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ANALYSIS OF EMPLOYE TURNOVER FACTORS ON WORK EFFECTIVENESS THROUGH RISK CONTROL AT BPJS KETENAGAKERJAAN

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ABSTRACT

This study aims to analyze the influence of employe turnover factors on work effectiveness thru risk management at BPJS Ketenagakerjaan. The factors studied include job satisfaction, compensation, workload, role ambiguity, and relationships with supervisors. The research approach uses a quantitative method with Partial Least Squares Structural Equation Modeling (SEM-PLS) and Bow Tie Analysis. The sample consists of 251 active employes selected using purposive sampling techniques. The data collection instrument was a Likert-scale questionnaire, with validity and reliability testing conducted thru outer loading, construct reliability, AVE, and discriminant validity using HTMT and the Fornell-Larcker Criterion. The research results indicate that all five turnover factors significantly influence work effectiveness, both directly and thru risk management. Job satisfaction (β = 0.379, p = 0.000) and relationship with superiors (β = 0.173, p = 0.016) have a positive effect, while workload (β = -0.149, p = 0.000) and role ambiguity (β = -0.117, p = 0.000) have a negative effect. Risk management proved to be a significant mediator, with an R^2 value of 0.778 indicating high predictive power and providing an empirical contribution to turnover risk control strategies in the public sector.

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1. INTRODUCTION

Employee turnover is a complex issue faced by almost all organizations, particularly in human resource management. It occurs when employees leave the company, either voluntarily or involuntarily, due to internal factors such as job dissatisfaction, excessive workload, and limited career opportunities, as well as external factors like better job offers elsewhere. Pratiwi et al. (2022) state that job dissatisfaction and work-life imbalance are the main causes of turnover. This phenomenon is a serious concern because high turnover not only increases recruitment and training costs but also decreases productivity and hinders the achievement of organizational goals.

High turnover rates directly affect work effectiveness and organizational stability. Employees who are satisfied with their jobs tend to be more loyal and motivated to perform optimally, while dissatisfaction leads to stress, burnout, and intentions to quit (Salsabila & Tumanggor, 2023). Valentino and Adji (2023) further explain that excessive workload also increases employees' desire to leave, while job satisfaction, motivation, and workload management strongly influence work effectiveness. In the case of BPJS Ketenagakerjaan, high turnover has caused a decline in the quality of public services and increased workloads for remaining employees, especially with no new recruitment since 2020. This has resulted in an uneven distribution of human resources between

regions, with labor shortages in eastern areas and unfilled positions in several branch offices, increasing operational risk and hindering performance achievement.

In response, implementing risk management becomes crucial to address turnover and maintain work effectiveness. Risk management involves identifying, analyzing, and controlling risks that can impede organizational objectives (Nuraini, 2022). Wibisono et al. (2023) emphasize that applying human resource risk management can mitigate issues related to dissatisfaction, burnout, and excessive workload. Based on BPJS Ketenagakerjaan's 2019–2023 financial report, the number of employees decreased by 10.72%, yet profits grew by 47.17%, indicating that performance was maintained despite a heavier workload. Compared to PT Bank Mandiri (Persero) Tbk, which had only a 0.26% decline in employees with profit growth of 100.52%, and PT Astra International Tbk, which experienced a 10.86% decrease but achieved a 55.94% profit rise, it is evident that employee stability correlates with performance. Therefore, BPJS Ketenagakerjaan needs to strengthen its HR risk management and adopt adaptive strategies to ensure sustainable organizational effectiveness while contributing to the broader understanding of turnover dynamics in Indonesia's public sector.

2. RESEARCH METHODS

This study uses a quantitative method with a Path Analysis approach to examine the causal relationships between employe turnover, work effectiveness, and risk management at BPJS Ketenagakerjaan, and applies risk assessment techniques to analyze the risk pathways from cause to effect. Additionally, this study also utilizes descriptive analysis to describe the characteristics of the respondents and summarize their perceptions of each research variable based on the average scores obtained.

Table 1. Range of descriptive research criteria

Likert Scale Score	Criteria
1.00 – 1.80	Very Low
1.80 – 2.60	Low
2.60 – 3.40	Neutral
3.40 – 4.20	High
4.20 – 5.00	Very High

This study uses the Structural Equation Modeling-Partial Least Squares (SEM-PLS) data analysis technique to simultaneously test the multivariate relationships between independent and dependent variables, as well as to test validity and reliability thru the measurement model and causality thru the structural model. Data collection was conducted using a structured questionnaire with a Likert scale to measure respondents' attitudes, opinions, and perceptions toward the variables being studied.

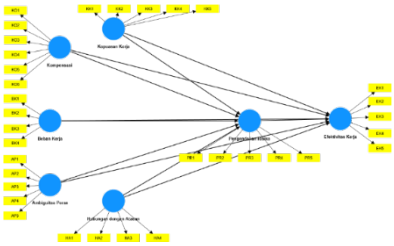

Figure 1. Structural Equation Modeling - Partial Least Squares

This study hypothesizes that job satisfaction, compensation, relationship with superiors, and risk control positively affect work effectiveness, while workload and role ambiguity negatively affect it, with risk control acting as a mediating variable, and employs Bow Tie Analysis (ISO IEC 31010) to visualize risk pathways and evaluate controls to prevent employee turnover and maintain work effectiveness.

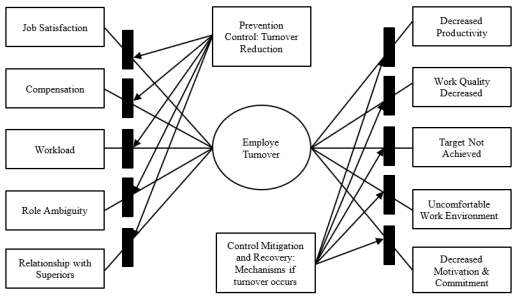

Figure 2. Bow Tie Analysis

This study surveyed BPJS Ketenagakerjaan employees from various job levels and regions using purposive sampling based on 34 research indicators (Sugiyono, 2013; Hair et al., 2017), explaining the causal link between turnover factors such as job dissatisfaction, inadequate compensation, heavy workload, role ambiguity, and poor

supervisor relationships and the role of risk management as a strategic effort to control turnover through preventive measures that improve work conditions and HR policies, as well as responsive mechanisms to ensure smooth employee transitions when turnover occurs.

3. RESULT AND ANALYSIS

Based on the research results involving 251 research respondents who are active BPJS Ketenagakerjaan employes from various work units and operational areas, the following characteristics were obtained:

Table 2. Respondent Characteristics

Characteristics	Category	Quantity	Percentage
Age	21 - 30 Years	94	37,45%
	31 - 40 Years	106	42,23%
	41 - 50 Years	49	19,52%
	> 50 Years	2	0,80%
Gender	Male	117	46,61%
	Female	134	53,39%
Work Unit	Head Office	30	11,95%
	Regional Office Branch	43	17,13%
	Kacab 1, 2, 3/Kacab Induk	91	36,25%
	Kacab 3A	87	34,66%
Department	Structural	64	25,50%
	Staff	187	74,50%
Area of Work	Kantor Pusat	19	7,57%
	Kanwil Sulama	42	16,73%
	Kanwil Sumbagut	29	11,55%
	Kanwil Sumbagsel	20	7,97%
	Kanwil Banten	26	10,36%
	Kanwil Sumbariau	9	3,59%
	Kanwil Jabar	27	10,76%
	Kanwil Kalimantan	16	6,37%
	Kanwil Jatim	15	5,98%
	Kanwil Banuspa	11	4,38%
	Kanwil Jateng & DIY	23	9,16%
	Kanwil DKI Jakarta	14	5,58%
Length of Employment	5 - 10 Years	164	65,34%
	10 - 15 Years	36	14,34%
	15 - 20 Years	29	11,55%
	> 20 Years	22	8,76%

Based on demographic data, most respondents were aged 31–40 years (42.23%), predominantly female (53.39%), and largely staff-level employees (74.50%) from Class 1–3/Main Branch Offices (36.25%) and Class 3A Branch Offices (34.66%), with the highest regional representation from Sulawesi Maluku (16.73%); most had worked 5–10 years (65.34%), indicating that the respondents were generally experienced employees from diverse units and regions within BPJS Ketenagakerjaan.

Table 3. Classification of Job Satisfaction Variables

Category	Interval	Number of Respondents	Percentage
Very Low	1.00 – 1.80	8	3.19%
Low	1.80 – 2.60	58	23.11%
Neutral	2.60 – 3.40	31	12.35%
High	3.40 – 4.20	92	36.65%
Very High	4.20 – 5.00	62	24.70%

The measurement results regarding the level of job satisfaction among BPJS Ketenagakerjaan employes show that the majority of respondents fall into the High category, with 92 people or 36.65% of the total respondents. This indicates that the majority of employes feel quite satisfied with their working conditions. Additionally, there were 62 respondents (24.70%) who fell into the Very High category, reflecting an excellent level of job satisfaction. Meanwhile, 58 respondents (23.11%) had a Low level of job satisfaction, and 8 respondents (3.19%) were in the Very Low category, which could signal the need for special attention from management to evaluate aspects of the job that are not meeting expectations. As for the 31 respondents (12.35%), they stated a Neutral attitude, meaning they did not yet have a strong inclination toward feeling satisfied or dissatisfied with their work.

Table 4. Classification of Compensation Variables

Category	Interval	Number of Respondents	Percentage
Very Low	1.00 – 1.80	17	6.77%
Low	1.80 – 2.60	9	3.59%
Neutral	2.60 – 3.40	34	13.55%
High	3.40 – 4.20	95	37.85%
Very High	4.20 – 5.00	96	38.25%

Based on the data classification of the BPJS Ketenagakerjaan employe compensation variable, the results show that the majority of respondents are in the Very High category, totaling 96 people or 38.25%. Additionally, 95 respondents (37.85%) are in the High category. This indicates that most employes are very satisfied with the compensation system provided by the organization. Conversely, there were 17 respondents (6.77%) who rated the compensation as Very Low, and 9 respondents (3.59%) as Low, indicating that a small portion of employes were still dissatisfied with the compensation they received. Meanwhile, 34 respondents (13.55%) showed a Neutral attitude, meaning they did not yet have a clear inclination as to whether they were satisfied or dissatisfied with the compensation received.

Table 5. Classification of Workload Variables

Category	Interval	Number of Respondents	Percentage
Very Low	1.00 – 1.80	42	16.73%
Low	1.80 – 2.60	33	13.15%
Neutral	2.60 – 3.40	42	16.73%
High	3.40 – 4.20	60	23.90%
Very High	4.20 – 5.00	74	29.48%

Based on the classification data for the workload variable of BPJS Ketenagakerjaan employes, it is known that the majority of respondents rated their workload as Very High, with 74 respondents (29.48%), followed by 60 respondents (23.90%) in the High category. This finding indicates that more than half of the employes feel their workload is quite heavy to very heavy in carrying out their duties. Meanwhile, 42 respondents (16.73%) stated that their workload was in the Neutral category, and the same number (42 respondents or 16.73%) rated their workload as Very Low. The remaining 33 respondents (13.15%) stated that their workload was in the Low category.

Table 6. Classification of Variables Related to Supervisors

Category	Interval	Number of Respondents	Percentage
Very Low	1.00 – 1.80	7	2,79%
Low	1.80 – 2.60	15	5,98%
Neutral	2.60 – 3.40	33	13,15%
High	3.40 – 4.20	92	36,65%
Very High	4.20 – 5.00	104	41,43%

Based on the classification of the Relationship with Supervisor variable among BPJS Ketenagakerjaan employes, most respondents reported very good relationships, with 104 (41.43%) rating it Very High and 92 (36.65%) High, reflecting positive interactions characterized by loyalty, contribution, and professionalism, while 33 (13.15%) were Neutral, and only a small portion 15 (5.98%) Low and 7 (2.79%) Very Low perceived their supervisor relationships as poor.

Table 7. Classification of Risk Control Variables

Category	Interval	Number of Respondents	Percentage
Very Low	1.00 – 1.80	6	2,39%
Low	1.80 – 2.60	15	5,98%
Neutral	2.60 – 3.40	30	11,95%
High	3.40 – 4.20	125	49,80%
Very High	4.20 – 5.00	75	29,88%

Based on the classification of the risk control variable among 251 BPJS Ketenagakerjaan employes, most respondents perceived risk control positively, with 125 (49.80%) rating it as High and 75 (29.88%) as Very High,

indicating effective implementation of risk identification, analysis, evaluation, treatment, and monitoring, while 30 respondents (11.95%) were Neutral, and only a small portion 15 (5.98%) Low and 6 (2.39%) Very Low felt the risk control system in their work units was weak.

Table 8. Classification of Work Effectiveness Variables

Category	Interval	Number of Respondents	Percentage
Very Low	1.00 – 1.80	3	1,20%
Low	1.80 – 2.60	18	7,17%
Neutral	2.60 – 3.40	59	23,51%
High	3.40 – 4.20	108	43,03%
Very High	4.20 – 5.00	63	25,10%

Based on work effectiveness classification among BPJS Ketenagakerjaan employees, most rated themselves as High (43.03%) or Very High (25.10%), reflecting strong productivity, target achievement, work quality, and task commitment, while smaller portions were Neutral (23.51%), Low (7.17%), or Very Low (1.20%), and further analysis using SEM-PLS on 251 respondents examined the influence of turnover factors on work effectiveness through risk control, with outer loading tests confirming good convergent validity of indicators (ideal >0.70).

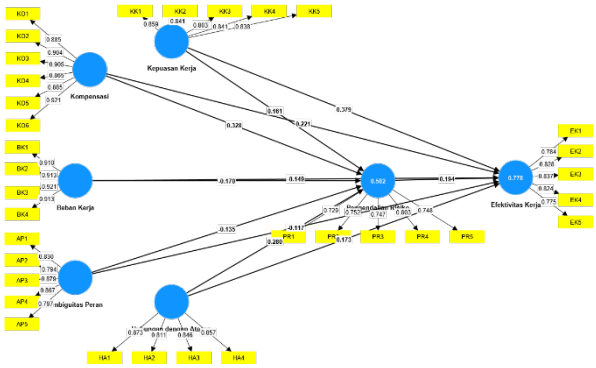

Figure 3. SEM-PLS Path Model

Based on the table, all indicators for each construct have shown outer loading values above the minimum threshold of 0.70, as suggested by Hair et al. (2017). This indicates that all indicators have good convergent validity in reflectively measuring their constructs. Thus, there are no indicators that need to be eliminated from the measurement model because all indicator contributions to their constructs are considered strong. These findings indicate that the measurement model used has met the initial requirements for indicator validity, allowing it to proceed to the reliability and discriminant validity evaluation stage in the PLS-SEM analysis process.

Table 9. Outer Loading Validity Test

Variable	AP	BK	EK	HA	KK	KO	PR
AP1	0.830						
AP2	0.794						
AP3	0.879						
AP4	0.867						
AP5	0.797						
BK1		0.910					
BK2		0.913					
BK3		0.921					
BK4		0.913					
EK1			0.784				
EK2			0.828				
EK3			0.837				
EK4			0.824				
EK5			0.775				

HA1	0.873			
HA2	0.811			
HA3	0.846			
HA4	0.857			
KK1		0.859		
KK2		0.841		
KK3		0.803		
KK4		0.841		
KK5		0.838		
KO1			0.885	
KO2			0.904	
KO3			0.905	
KO4			0.865	
KO5			0.885	
KO6			0.921	
PR1				0.729
PR2				0.752
PR3				0.747
PR4				0.803
PR5				0.748

Construct Reliability and Average Variance Extracted (AVE) are two important indicators in evaluating reflective measurement models in PLS-SEM. Construct Reliability is used to assess the internal consistency of indicators measuring latent constructs, with an ideal value above 0.70 indicating good reliability. Meanwhile, AVE measures convergent validity, which is the extent to which indicators within a construct are highly correlated with each other and are able to adequately explain the variance of that construct. The recommended AVE value is at least 0.50, which means the construct is able to explain at least 50% of the variance in its indicators (Hair et al., 2017). These two measurements complement each other to ensure that the constructs in the model have accuracy and consistency in their measurement.

Table 10. Construct Reliability and Average Variance Extracted (AVE)

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Role Ambiguity	0.891	0.914	0.919	0.696
Workload Work	0.935	0.938	0.953	0.836
Effectiveness	0.869	0.870	0.905	0.656
Relationship with Supervisor	0.868	0.871	0.910	0.717
Job Satisfaction	0.893	0.894	0.921	0.700
Compensation	0.950	0.951	0.960	0.800
Risk Management	0.813	0.814	0.870	0.572

All constructs in the model meet reliability and validity criteria, with Cronbach's Alpha and Composite Reliability (ρc) above 0.70 and AVE values above 0.50 indicating good internal consistency and convergent validity, while HTMT values below 0.90 confirm adequate discriminant validity, showing that each construct is distinct and the reflective measurement model has strong quality for structural model evaluation in PLS-SEM.

Table 11. Fornell Larcker

Variable	AP	BK	EK	HA	KK	KO	PR
Role Ambiguity	0.834						
Workload Work	0.210	0.914					
Effectiveness	-0.181	-0.397	0.810				
Relationship with Supervisor	-0.002	-0.287	0.729	0.847			

Job Satisfaction	-0.002	-0.116	0.709	0.550	0.837		
Compensation	0.006	-0.253	0.728	0.787	0.532	0.894	
Risk Management	-0.170	-0.381	0.731	0.676	0.510	0.677	0.756

The Fornell-Larcker results show that all constructs have adequate discriminant validity, while R^2, f^2, and Q^2 evaluations indicate that the structural model in PLS-SEM has strong explanatory power, measurable effect sizes, and predictive relevance for the endogenous constructs.

Table 12. R Square (R^2) Value

Variable	R-square	R-square adjusted
Effectiveness	0.778	0.773
Risk Management	0.582	0.573

Based on the R Square (R^2) value table, the Work Effectiveness construct has an R^2 value of 0.778 and the Risk Control construct has an R^2 value of 0.582. Referring to Hair et al. (2017), the R^2 value of 0.778 is categorized as strong, meaning that the independent variables in the model can explain 77.8% of the variance in Work Effectiveness, while the R^2 value of 0.582 is categorized as moderate, indicating that the exogenous variables can explain 58.2% of the variance in Risk Control. These results show that the structural model has good explanatory power, especially in explaining Work Effectiveness as the main construct in this study.

Table 13. F-Square Value (f^2)

Variable	AP	BK	EK	HA	KK	KO	PR
Role Ambiguity			0.057				0.041
Workload Work			0.082				0.060
Effectiveness							
Relationship with Supervisor			0.044				0.065
Job Satisfaction			0.416				0.042
Compensation			0.074				0.094
Risk Management			0.071				

Based on the F-squared (f^2) value table, the contribution of each exogenous construct to the endogenous construct can be identified, with interpretation guidelines from Hair et al. (2017) stating that f^2 values of 0.02, 0.15, and 0.35 represent small, moderate, and large effects respectively. The analysis shows that Job Satisfaction has the largest effect on Work Effectiveness, with an f^2 value of 0.416, indicating a strong contribution to the increase in R^2 for that construct. Other variables such as Role Ambiguity (0.057), Workload (0.082), Relationship with Supervisor (0.044), Compensation (0.074), and Risk Control (0.071) contribute within the small category. For the Risk Control construct, all exogenous variables show small effects, with the highest influence from Compensation (0.094). These findings suggest that although most variables individually have a small contribution, they collectively shape the overall model, with Job Satisfaction emerging as the dominant factor influencing Work Effectiveness.

Table 14. Q Square (Q^2)

Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
Role Ambiguity	1255.000	1255.000	0.000
Workload Work	1004.000	1004.000	0.000
Effectiveness	1255.000	627.892	0.500
Relationship with Supervisor	1004.000	1004.000	0.000
Job Satisfaction	1255.000	1255.000	0.000
Compensation	1506.000	1506.000	0.000
Risk Management	1255.000	848.307	0.324

Based on the Q Square (Q^2) value table, it can be concluded that the model possesses good predictive capability for the endogenous constructs of Work Effectiveness and Risk Control. The Q^2 value, calculated using the formula $Q^2 = 1 - (SSE/SSO)$, serves as an indicator of predictive relevance, where a value greater than zero ($Q^2 > 0$) indicates that the model has predictive power (Hair et al., 2017). In this study, the Q^2 value for Work

Effectiveness is 0.500, categorized as strong, while the Q^2 value for Risk Control is 0.324, categorized as moderate to strong. Since exogenous constructs are not predicted by other variables, they naturally do not possess Q^2 values. These results confirm that the model not only explains the variance of the constructs (R^2) but also demonstrates substantial predictive relevance for the main constructs. Furthermore, hypothesis testing was carried out using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach with bootstrapping to determine the significance of the relationships between variables. The testing criteria state that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted if the significance value (p-value) < 0.05, while H_0 is accepted and H_1 is rejected if the significance value ≥ 0.05. Based on these criteria, the results of the structural relationship analysis between constructs in the model are interpreted in the subsequent discussion.

Table 15. Hypothesis Test Results

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P-values	Hypothesis Decision
AP -> EK	-0.117	-0.115	0.033	3.543	0.000	Accepted & Significant
BK -> EK	-0.149	-0.150	0.033	4.475	0.000	Accepted & Significant
HA -> EK	0.173	0.173	0.072	2.413	0.016	Accepted & Significant
KK -> EK	0.379	0.379	0.045	8.416	0.000	Accepted & Significant
KO -> EK	0.221	0.218	0.065	3.405	0.001	Accepted & Significant
PR -> EK	0.194	0.196	0.051	3.831	0.000	Accepted & Significant
AP -> PR -> EK	-0.026	-0.027	0.011	2.443	0.015	Accepted & Significant
BK -> PR -> EK	-0.033	-0.033	0.012	2.839	0.005	Accepted & Significant
HA -> PR -> EK	0.055	0.055	0.022	2.488	0.013	Accepted & Significant
KK -> PR -> EK	0.031	0.031	0.014	2.301	0.021	Accepted & Significant
KO -> PR -> EK	0.064	0.065	0.025	2.527	0.012	Accepted & Significant

Based on hypothesis testing, all relationships between variables were significant ($p < 0.05$), showing that Role Ambiguity and Workload negatively affect Work Effectiveness, while Relationship with Supervisor, Job Satisfaction, Compensation, and Risk Control positively influence it, with Job Satisfaction having the strongest effect; additionally, Risk Control mediates these relationships by weakening the negative impacts of ambiguity and workload and enhancing the positive effects of satisfaction, compensation, and supervisor relationships, highlighting the importance of active risk management, while Bow Tie Analysis of questionnaire data from BPJS Ketenagakerjaan employes systematically maps turnover risk factors and their consequences, identifying preventive and mitigation strategies to support data-driven decision-making and maintain work effectiveness across all organizational levels.

Table 16. Turnover Prevention Controls

Causal Factor	Control Measures
Job Satisfaction	1. Structured and fair job rotation and transfer 2. Creation of a comfortable and supportive work environment 3. Strengthening the supervisor's role in providing informal recognition
Compensation	1. Regular review of salaries and allowances 2. Provision of hardship allowances in remote (3T) areas 3. Incentives based on strategic contribution, not merely quantitative targets
Workload	1. Mapping of workload and number of employees per unit 2. Recruitment based on actual needs derived from manpower planning 3. Use of job matrix and performance evaluation for fair task distribution
Role Ambiguity	1. Development of digital working guidelines for each unit 2. Visualization of SOPs and easy access via dashboard 3. Monitoring of duties and functions through weekly job coaching by supervisors

Relationship with Supervisors	1. Implementation of monthly 1-on-1 coaching and feedback sessions 2. Empathy, communication, and conflict management training for leaders 3. Creation of a supportive two-way communication culture

Efforts to prevent employe turnover can be made by increasing job satisfaction thru fair internal rotation and transfers, as well as cross-functional training; creating a comfortable and appreciative work environment; periodically reviewing the compensation structure considering workload and work location; balancing workload thru workforce needs analysis and human resource redistribution; clarifying roles thru digital operational guidelines and weekly coaching; and strengthening supervisor-subordinate relationships thru regular coaching sessions, empathetic communication, and inclusive leadership.

Table 17. Turnover Mitigation and Recovery Controls

Cause (Risk Factor)	Mechanism / Strategy
Decreased Productivity	1. Implementation of a Knowledge Management system and documented SOPs 2. Establishment of a talent pool and internal succession plan 3. Temporary assignments based on cross-training
Reduced Work Quality	1. One-stop work dashboard for quality control 2. Mentoring by senior staff and regular quality evaluations 3. Continuous training and fast onboarding programs
Unachieved Targets	1. Capacity planning based on actual human resources 2. Realistic review and adjustment of work targets 3. Use of a prioritization matrix for high-impact tasks
Uncomfortable Work Environment	1. Regular inter-unit discussions on organizational values 2. Training on professionalism and work ethics 3. Transparency in rotation and HR mobility plans
Decreased Motivation & Commitment	1. Implementation of an Employee Engagement Tracker 2. Motivational training and non-financial recognition 3. Clear and measurable communication of career paths

If turnover is unavoidable, the organization needs to implement mitigation strategies such as developing a Knowledge Management system containing documentation of work processes and SOPs for each unit, succession planning, and establishing an internal talent pool to maintain readiness for strategic positions, along with continuous training, a dashboard-based work system for monitoring, regular mentoring, adjusting realistic work targets, strengthening work culture and inter-unit communication, management transparency regarding transfers, and increasing motivation thru an Employe Engagement Tracker, motivational training, non-financial rewards, and clear career paths to maintain long-term loyalty.

Discussion

The Fornell-Larcker results indicate that all constructs in the model possess adequate discriminant validity, as each construct's value exceeds its correlations with other constructs, confirming that the constructs are distinct and valid; additionally, the evaluation of the structural model using R^2, f^2, and Q^2 shows that the model has strong explanatory power, with R^2 reflecting the proportion of variance in endogenous constructs explained by exogenous variables, f^2 measuring the effect size of each exogenous variable, and Q^2 demonstrating the model's predictive relevance, collectively providing a comprehensive assessment of the model's quality and predictive capability in PLS-SEM (Hair et al., 2017).

4. CONCLUSION

The research findings indicate that employe turnover at BPJS Ketenagakerjaan is influenced by five main factors: job satisfaction, compensation, workload, role ambiguity, and relationships with supervisors. SEM-PLS analysis proves that all these factors significantly influence work effectiveness, both directly and thru the mediation of risk management. Job satisfaction, compensation, and relationships with supervisors have a positive influence, while workload and role ambiguity have a negative influence. Risk management has been proven to strengthen positive influences and reduce negative impacts on work effectiveness. Thru Bow Tie Analysis and the principles of ISO 31000, the risk control strategy focuses on prevention thru improvements in the work environment, compensation systems, role clarity, and working relationships, and mitigation thru knowledge management, succession planning, human resource redistribution, and strengthening work culture and motivation. The success of maintaining work effectiveness heavily relies on the consistent and systematic application of risk controls, which serves as a crucial foundation for BPJS Ketenagakerjaan's strategic human resource policies and contributes to the development of risk management literature in the public sector.

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