness indicating the strength of the relationship at various levels of Stress Mindset. The red dashed line, representing a high Stress Mindset(High SM), shows a markedly stronger negative relationship between Job Crafting and Turnover Intentions($\beta = -0.214$, $p < 0.001$) than the blue solid line, which corresponds to a low Stress

Mindset(Low SM). The latter line demonstrates a more gradual reduction in Turnover Intentions as Job Crafting increases. This divergence in the slopes empirically substantiates the moderating role of Stress Mindset, supporting Hypothesis 5 by demonstrating that a positive Stress Mindset significantly bolsters the negative correlation between Job Crafting and Turnover Intentions, thereby leading to a greater reduction in Turnover Intentions.



<Figure 2> Moderation Effect of Stress Mindset on the Relationship Between Job Crafting and Turnover Intentions

4.5. Incorporating Control Variables

The regression analysis examined the interaction effects between servant leadership and various control variables at both the employee and leader levels on turnover intention. The interactions between servant leadership and various employee-level variables were not significant, indicating that these variables do not significantly moderate the relationship between servant leadership and turnover intention. Specifically, the interactions with gender [-0.03(0.13)], age [-0.01(0.01)], education level [-0.03(0.02)], work experience [0.02(0.03)], and monthly income [-0.02(0.03)] were all non-significant.

Similarly, the interactions between servant leadership and leader-level variables were not significant, suggesting that these variables do not significantly moderate the relationship between servant leadership and turnover intention. Specifically, the interactions with leader gender [0.02(0.10)], leader age [-0.02(0.04)], leader experience [0.03(0.04)], and team size [0.03(0.04)] were all non-significant.

V. Discussion and Conclusion

This study, set within the context of Chinese culture, integrates insights from international research to develop a multi-level analytical model. Utilizing the Job Demands-Resources(JD-R) theory, the research examines the impact of team-level servant leadership on individual-level turnover intentions. Additionally, it explores how team-level servant leadership influences individual-level job crafting, and how the stress mindset at the individual level moderates the relationship between job crafting and turnover intentions. The empirical findings lead to the following key conclusions:

First, team-level servant leadership has a significant negative effect on individual-level turnover intentions. Specifically, the more pronounced the servant leadership exhibited by bank leaders, the lower the turnover intentions among their employees. This suggests that servant leadership effectively reduces turnover intentions by providing support and care to employees.

Second, team-level servant leadership significantly enhances individual-level job crafting. In the banking sector, stronger servant leadership leads to more active job crafting behaviors among employees. This occurs because servant leadership encourages employees to adjust their tasks and resources, allowing them to better meet job demands and utilize their personal capabilities, which in turn increases work engagement and innovation.

Third, individual-level job crafting plays a crucial role in reducing employees' turnover intentions. Employees who engage in job crafting experience higher job satisfaction and a stronger sense of belonging, which reduces their likelihood of leaving the organization.

Fourth, job crafting mediates the relationship between team-level servant leadership and individual-level turnover intentions. In other words, servant leadership behaviors indirectly lower employees' turnover intentions by fostering job crafting. This finding highlights the critical role of job crafting as an intermediary between leadership style and employee turnover intentions.

Fifth, the stress mindset at the individual level positively moderates the relationship between job crafting and turnover intentions. Employees with a positive stress mindset view stress as a challenge and actively respond to various work demands and changes, thereby enhancing the effectiveness of job crafting and further reducing turnover intentions. This suggests that a positive stress mindset can alleviate turnover intentions by strengthening the impact of job crafting.

The novelty of this research lies in its multi-level analytical

approach and its focus on the Chinese banking industry—a sector that, despite its significance in the global economy, remains under-researched. Unlike previous studies, which often focus on servant leadership in more general or Western contexts, this study specifically examines how cultural and organizational dynamics unique to China influence the effectiveness of leadership styles. This study acknowledges the critical role of cultural dynamics in applying servant leadership within the Chinese banking sector, especially given China's high power distance and collectivist culture. Research by Hofstede(1980) indicates that traditional hierarchical leadership styles are often preferred in high power distance cultures like China, posing challenges for the adoption of servant leadership, which emphasizes empathy and service to others(Greenleaf, 1970). However, Zhang et al.(2021) suggest that while servant leadership may initially conflict with traditional leadership norms, it can be effectively integrated by aligning it with long-standing cultural values, such as benevolence and duty. In the Chinese banking context, this could mean strategically introducing servant leadership practices that resonate with Confucian ideals of moral leadership and collective well-being.

By integrating job crafting and stress mindset into the analysis, the research provides a nuanced understanding of the mechanisms through which servant leadership impacts turnover intentions. The findings are especially relevant given the regulatory pressures and intense competition in the Chinese banking sector, offering valuable guidance for improving employee management and enhancing organizational effectiveness.

These findings provide deep insights into how team-level servant leadership influences employee turnover intentions through the mechanisms of individual-level job crafting and stress mindset. In the context of the Chinese banking industry, which faces unique challenges, these insights offer critical theoretical and practical guidance for improving employee management and organizational performance.

5.1. Theoretical Implication

This study significantly contributes to the existing literature on the impact of servant leadership on turnover intentions, offering both theoretical advancements and practical insights. Recent research increasingly recognizes the vital role that leadership plays in retaining employees and reducing their intent to leave the organization. Specifically, the extent to which leaders exhibit servant leadership traits is crucial in mitigating employee attrition(Westbrook & Peterson, 2022). By exploring the relationship between servant leadership and employee turnover

from the perspective of turnover intention, this study deepens the understanding of the broader outcomes of servant leadership.

Addressing the scholarly call for a deeper exploration of the mediating mechanisms between servant leadership and turnover intentions, this study introduces job crafting as a pivotal mediating variable. Previous research has predominantly focused on job embeddedness(Huning et al., 2020) and job satisfaction(Achen et al., 2019) as mediators to explain the effects of servant leadership on turnover intentions. By emphasizing job crafting as a mediator, this study marks a significant advancement in the field, underscoring the importance of proactive employee behaviors in the relationship between leadership and turnover intentions.

Furthermore, this study delves into the interaction between individual psychological adjustments, behaviors, and the influence of stress mindset on turnover intentions, providing fresh insights into existing paradigms. Employees who adopt a proactive approach to stress-specifically those with a stress-enhancing mindset-are more likely to mitigate the negative effects of stress, recover quickly from challenges, and actively address work-related stressors. This proactive stance decreases their likelihood of leaving their current roles(Kim et al., 2020). The analysis of stress mindset as a moderating factor enriches our understanding of its role in the dynamics between servant leadership, job crafting, and turnover intentions.

The study's methodological approach, which involved collecting data in stages, allows for a more nuanced understanding of the relationships between variables over time. This method enables researchers to accurately trace how perceptions of leadership influence stress mindset and turnover intentions at different intervals, capturing the dynamic nature of these relationships. By temporally separating data collection points, the study achieves a more precise tracking of changes and causations, offering deeper insights into the temporal effects of leadership on employee attitudes and behaviors.

Additionally, this study conducted a regression analysis to examine the interaction effects between servant leadership and various control variables on employees' turnover intentions. Although the results indicated that these interactions did not reach statistical significance, they nonetheless provide important insights. The findings suggest that servant leadership plays a crucial role in reducing employees' turnover intentions, and this effect remains consistent across various employee and leader characteristics. Specifically, the impact of servant leadership on turnover intentions did not significantly vary regardless of employees' gender, age, education level, work experience, or monthly income. This consistency supports the notion that servant leadership is a universally effective leadership style,

demonstrating its broad applicability across diverse employee groups.

Furthermore, the study found that the interactions between leader characteristics-such as gender, age, leadership experience, and organizational size-and servant leadership were also non-significant. This implies that the influence of servant leadership on turnover intentions is consistent regardless of the specific attributes of the leader. This finding suggests that organizations, when selecting and training leaders, might benefit more from focusing on enhancing servant leadership skills rather than overly emphasizing differences in individual leader characteristics.

For the Chinese banking sector, this study provides crucial theoretical insights into the specific effects of servant leadership within a unique cultural and operational context. Understanding how servant leadership can influence employee turnover through mechanisms like job crafting is particularly relevant in this environment. Bank leaders who embody servant leadership principles can foster a work environment that encourages employees to actively engage in job crafting, ultimately leading to enhanced job satisfaction and reduced turnover. Additionally, recognizing the moderating role of stress mindset allows banking institutions to develop targeted strategies that help employees manage stress more effectively, thereby further reducing turnover intentions.

5.2. Practical Implication

This study offers valuable insights for organizational leaders aiming to reduce employee turnover by adopting servant leadership practices. The findings strongly advocate for integrating servant leadership traits into management approaches. Specifically, prioritizing employees' interests, emphasizing their professional development, and empowering them should be fundamental criteria in leadership selection processes. By embedding these elements into organizational culture, the practice of servant leadership can be significantly promoted, leading to enhanced employee retention and satisfaction(Omanwar & Agrawal, 2021).

Within the context of Chinese culture, this research provides innovative managerial strategies and practical recommendations for fostering servant leadership within the Chinese banking sector. The alignment of servant leadership with cultural values such as harmony and collective well-being makes it a particularly effective leadership style for this context. Chinese bank managers stand to gain considerably by adopting servant leadership, thereby fostering a leadership culture that resonates

with these deeply rooted cultural principles.

To implement this, banks should design and implement comprehensive training programs that cultivate servant leadership traits among current and prospective leaders. Emphasizing skills such as empathetic listening, support for employee growth, and trust-building is essential. These skills are not only integral to servant leadership but also vital for creating a work environment that prioritizes the needs of employees. Leaders should be encouraged to empower their employees by involving them in decision-making processes and providing opportunities for career advancement. Such an approach enhances employee satisfaction and encourages a more proactive and engaged workforce.

Moreover, leaders should actively facilitate job crafting by granting employees the flexibility to adjust their job roles and responsibilities. Participatory job design practices that align employees' strengths and interests with their work tasks can lead to greater job satisfaction and significantly reduce turnover intentions (Zhang & Li, 2020). Additionally, banks should implement comprehensive stress management programs that promote a positive stress mindset among employees. Providing resources such as stress management workshops, counseling services, and wellness programs can help employees view stress as a challenge rather than a threat, thereby reducing the likelihood of turnover.

The empirical findings of this study demonstrate that leaders who embody a servant leadership style significantly facilitate job crafting among employees, which, in turn, reduces their turnover intentions. This insight is corroborated by other scholars, who highlight that servant leaders play a crucial role in enabling employees to engage in job crafting (Khan et al., 2021). Effective job design, supported by servant leadership, can lead to increased job satisfaction within the current work environment and decreased turnover intentions.

Comparatively, Chinese firms, including banks, have traditionally placed less emphasis on internal customer service, often prioritizing external customer satisfaction over the well-being of their employees. However, this research underscores the importance of recognizing human capital as a firm's most significant asset. For Chinese banks, acknowledging and enhancing internal customer service-by focusing on the well-being of employees-is crucial. Leaders should adopt a more employee-centric approach, concentrating on creating a supportive and nurturing work environment that values and retains internal talent.

Given the growing demands on leadership capabilities due to international competition and economic globalization, the findings of this research have substantial practical implications for Chinese corporations, particularly in the banking sector. By

actively promoting and establishing a culture of servant leadership, fostering a conducive environment for its practices, and enhancing leaders' awareness of servant leadership principles, Chinese banks can improve employee retention, organizational performance, and overall competitiveness.

Finally, an important point of focus for bank managers is the practical application of servant leadership within their organizations. This includes advocating for and promoting a culture centered on serving others, encouraging leaders to pay close attention to employees' needs in daily management, and providing consistent support and assistance. Organizing regular team-building activities and employee care initiatives can create an atmosphere of mutual support and affection, enhancing employees' sense of belonging and team cohesion. Establishing clear communication channels, such as holding regular employee forums, setting up suggestion boxes, and providing employee hotlines, is also crucial. This allows employees to express their opinions and suggestions, and managers should promptly respond to feedback, demonstrating respect and consideration for employees' input.

Furthermore, developing a performance evaluation and reward system oriented towards serving others is essential. This system should recognize and reward leaders and employees who exhibit servant leadership qualities in their work. Regularly selecting and honoring individuals and teams that excel in practicing servant leadership can set a benchmark and motivate more leaders and employees to embrace and practice these principles, ultimately contributing to a more cohesive and effective organization.

5.3. Limitation and future research direction

This study acknowledges several limitations that should be addressed in future research. First, the sample comprised 62 shift supervisors and 339 employees across six banks in China's Zhejiang and Jiangsu regions. While this sampling approach enhances internal validity by controlling regional and industrial characteristics, it limits external validity due to the restricted geographical and industrial diversity. Future research should expand the geographical scope and include a broader range of industries to improve the generalizability of the findings.

Second, the reliance on online questionnaires due to external factors such as the COVID-19 pandemic introduced potential biases. Although non-qualifying questionnaires were excluded, the uneven distribution and limited sample size may impact the representativeness of the findings. Future studies should consider incorporating offline data collection methods to achieve a more

balanced and representative sample, while also addressing potential biases in questionnaire design and implementation to enhance the reliability of the results.

Third, the study's focus on quantitative analysis leaves certain qualitative aspects unexplored. Incorporating qualitative methods, such as group interviews or case studies, in future research could provide deeper insights into turnover intentions and the contextual impact of servant leadership within the banking industry. These qualitative approaches could enrich the understanding of the mechanisms through which servant leadership influences employee behavior, offering a more nuanced perspective than quantitative methods alone.

Moreover, while the study acknowledges cultural factors, it does not extensively examine how organizational culture impacts the effectiveness of servant leadership and job crafting. Future research should explore the role of organizational culture, including norms, values, and practices, in shaping the adoption and effectiveness of servant leadership. Understanding these cultural nuances could help tailor leadership practices to specific organizational contexts, enhancing their efficacy in reducing turnover intentions.

Finally, exploring additional moderating variables, such as employee engagement or psychological safety, could provide further insights into the relationship between servant leadership, job crafting, and turnover intentions. Longitudinal studies would also be valuable, particularly in the dynamic and evolving context of the Chinese banking sector, to track how these relationships develop over time and under varying economic conditions.

In conclusion, based on the above limitations, our future research will focus on expanding the understanding of servant leadership and its impact on employee turnover intentions. Firstly, future studies should aim to increase the diversity and scale of research samples by including participants from different regions and industries to enhance the external validity and generalizability of the findings. Additionally, employing qualitative research methods, such as in-depth interviews and case studies, can provide richer, context-specific insights, offering a more nuanced understanding of how servant leadership operates in various organizational environments compared to purely quantitative studies.

Future research should also explore the role of organizational culture in moderating the effects of servant leadership, which could reveal how different cultural norms, values, and practices influence leadership outcomes. Moreover, longitudinal study designs should be adopted in future research to track the trends in the relationship between servant leadership, job crafting, and turnover intentions over time, particularly in light of the evolving

economic conditions and technological advancements in the banking sector. This approach will contribute to a more comprehensive understanding of these dynamic relationships. Finally, future research should consider investigating potential moderating variables such as employee engagement or psychological safety, to more precisely illustrate how servant leadership influences turnover intentions under different conditions. By exploring these research directions, future studies can further deepen the findings of this research and provide more comprehensive and applicable insights into the dynamics of leadership and employee behavior across different contexts.

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서번트 리더십은 이직 의도를 줄이는가?: 잡 크래프팅의 매개 역할과 스트레스 마인드셋의 조절 효과*

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국 문 요 약

최근 몇 년 동안 중국 은행 산업의 직원 이직 의도는 내부 및 외부 환경 압력으로 인해 급증하고 있으며, 이는 다른 부문에서 발생하는 이직률을 능가하고 있다. 이러한 증가 추세로 인해 직원 이직률 감소가 은행의 지속적인 발전에 있어 중요한 우선순위가 되었다. 전통적인 리더십 스타일은 이 문제를 해결하는 데 충분하지 않으며, 더 효과적인 관리 접근 방식으로서의 전환이 필요하다. 본 연구는 직원의 필요를 우선시하고, 그들의 발전을 지원하며, 잠재력을 실현하도록 동기를 부여하는 관리 스타일인 서번트 리더십이 이직 의도를 완화하는 데 잠재력이 있는지를 탐구한다. 연구는 중국 은행 부문의 직원을 대상으로 서번트 리더십 관리 접근 방식이 이직 의도에 미치는 영향을 조사했다. 잡 크래프팅은 매개 변수로 조사되며, 스트레스 마인드셋은 조절 변수로 평가되었다. 62개 팀에서 62명의 리더와 339명의 직원을 포함한 401개의 유효한 설문지를 통해 데이터를 수집했다. 가설은 SPSS 26.0 및 HLM 6.0을 사용하여 검증되었다. 연구 결과는 다음과 같다: (1) 서번트 리더십은 이직 의도를 크게 줄인다; (2) 잡 크래프팅은 서번트 리더십과 이직 의도 간의 관계를 매개한다; (3) 스트레스 마인드셋은 직무 조정이 이직 의도에 미치는 영향을 긍정적으로 조절한다.

이 연구는 서번트 리더십과 이직 의도 간의 관계를 뒷받침하는 실증적 증거를 제공한다. 연구 결과는 직원 관리 관행을 향상시키는 방법에 대한 귀중한 통찰력을 제공한다. 또한, 은행 부문에 서번트 리더십을 통합하는 것의 이론적 및 실용적 함의를 논의하고, 연구의 한계점을 강조하며, 향후 연구 방향을 제안한다.

핵심 주제어: 서번트 리더십, 이직 의도, 잡 크래프팅, 스트레스 마인드 셋, 계층적 선형 모델링 (HLM)

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