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The Influence of Organizational Commitment, Transformational Leadership, and Compensation on Turnover Intention Using Job Satisfaction as a Mediator at One of State-Owned Banks in Indonesia

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Abstract: This study examines the impact of organizational commitment, transformational leadership, and compensation on turnover intention, with job satisfaction as a mediator. Conducted among employees of a state-owned bank in Indonesia, the research utilized Smart PLS and structural equation modeling for data analysis. The results indicate that organizational commitment, transformational leadership, and compensation all have significant negative direct effects on turnover intention. Furthermore, job satisfaction is found to be a strong mediator, enhancing the impact of each variable on reducing turnover intention. The study emphasizes practical strategies for reducing turnover and enhancing retention, recommending competitive compensation packages and leadership development focused on transformational qualities. These measures can foster employee engagement and lower turnover rates, improving organizational performance. This research contributes to understanding these dynamics in the Indonesian banking sector, addressing a gap in literature compared to Western studies. It underscores the importance of retaining skilled employees in Indonesia's competitive economic landscape, offering actionable insights for bank management to enhance employee engagement and organizational effectiveness.

Keywords: Turnover Intention, Organizational Commitment, Transformational Leadership, Compensation, Job Satisfaction.

INTRODUCTION

Turnover intention is crucial, when global competition has increased, and workforce efficacy is the need of the day. Employee turnover is a common concern for organizations ((Alghizzawi et al., 2023). Human resources play a vital role in enhancing a company's performance. Turnover intention refers to the likelihood or desire of an individual to leave their job, either voluntarily or involuntarily, due to dissatisfaction with their current role and the

availability of better opportunities (Robbins et al., 2015). A sign of intention can negatively impact the organization's efficiency, productivity, and profitability, leading to higher costs for recruitment, training, and filling vacancies.

In Indonesia, the banking sector is crucial for the national economy, with major state-owned banks depending on human resources to remain competitive and grow. However, research on turnover intention in Indonesian banks is limited compared to studies conducted in Western countries. Some studies from Nketsiah & Nkansah (2024) have examined how compensation, motivation, and organizational trust influence turnover intention and the impact of compensation, motivation, and organizational trust on turnover intention. Yet, no study has comprehensively examined how these factors and organizational commitment influence loyalty and job satisfaction as a mediator. This research gap is significant given the essential role banks play in Indonesia's economic stability.

This research focuses on state-owned banks that have demonstrated continuous and sustainable business growth and gained international recognition. The bank has also earned the title of Indonesia's largest public company in the Forbes 2024 Global 2000 ranking of the world's largest companies for ten consecutive years. This accomplishment is closely tied to the bank's positive performance, which has shown consistent growth for over a century. The bank has optimized its human capital function as a strategic enabler, believing that investing in employees is akin to investing in the future. The bank continuously prepares its best talents to become competent, resilient professionals capable of adapting to change. Furthermore, the bank offers broad career opportunities to employees, known as *Insan Brilian*, who demonstrate strong performance. This strategy aligns with the bank's goal of becoming Southeast Asia's most valuable banking group and a leader in financial inclusion. The bank utilizes a performance management system (*My Core*) to oversee its workforce and assess employee performance in areas like financial outlook, customer service, internal operations, and development. Leadership plays a crucial role in any organization, as leaders drive and guide the organization toward achieving its objectives. These leadership traits are typically aligned with transformational leadership, which involves motivating and empowering employees while demonstrating adaptability in all situations. Leadership plays an important role in maintaining employee commitment. Transformational leadership, can enhance organizational commitment by inspiring and motivating employees to achieve higher performance through a clear vision (Al-Daibat, 2017). Leadership changes benefit organizational performance by encouraging a culture of innovation and adaptability, promoting continuous learning in response to environmental changes (Morales et al., 2012). Good leadership also increases job satisfaction, which define as an individual's attitude toward their job, influenced by the balance between the rewards received and those expected (Azeez et al., 2016). Employee dissatisfaction often arises due to factors like low pay, limited promotions, poor interpersonal relationships, and inadequate working conditions.

This research addresses the gap by examining how organizational commitment, transformational leadership, and compensation impact turnover intention, with job satisfaction as a mediating factor. In 2023, one of Indonesia's state-owned banks reported a turnover intention rate of 1.28%, meaning around 995 employees out of 77,739 chose to leave the company. This figure indicates a decrease from 2022, when the turnover rate was 1.49%, resulting in 1,113 employees leaving a total of 74,735. This decline reflects the company's efforts to improve retention through strategies such as enhancing job satisfaction and improving compensation. Given the negative impact of high turnover on productivity, further analysis of the factors influencing turnover intention will be crucial for the stability and growth of the organization. By using Smart PLS software and various statistical methods, the study will examine these relationships to offer insights into how job satisfaction influences the

interactions between organizational commitment, transformational leadership, compensation, and their impact on turnover intention.

This research will examine a comprehensive dataset from a state-owned bank in Indonesia to offer a detailed understanding of how these factors interact and their impact on turnover intention. The findings will contribute to the broader literature on organizational behavior and provide practical recommendations for management. These insights are expected to help develop strategies to enhance employee retention and reduce turnover intention, supporting organizational stability and success in a critical sector.

Theoretical Background

Organizational commitment refers to the degree of an employee's involvement and connection with the organization they work for (Bagis, 2018). It represents a strong inclination to stay with the organization, a willingness to work hard to meet its expectations, and a belief in and acceptance of its values and goals. Organizational commitment is a key predictor of an individual's attitude toward the organization (Alhawary & Alajmi, 2017). Organizational commitment consists of three types: (a) affective commitment, which reflects the emotional bond between an employee and the organization; (b) normative commitment, which highlights the significance of duties and responsibilities; and (c) continuance commitment, which involves employees' awareness of the repercussions of leaving the organization (Nketsiah & Nkansah, 2024).

Chang et al. (2017) stated that Transformational leadership is a concept that involves actions aimed at inspiring and motivating followers to exceed standard performance expectations by transforming their attitudes, values, and beliefs. From a principled perspective, it is known by Sultana and Jabeen (2018), transformational leadership is about a leader supporting their subordinates or employees, encouraging them to fully dedicate themselves to the organization, or building trust, ultimately enhancing company performance. Transformational leadership is measured using three indicators: responsive, supportive, and developmental leadership (Katou et al., 2021). Responsive leadership involves the leader communicating changes to subordinates and addressing their concerns based on feedback (Purcell & Hutchinson, 2007). Supportive leadership refers to the leader being considerate of their subordinates' needs and emotions, aiming to protect their interests when making decisions. Developmental leadership is when leaders encourage subordinates to participate in job-related training, educational, and development opportunities (Rafferty & Griffin, 2006).

Compensation refers to employee benefits and rewards, such as salaries, wages, and bonuses, which serve as a monetary exchange to boost their performance (Holt, 1993). A similar perspective defines compensation as the rewards employees receive in return for their contributions to the organization (Wibowo, 2016). Providing competitive compensation packages is essential for attracting and retaining skilled employees. Fair compensation also helps employees feel recognized and valued for their efforts (Sorn et al., 2023). Compensation is a key factor influencing employee retention. Employees dissatisfied with their compensation are more inclined to leave their positions. To tackle this issue, organizations can regularly survey employees to ensure their compensation packages are competitive in the market, and they should offer benefits that align with employees' needs. As employees have varying priorities, employers must customize compensation packages to meet these differences. A study found that reward and compensation practices significantly positively impact employee retention in the retail sector of the Maldives (Hassan, 2022).

Job satisfaction refers to employees' feelings and perceptions about their current role (George & Jones, 2008). According to the study, job satisfaction can vary from extreme to dissatisfaction, as each employee has their attitude and perspective towards their work. Employees are satisfied when they demonstrate a positive and favorable attitude toward their

jobs (Armstrong, 2006). Job satisfaction reflects how individuals feel about their work, evident in their positive outlook on tasks and the work environment (Harahap & Tirtayasa, 2020).

Turnover refers to an employee's decision to permanently leave the organization voluntarily or involuntarily (Robbins & Judge, 2017). Another perspective on turnover intention is the employee's desire to resign or leave their workplace, which can occur voluntarily. It may be driven by the employee's intention to seek opportunities elsewhere (Rivai, 2012). This study measures turnover intention using four indicators: the tendency to consider leaving a job, the likelihood of seeking employment at other companies, the desire to quit, and the probability of leaving if a better opportunity arises (Lum et al., 2016; Hom et al., 2012).

Organizational Commitment, Job Satisfaction and Turnover Intention

Organizational commitment refers to an employee's emotional attachment and loyalty to their organization, often described through dimensions such as affective, continuance, and normative commitment (Allen & Meyer, 1990). Prior research consistently shows that organizational commitment significantly negatively affects turnover intention, with highly committed employees being less likely to consider leaving their organization (Meyer et al., 2002). Organizational commitment is critical in influencing employee behaviors, particularly in high-stress and high-stakes industries like banking. Employees in the banking sector often face long working hours, performance pressures, and a competitive environment, which can influence their organizational commitment and overall job satisfaction. High organizational commitment is crucial as it often translates into lower turnover intentions, which is particularly important in a sector where employee retention directly impacts customer relationships and service quality (Aydogdu & Asikgil, 2011).

Organizational commitment, particularly affective commitment, refers to an employee's emotional attachment to their organization. Studies show that higher organizational commitment is associated with lower turnover intention across industries, including banking (Meyer et al., 2002). Employees with strong emotional ties to their organization are less likely to consider leaving, as they feel aligned with their goals and values (Aydogdu & Asikgil, 2011). This attachment is particularly important for maintaining operational stability in the banking sector, where service continuity is essential. Based on this understanding, the following hypothesis is proposed:

H₁: Organizational commitment has a negative direct effect on turnover intention

Job satisfaction, in turn, is one of the most important predictors of turnover intention. Employees who are satisfied with their job are less likely to intend to leave the organization, while dissatisfaction often leads to employees seeking other job opportunities (Zhao et al., 2019). Finally, job satisfaction can mediate between organizational commitment and turnover intention. According to Social Exchange Theory (Blau, 1964), employees who feel emotionally committed to the organization are likely to experience higher job satisfaction, reducing their intention to leave (Rathi & Lee, 2016).

These hypotheses are grounded in empirical findings that highlight the critical role of job satisfaction in explaining the link between organizational commitment and turnover intention (Han & Jekel, 2011; Kakar et al., 2019). This framework underscores the importance of understanding job satisfaction as a key variable influencing employee turnover decisions. Based on this reasoning, the following mediation hypothesis is proposed:

H₂: Organizational Commitment negatively influences turnover intention through the mediating of job satisfaction.

Transformational Leadership, Job satisfaction and Turnover Intention

Transformational leadership is strongly associated with lower turnover rates, higher productivity, greater employee satisfaction, creativity, goal attainment, improved well-being of followers, and enhanced corporate entrepreneurship, particularly in start-up organizations (Robbins & Coulter, 2012). Transformational leaders promote employee loyalty by motivating them to overcome challenges and stay productive. Evidence shows that transformational leadership is negatively associated with employee turnover intentions (Alatawi, 2017). Recent research has shown that transformational leadership significantly lowers employee turnover intention (Pravichai & Ariyabuddhiphongs, 2018).

H3: Transformational Leadership has a negative direct effect on turnover intention

There is a significant positive relationship between transformational leadership and job satisfaction (Berson & Linton, 2005; Nemanich & Keller, 2007). The positive impact of transformational leadership in generating higher satisfaction levels among employees has been consistently proven over two decades of research (Walumbwa et al., 2005). Recent research shows that transformational leadership strongly affects employees' job satisfaction; leaders inspire their followers to set higher goals and create strategies to reach them (Worthy et al., 2020). Other studies have demonstrated that transformational leaders positively influence job satisfaction, reducing turnover intentions (Dupre & Day, 2007). Employees who feel supported by their leaders and find meaning in their work are less likely to leave the organization.

H4: Transformational Leadership negatively influences turnover intention through the mediating of job satisfaction.

Compensation, Job satisfaction and Turnover Intention

Compensation is everything that employees accept as employment services. Every individual will have varying levels of satisfaction based on their values (Kadek et al., 2012). Compensation is the rewards given to an employee by the employer, either in monetary or non-monetary form, to recognize their contributions to the organization's success (Darma and Supriyanto, 2017). Silaban and Syah (2018) stated that inadequate compensation can lead to high turnover intention. Employees dissatisfied with the compensation they receive for their work are more likely to leave their jobs. Turnover is a complex issue heavily influenced by satisfaction with compensation (Lyons & Bandura, 2019). Previous research has found a strong negative correlation between compensation and turnover intentions (Oh & Kim, 2019). Meanwhile, other researcher showed that compensation significantly negatively correlated with turnover intentions among healthcare employees in Pakistan (Attia et al., 2023).

H5: Compensation have a negative direct effect on turnover intention.

Many authors have investigated the impact of mediating job satisfaction among various variables. Several studies have shown that compensation has a negative and significant effect on turnover intention (Mahadewi & Rahyuda, 2020) ; Ramlah et al., 2021). This suggests that compensation can lower employees' job satisfaction, which may increase turnover intention. The desire to move to another company can be an early sign of turnover (Agustin, 2018). Various factors influence turnover intention, such as job satisfaction, the likelihood of transfer, and alternative job opportunities. Job satisfaction can mediate between compensation and turnover intention (Ramlah et al., 2021). This study employed job satisfaction as a mediator, as both employee retention and turnover intentions influence it. Additionally, previous research has highlighted a strong relationship between job satisfaction and employee retention and turnover intentions (Aman-Ullah et al., 2022). The mediator will also examine the indirect effects by linking the independent variable (compensation) with the dependent variable (turnover intentions).

H6: Compensation negatively influences turnover intention through the mediating of job satisfaction.

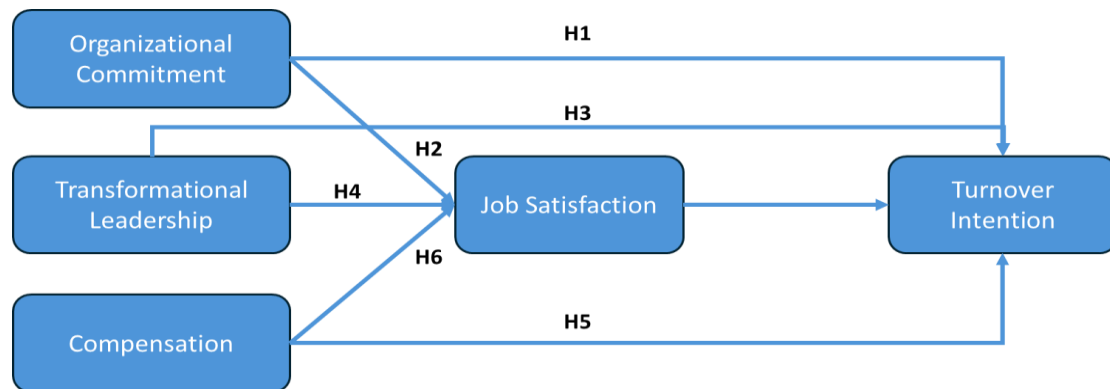


Figure 1. Conceptual framework.

METHOD

This study employed “a quantitative research design” using a questionnaire to examine the influence of organizational commitment, motivation, and compensation on employee loyalty, with job satisfaction as a mediator. Survey conducted to gather data from employees at one of Indonesia’s state-owned banks and analyzed using Smart PLS, structural equation modeling to test hypothesized relationships.

The target population includes all employees of head office one of Indonesia’s state-owned banks across various departments and levels of the organization. The research will use purposive sampling to select participants who meet specific criteria relevant to the study. Several criteria are as follows: 1) Employees at the head office, 2) Employees with at least 2 years of tenure. The questionnaire will be distributed electronically to 250 respondents via email.

RESULTS AND DISCUSSION

Evaluation of Measurement Models (Outer Model)

Construct validity and reliability assessments for reflective measurement models were carried out based on established guidelines, with SmartPLS 3.0 requiring a loading factor value of ≥ 0.70 (Hair et al., 2017). The validity of all variables was confirmed, as the AVE for each variable exceeded 0.5. A score of 0.5 or above indicates that the construct accounts for at least 50% of the item variance. Reliability testing using Cronbach's Alpha and Average Variance Extracted (AVE) complied with standard requirements, with the necessary values being Cronbach's Alpha ≥ 0.70 and AVE ≥ 0.50 (Hair et al., 2017).

The discriminant validity calculation results show that each construct's standard value must exceed 0.7. Each variable demonstrates a stronger correlation with the indicators it forms compared to its correlation with other variables. This confirms that the indicators used to define the variables possess good validity.

The HTMT test is a crucial tool for assessing the discriminant validity of the constructs involved, ensuring that each construct maintains a clear identity without overlapping with others. A good HTMT value is typically considered to be below 0.85, indicating adequate discriminant validity, while values below 0.90 are often accepted in certain fields. Analyzing the HTMT results will provide deeper insights into the relationships among the constructs in this research model and reinforce the overall reliability and validity of the findings.

Evaluation of Measurement Models (Inner Model)

The R² value for each equation is calculated through structural test analysis, indicating how well the independent variables explain the dependent variable. The adjusted R² value for job satisfaction is 0.673, meaning that 67.3% of job satisfaction can be explained by organizational commitment, compensation, and transformational leadership. In contrast, the R² value for turnover intention is 0.373, indicating that 37.3% of turnover intention is explained by organizational commitment, compensation, transformational leadership, and job satisfaction. Other variables influence the remaining 62.7% of turnover intention.

Hypothesis Testing

The hypothesis is decided by comparing the probability value (p-value) with the specified confidence level. In this study, a confidence level of 0.05 was used, and the results are presented in Table 1.

Table 1. The Result of Hypothesis Testing

| “Hypothesis” | “Original Sample” | “t-statistics” | “p-values” | “Conclusion” |
|---|-------------------|----------------|------------|-------------------|
| “Organizational commitment has a negative direct effect on turnover intention” | 0.079 | 0.604 | 0.273 | H1 Unsupported |
| “Transformational Leadership has a negative direct effect on turnover intention” | -0.213 | 1.834 | 0.033 | H3 Supported |
| “Compensation has a negative direct effect on turnover intention” | -0.217 | 1.728 | 0.042 | H5 Supported |
| “Organizational Commitment negatively influences turnover intention through the mediating of job satisfaction.” | -0.031 | 1.159 | 0.123 | H2 Unsupported |
| “Transformational Leadership negatively influences turnover intention through the mediating of job satisfaction.” | -0.163 | 2.313 | 0.010 | H4 Supported |
| “Compensation negatively influences turnover intention through the mediating of job satisfaction.” | -0.102 | 2.153 | 0.016 | H6 Supported |

Source: Research data

The hypothesis stating that organizational commitment has a direct negative impact on turnover intention was not supported. This result indicates that contrary to what was expected, greater organizational commitment does not always result in reduced employee turnover intention. Regarding the mediating role of job satisfaction, the hypothesis that organizational commitment negatively influences turnover intention through the mediation of job satisfaction was rejected. This implies that job satisfaction does not mediate between organizational commitment and turnover intention, suggesting that other factors may significantly impact this relationship. Recent literature suggests that various mediating factors, such as job satisfaction and perceived organizational support can influence the relationship between organizational commitment and turnover intention. For instance, if employees feel undervalued or if their expectations regarding job conditions are not met, their commitment may not effectively mitigate their turnover intentions (Wang & Hsieh, 2022).

Conversely, the hypothesis that transformational leadership has a negative direct effect on turnover intention was accepted. This finding is consistent with previous research that transformational leadership had a negative relationship with employee turnover intentions (Alatawi, 2017) ; Pravichai & Ariyabuddhiphongs, 2018). This highlights the crucial role of transformational leaders in fostering a positive work environment that encourages employees to remain with the organization. Transformational leadership can inspire employees and increase their engagement, thereby reducing their likelihood of considering turnover. On the

other hand, the hypothesis that transformational leadership negatively influences turnover intention through the mediation of job satisfaction was accepted. This finding implies that job satisfaction is a key mediator between transformational leadership and turnover intention. Employees who perceive their leaders as transformational are likely to experience higher job satisfaction, reducing their intention to leave the organization.

Additionally, the hypothesis that compensation has a negative direct effect on turnover intention was accepted, underscoring the importance of fair and competitive compensation in retaining employees. Previous research has shown a strong negative correlation between compensation and turnover intentions, particularly among healthcare employees in Pakistan (Oh & Kim, 2019 ; Aman-Ullah et al., 2023). The hypothesis that compensation negatively influences turnover intention through the mediation of job satisfaction was accepted as well. This indicates that job satisfaction increases when employees feel adequately compensated, leading to a lower likelihood of turnover intention.

In summary, these findings emphasize the importance of transformational leadership and adequate compensation in reducing turnover intention, while also highlighting the complex dynamics between organizational commitment, job satisfaction, and turnover intentions.

CONCLUSION

Based on the results of the analysis, it can be concluded that organizational commitment does not significantly affect turnover intention, while compensation and transformational leadership have a significant impact. Job satisfaction mediates the effects of compensation and transformational leadership on turnover intention. This study indicates that organizational commitment may not be sufficient on its own to mitigate turnover intentions. Employees may remain committed to their organization for various reasons, such as personal loyalty or alignment with the organization's mission yet still consider leaving due to unmet expectations or better opportunities elsewhere.

These findings highlight the need for a comprehensive approach to employee retention. Organizations should foster transformational leadership qualities within their management teams while implementing competitive compensation strategies. Organizations can reduce turnover intentions and improve employee retention by creating an engaging work environment and addressing employees' financial needs. Future studies should investigate the interactions between these variables further, considering other factors that may affect turnover intention, to develop more effective strategies for employee retention.

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