
Analysis of Factors Affecting Turnover Intention in BPR Batam City Bank Employees

Muhammad Donal Mon¹, Calvin², Yuswardi³

¹Faculty of Business and Management, Universitas Internasional Batam,
Delta Villa Blok I No 30 Sekupang, Batam Indonesia

²Faculty of Business and Management, Universitas Internasional Batam,
Komplek Villa Idaman No 39 Batu Selicin, Lubuk baja, Batam. Indonesia

³Faculty of Business and Management, Universitas Internasional Batam,
Tiban, Batam, Indonesia

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Abstract

The growth of the banking sector in Indonesia has experienced rapid development in recent decades, playing a key role in supporting the economy and the well-being of the community. Employees in the banking sector, including Bank Perkreditan rakyat (BPR), have a significant impact on the success of the bank. However, employee turnover intention has become an important issue that needs to be addressed in the midst of increasing competition in the banking sector. This study identifies the factors influencing employee turnover intention at BPR Batam City and proposes strategies to minimize turnover, Data obtained through the distribution of 192 questionnaires to respondents. The study's findings also explain the relationship between compensation, organizational culture, job stress, and job satisfaction on employee turnover intention. These results can serve as a basis for developing more effective human resource management policies in the banking sector.

Keywords: Compensation, Organizational Culture, Job Stress, Job Satisfaction, Turnover intention

1. Introduction

The growth of the banking sector in Indonesia has experienced rapid development in recent decades (Shandy Utama, 2020). Banks as financial institutions play a very important role in facilitating economic activities, such as lending, receiving deposits, transferring funds, and various other financial services. (Latifah & Ritonga, 2020)In the Indonesian context, the role of banks is becoming increasingly significant in supporting economic growth, poverty alleviation, and improving public welfare.

According (Tiwu, 2020)since the beginning of banking sector liberalization in the 1980s, the Indonesian government has carried out various banking reforms to increase stability, transparency, and public trust in the banking system. Several important steps have been taken,

such as granting autonomy to commercial banks, developing a national payment system, tighter supervision, and regulatory changes aimed at creating a conducive environment for the growth of the banking sector.

The banking sector is one of the important sectors in the Indonesian economy (Tiwu, 2020). Banks have a crucial role in providing financial services, such as credit, deposits, and other banking services. Bank employees, as valuable assets in banking institutions, have a significant influence on the operational success and growth of the bank. Bank Perkreditan Rakyat (BPR) is one type of bank that plays an important role in supporting the local economy in Indonesia. BPR Batam City as an example, plays a role in providing financial services to the people of Batam City. However, in the banking industry, turnover intention is an important issue to pay attention to, especially in the face of increasingly fierce competition in this sector.

Factors that affect turnover intention in BPR Batam City bank employees need further research in order to identify problems that may exist and develop strategies to minimize employee turnover. With a better understanding of the factors affecting turnover intention, bank management can implement appropriate policies and programs to retain high-potential employees and reduce turnover. One element that greatly affects the turnover of an employee is the work environment, the work environment itself is divided into two types, namely physical and non-physical work environments. The physical work environment is everything that can be seen, can be felt around the work environment. The physical work environment is one of the important factors in the process of operating a company because the physical work environment is a place where work activities take place in carrying out their functions. The physical work environment itself is divided into two types, the physical work environment has a direct impact and the work environment has no direct impact. Physical work environment has a direct impact such as seats, sofas, room colors, and so on. The physical work environment has no direct impact such as room temperature, room odor, room light, and so on.

Non-physical work environment, non-physical work environment is a bond or link in the relationship between workers. Non-physical work environment is also one of the factors that affect the running process of a company because the non-physical work environment is a bond between workers in achieving a company's vision and mission. If a company wants to have employees who can work well and effectively, professional ethical attitudes must be applied. Professional ethics is a behavior or attitude in order to become and remain professional in a profession. By applying professional ethics, all employees can respect the dignity of each individual's profession, can ensure that each individual can work with professionalism, increase productivity and work effectiveness.

Compensation can be defined as an outcome obtained by a person in both physical and non-physical forms (Öge, 2021) In general, compensation is an object that is given, if in the business world compensation is mandatory given by the company to employees for the results of work that has been done in the form of benefits or facilities provided.

(Manoppo, 2020) Job stress is the belief that job-related stress can disturb one's psychological equilibrium and result in various repercussions. One such psychological outcome of work-related

stress is a decline in job satisfaction, which can subsequently lead to employee turnover and reduced commitment to the organization. Job satisfaction pertains to an individual's attitude toward their work, and enhancing it can boost productivity, improve one's physical and mental well-being, and contribute to overall life satisfaction. This all occurs within the context of the work environment.

(Habibie & Fahrullah, 2022) One element that greatly affects the turnover of an employee is the work environment, the work environment itself is divided into two types, namely physical and non-physical work environments. (Enders et al., 2021) The physical work environment is everything that can be seen, can be felt around the work environment. The physical work environment is one of the important factors in the process of operating a company because the physical work environment is a place where work activities take place in carrying out their functions. The physical work environment itself is divided into two types, the physical work environment has a direct impact and the work environment has no direct impact. Physical work environment has a direct impact such as seats, sofas, room colors, and so on. The physical work environment has no direct impact such as room temperature, room odor, room light, and so on. Non-physical work environment, non-physical work environment is a bond or link in the relationship between workers. Non-physical work environment is also one of the factors that affect the running process of a company because the non-physical work environment is a bond between workers in achieving a company's vision and mission.

(Kelvina, 2023) Job Satisfaction by definition is the assessment and attitude of a person or employee towards his job and related to the work environment, type of work, colleague relationships and relationships. (Lin & Huang, 2020) For job satisfaction, it can be known that whether the employee is satisfied with the results of his work which can be known through several indicators such as satisfaction from the aspect of compensation, work stress from the company, and the work environment. (Huang & Yuswardi, 2022) Job Satisfaction is a person's feeling of satisfaction with the work being done both pleasant and can satisfy his needs.

(Setiawan et al., 2021) In the contemporary landscape of business competition, companies must possess a competitive edge to not only survive but also thrive amidst their rivals. One recurring challenge faced by organizations is the issue of turnover intention. Elevated turnover rates often stem from employees' negative attitudes, including dissatisfaction and reduced commitment to the company, which drive the desire to seek employment elsewhere. This research endeavor seeks to explore the relationship between Talent Management and its impact, with Employee Retention and Employee Engagement as mediating variables, on turnover intention. Additionally, it investigates the influence of Organizational Culture on Employee Performance.

Effect of Compensation on Turnover Intention

(VIZANO, SUTAWIDJAYA, & ENDRI, 2021) Compensation is a type of remuneration provided to employees as a result of their employment with an organization. It encompasses financial compensation, comprising wages, incentives, commissions, and bonuses. Employee compensation encompasses a range of benefits, including incentives, salaries, and additional services, all of which can impact motivation levels. Middle managers in this study, however, exhibited diverse priorities when determining whether to stay or leave, indicating that

compensation, whether directly or indirectly, isn't the sole determining factor in their decision-making process.

H1: Compensation has an Effect on Turnover Intention

Effect of Compensation on Job Satisfaction

(Kim & Fernandez, 2017) One of the human resource practices used by organizations in attracting and retaining a talented workforce is "compensation". Compensation, attracting and retaining human resources necessary to realize the company's goals and objectives; It includes structures, systems, policies, and practices regarding labor compensation to ensure job satisfaction and motivation, realize individual and organizational success, comply with legal and environmental conditions(Öge, 2021)There exists a noteworthy positive correlation between compensation and job satisfaction. In simpler terms, compensation serves as a predictor for job satisfaction, demonstrated through the eight selected indicators employed as substitutes for compensation variables. The most telling indicator of effective compensation lies in the perception that the company prioritizes it. It has been deduced that favorable compensation results in heightened employee job satisfaction, whereas inadequate compensation tends to diminish employee satisfaction.

H2: Compensation On Job Satisfaction has an Effect on Job Satisfaction

Job Satisfaction Meditates between Compensation and Turnover Intention

The intention to leave work or commonly referred to as turnover intention, which is an employee attitude that is very important in the performance of the institution, has serious negative consequences in the organization. (VIZANO et al., 2021)The fact that talented employees leave their jobs reluctantly due to wage dissatisfaction (compensation), on the other hand, the fact that generation Y, making their presence felt in working life, change jobs more often, negatively impacting productivity and productivity, has highlighted the intention. to quit and quit work as a phenomenon that needs to be solved in terms of companies.

The Effect Between Job Stress and Turnover Intention through Job Satisfaction Mediation(Öge, 2021)states Job satisfaction exerts a substantial positive influence on turnover intention. The findings from this study demonstrate a direct correlation between increased work stress and elevated turnover intention, thereby aligning with the proposed theory. (Manoppo, 2020)Work stress stands out as the primary factor driving job departures. The ramifications of work stress manifest through escalated absenteeism, followed by a surge in both turnover intention and real turnover, all of which pose significant detriment to the organization.

(Fajar, Nury, & Wulansari, 2022)Work stress arises from the pressures and demands associated with workload and task severity. This stress experienced by employees has significant repercussions on both their physical and mental well-being, impacting work quality through elements like dissatisfaction, fatigue, and turnover intention, consequently influencing employee safety and overall satisfaction with the organization. Furthermore, job satisfaction plays a mediating role in the relationship between organizational commitment and turnover intention. When the perceived workload is low, job satisfaction among employees tends to be high, thereby

reducing turnover intention. Conversely, when workload perception is high, employee job satisfaction tends to be low, leading to an increased likelihood of turnover intention.

H3: Compensation has an effect on Mediating Job Satisfaction and Turnover Intention

Effect of Job Stress on Job Satisfaction

(Lin & Huang, 2020) Human resources represent a paramount asset within any organization, warranting focused efforts to pinpoint factors impacting their productivity. Stress, encompassing both physical and psychological fatigue stemming from work-related issues and the misalignment of job demands with individual capabilities and desires, is a pervasive challenge faced by contemporary organizations. Stress carries significant implications, incurring substantial costs for these entities. It exerts a multifaceted influence on an individual's personal and professional life, manifesting through a spectrum of symptoms encompassing physical, psychological, and behavioral aspects.

(Manoppo, 2020) It is believed that job-related stress can disrupt one's psychological equilibrium and give rise to various outcomes. Among the psychological consequences of work stress, a decline in job satisfaction stands out, leading to potential resignation and reduced commitment to the organization by employees. Job satisfaction reflects an individual's attitude toward their work, and enhancing it can boost productivity, foster commitment to the organization, and contribute to overall physical and mental well-being, ultimately enhancing life satisfaction.

H4: Job Stress has an Effect on Job Satisfaction

Effect of Organizational Culture on Job Satisfaction

(Baribin & Cici Bela Saputri, 2020) A well-organized and cohesive organizational culture fosters optimal motivation among employees, leading to the realization of work outcomes aligned with the organization's expectations. Research indicates a positive and significant correlation between motivation and organizational culture by (Fauzi, 2021)(Sutoro, 2020)(Sukiyanto & Maulidah, 2020)(Widuri, Bernarto, & Wuisan, 2020).

H5: Organizational Culture has an Effect on Job Satisfaction

Effect of Job Stress on Turnover Intention

(Fajar et al., 2022) The impact of work stress on turnover intention is evident in the statistical analysis of variable descriptions. Work stress is found to have an average score of 2.54, indicating a very low level among the respondents. In contrast, turnover intention possesses an average score of 1.95. The close similarity in the average scores for work stress and turnover intention suggests a clear relationship – when work stress is high among nurses in the four private hospitals in Manado, their turnover intention tends to be elevated as well, and conversely. (Manoppo, 2020) Work stress can be seen as an adaptive reaction to external circumstances, leading to variations in the psychological, physical, and behavioral aspects of organizational members. Consequently, under the influence of job stress, employees may struggle to embrace change and encounter difficulties in completing their tasks. Within an organization, employees are often expected to fulfill multiple roles beyond their primary responsibilities.

H6: Job Stress has an Effect on Turnover Intention

Job Satisfaction Meditates between Organizational Culture and Turnover Intention

(Lee & Jang, 2020)Organizational culture refers to concepts that bind members of an organization such as beliefs, symbols, awareness, and beliefs. (Mon, 2019) Organizations are forces that transform members and have a powerful influence on their behavior, attitudes, and performance It also affects quality of life related to health, emotional exhaustion, emotional work, job satisfaction, organizational commitment, job stress, empowerment, and turnover intention.

H7: Organizational has an effect on Mediating Job Satisfaction and Turnover Intention

Effect of Organizational on Job Satisfaction

(Fajar et al., 2022)Job satisfaction reflects an individual's overall workplace demeanor. Those with high job satisfaction typically exhibit positive behaviors, while dissatisfied employees tend to display negative tendencies. Employee contentment with their job and their commitment to the company are recognized as pivotal factors influencing the effectiveness of the corporate environment.

H8: Organizational has an Effect on Job Satisfaction

Effect of Organizational Culture on Turnover intention

(Manoppo, 2020)Turnover can be detrimental to companies given the substantial costs involved, organizational commitment is deemed an essential quality to nurture in employees. Enhanced employee commitment to the company translates to heightened loyalty and a stronger determination to thrive in diverse circumstances, ultimately ensuring the optimal pursuit of company objectives. Consequently, agencies and organizations must explore strategies to bolster the commitment and loyalty of healthcare professionals to their respective hospitals. The ramifications of this effort can be extensive, influencing the quality of healthcare workers and patient care, with potential implications for reducing turnover intention.

H9: Organizational has an Effect on Turnover Intention

Job Satisfaction Mediates between Job Stress on Turnover Intention

(Lebang & Ardiyanti, 2021)Workload is generated by the relationship between task requirements, the work environment In a work environment, employees' skills, attitudes, and perspectives come into play. Those working in the service industry often experience the adverse effects of heavy workloads, which can take a toll on their mental and physical health, consequently leading them to consider leaving their jobs due to the excessive workload.(Mon, 2019)The elements affecting employees' intentions to switch jobs encompass individual factors like age, clinical career, education level, marital status, financial status, and exposure to workplace bullying, as well as organizational factors, including burnout, emotional labor, work engagement, organizational culture, work environment, job stress, and job satisfaction.

H10: job Stress has an effect on Mediating Job Satisfaction and Turnover Intention

2. Method

Research method can be defined as a method with the aim of obtaining data for certain uses (Ishiq Ramadhany Putri & Ningrum Fauziah Yusuf, 2022)Based on the designed objectives, the

research that will be carried out is using the comparative causal method. Comparative causal is a study carried out with the aim of obtaining knowledge of the influence of one variable on other variables by comparing between variables.

The purpose of using the comparative causal method is to test the significance and influence between variables, namely with the intention of moving an employee as a dependent variable influenced by independent variables of compensation, job stress, and organizational environment through the mediation of job satisfaction.

In this examination, the exploration objects utilized were representatives who worked on bank BPR in Batam City. In collecting research data, 192 samples were distributed. The population collected is in BPR Sejahtera Batam KC Penuin, BprKepri Batam, and BPR Dana Nagoya in Batam City, precisely in Batam City District. The data will be processed using spss and pls software.

The data owned in the research carried out are primary data and secondary data. The primary data is by survey method by distributing questionnaires to responders and carrying out monitoring and observation directly in the field. While the secondary data obtained is indirect data, namely through intermediary media such as journals or from existing statistical data.

3. Results

Questionnaire Distribution Data

The data was collected by distributing 192 questionnaires to participants. The information gathered from respondents through these questionnaires will serve as the research data. The population for the study is the BPR banks in the city of Batam. The sample used for the study must be employees working in BPR banks in Batam. There are 192 questionnaires distributed to employees of BPR bank in Batam. The data will be processed using spss and pls software.

2.1. Respondent Data Based on Gender

From the survey data obtained, it can be concluded that as many as 38.5% of respondents are men with a total of 54 respondents, while from the survey data obtained that as many as 71.5% are women of which there are 138 respondents.

2.2. Respondent Data Based on Age

The age data survey conducted was in the form of workers aged 17-22 totaling 107 respondents, ages 22-25 totaling 84 respondents, ages 25-30 totaling 1 respondent, and ages 30> in the form of 1 respondent.

2.3. Respondent Data Based on Departement

Based on a survey of positions at Bank BPR, account officer positions were 26.4% with 51 respondents, for credit analyst positions as many as 24.9% in the form of 48 respondents, for customer service positions as many as 25.4% in the form of 49 respondents, for sales officer positions occupied 9.2% in the form of 18 respondents, for teller positions as many as 14% in the form of 27 respondents.

2.4. *Outer Model*

a. Convergent Validity Test Results (Outer Loadings)

The results of the validity test in Tables 1 and 2 indicate that the study involves the examination of outer load values and the average variance extracted (AVE). To achieve convergent validity, the outer load values should exceed 0.6, following the Rule of Thumb criteria. Nevertheless, at the initial research stage, outer load values around 0.5-0.6 are still considered acceptable. (Chin W, 1998)

Table 1 Convergent Validity Test Results (Outer Loadings)

	Compensation	Job Satisfaction	Job Stress	Organizational Culture	Turnover Intention
C_1	0.798				
C_2	0.805				
C_3	0.821				
C_4	0.614				
C_5	0.614				
JB_1		0.737			
JB_2		0.797			
JB_3		0.612			
JB_4		0.872			
JS_1			0.836		
JS_2			0.804		
JS_3			0.833		
JS_4			0.874		
JS_5			0.857		
OC_1				0.798	
OC_2				0.856	
OC_3				0.764	
OC_4				0.807	
TI_1					0.745
TI_2					0.880
TI_3					0.861
TI_4					0.808

Source: Processed Data

b. Validity Test Results (AVE)

Examining Table 1, it is evident that all AVE values for the variables exceed 0.5. This leads to the conclusion that all five processed variables are deemed valid, meeting the validity criteria. (Chin W, 1998). Next, below is table 2 which shows the validity test based on AVE.

Table 2 Validity Test Results (AVE)

Variabel	AVE	Conclusion
Compensasion	0,543	Valid
Job Stress	0.708	Valid
Oraganization Culture	0,651	Valid
Job Satisfaction	0,578	Valid
Turnover Intetion	0,681	Valid

Source: Processed Data

Based on the values in the table, all variables exceeding 0.6, it can be confidently interpreted that the five variables are valid. (Chin W, 1998).

C. Fornell Larcker Criterion

To assess the discriminant validity, a comparison is made between the square root of the Average Variance Extracted (AVE) for each construct and the correlation values between constructs in the research model. The Fornell-Larcker Criterion test results in Table 1 indicate that the square root of the AVE for each construct surpasses the correlation values between constructs, affirming the validity of discriminant tests.

In addition to validity assessments, model measurements are conducted to evaluate construct reliability. In PLS-SEM, reliability is gauged through Cronbach's alpha and composite reliability. Notably, composite reliability is deemed a superior measure, with a criterion that each construct should exceed a value of 0.6. The results in Table 2 demonstrate the reliability of all research variables, meeting the threshold for composite reliability.

Table 3 Fornell Larcker Criterion

	Compensasion	Job Stress	Oraganization Culture	Job Satisfaction	Turnover Intetion
Compensasion	0,737				
Job Stress	0,579	0,841			
Oraganization Culture	0,687	0,683	0,807		
Job Satisfaction	0,656	0,638	0,798	0,76	
Turnover Intetion	0,591	0,708	0,631	0,68	0,825

Source: Processed Data

2.5. Inner Model

a. Direct Effect Test Results (Path Coefficients)

In table 4 below shows the results of the path coefficients test. This table illustrates the results of significance testing between independent variables, namely compensation, job stress, and organization culture. against the mediation variable, namely job satisfaction against the dependent variable, namely turnover intention. From the table, it can be seen that the variables compensation, job stress, and organization culture have a significant direct positive influence on the variable mediation (job satisfaction), which is indicated by a P-value of 0.000 or less than 0.05.

However, there are several variables that show different results. The variable compensation for turnover intention has a P-value of 0.087, which is greater than 0.05. The organization culture variable on turnover intention has a P-value of 0.827, also greater than 0.05.

Table 4 Independent Test Results for Mediation

X -----> Y	P Value	T Statistic	Conclusion	
Compensation -> Job Satisfaction	0.032	2.148	H1:	positive significant
Job Stress -> Job Satisfaction	0.025	2.249	H4:	positive significant
Organization Culture -> Job Satisfaction	0.000	6.567	H6:	positive significant

Source: Processed Data

Below table 5 is the result of testing the direct effect between the independent variables of compensation, job stress, and organization culture on the independent variable turnover intention.

Table 5 Independent Test Results for dependent

X -----> Y	P Value	T Statistic	Conclusion	
Compensation -> Turnover Intention	0.087	1.714	H2:	negative significant
Job Stress -> Turnover Intention	0.000	3.575	H5:	positive significant
Organization Culture -> Turnover Intention	0.827	0.219	H7:	negative significant

Source: Processed Data

Below table 6 is the test result of the direct effect between the mediating variables, namely the job satisfaction variable and the dependent variable turnover intention.

Table 5 Mediation Test Results for dependent

X -----> Y	P Value	T Statistic	Conclusion
JobSatisfaction -> Turnover Intention	0.003	2.944	H3: positive significant

Source: Processed Data

Below table 7 These are the test results indicating the direct effects between the mediating variables, specifically the outcomes of the Independent Direct Effects Test for Mediation.

Table 7 Results of the Direct Effects Test of Mediation On Dependent

X -----> Y	P Value	T Statistic	Conclusion
Compensation -> Job Satisfaction	0.029	2.191	H2: Positive significant
Job Stress -> Job Satisfaction	0.033	2.130	H5: Positive significant
Oraganization Culture -> Job Satisfaction	0.123	6.707	H7: Positivesignifican

Source: Processed Data

Effect of Compensation on Turnover Intention

Hypothesis 1

The impact of compensation variables on direct turnover intention was examined, and the concluded P-value (> 0.5) aligns with the study, indicating no nsignificance according to the established criteria. In summary, the results suggest that compensation alone does not significantly influence turnover intention; rather, it is just one component within the broader context of job satisfaction. (Ulfah, Subiyanto, & Kurniawan, 2020)Employees may pay more attention to their non-monetary factors in their work, such as work environment, career development opportunities, employer support, and work-life balance. (Öge, 2021)(Putra & Yulianthini, 2020)If these factors are inadequate, then a salary increase or bonus may not be enough to prevent them from looking for another job.

Effect of Compensation on Job Satisfaction

Hypothesis 2

The effect of compensation variables on direct job satisfaction, from the results studied and concluded that the P Value value< 0.5 so the results in accordance with the study are significant and have been in accordance with the set. Compensation can affect employee performance appraisals because compensation is one of the important factors in motivation and recognition of work contributions. (Lin & Huang, 2020)Fair and performance-appropriate compensation can be considered as a reward for the hard work and results provided by an employee. This can give you an extra push to do a good job and hit targets.(VIZANO et al., 2021), (Tetteh et al., 2020).

Employees who feel poorly rewarded with their compensation tend to lose motivation and may not perform at their best in their jobs. This can be detrimental to their performance appraisal.

Job Satisfaction Meditates between Compensation and Turnover Intention

Hypothesis 3

The T-statistic data result value is above 1.82 and the P value result is below 0.05, therefore the compensation got positive significant towards turnover intention which is mediated by job satisfaction. (Ananda, Putra, & Hendrastyo, 2017) When employees feel that they are valued and paid well, they tend to be more satisfied with their jobs and less likely to have turnover intentions. However, if compensation is inadequate or does not match employee expectations, this can increase turnover intent. In this context, job satisfaction acts as an intermediary that explains the relationship between compensation and employee turnover intentions. (Widjaja, 2021) Good and adequate compensation can increase employee job satisfaction.

Effect of Organizational Culture on Job Satisfaction

Hypothesis 4

The influence of the organization culture variable directly job satisfaction, from the results studied and concluded that the P Value value < 0.5 so the results in accordance with the research are significant and have been in accordance with the set.

(Sukiyanto & Maulidah, 2020) A good and healthy work environment can increase employee motivation, productivity, and job satisfaction, while a bad environment can hinder performance improvement. According to (Baribin & Cici Bela Saputri, 2020) superiors who provide support, direction, and constructive feedback to employees tend to improve performance appraisals. Employees who feel their boss is supportive are more motivated to perform well. Work environments that provide career development opportunities, training, and additional skills can improve the performance appraisal of employees who feel they can grow and develop within the company this research is written in (Diana, Supriyanto, Ekowati, & Ertanto, 2021), (Aulia, Sucipto, & Gunawan, 2021), (Lin & Huang, 2020), (Roberson, 2019), (Purnamasari, 2021).

Effect of job stress on job satisfaction

Hypothesis 5

The effect of job stress variables on job satisfaction directly, from the results studied and concluded that the P Value value < 0.5 so the results in accordance with the study are significant and have matched the set. Job stress can affect a person's performance appraisal. (Lee & Jang, 2020)) Excessive stress can have a negative impact on a person's ability to do his job well and Employee performance appraisals in the banking sector are often done carefully because banks are institutions that rely on trust and accuracy in serving customers and adhere to strict banking regulations (Anees, Heidler, Cavaliere, & Nordin, 2021)

Effect of Job Stress on Turnover Intention

Hypothesis 6

The effect of variable dependent job stress on the variable turnover intention, from the results studied and concluded that the P Value value < 0.5 so the results in accordance with the study are significant and have been in accordance with the set. (Anees et al., 2021) Employees who experience excessive job stress may feel dissatisfied with their jobs and look for other, less stressful jobs. Stress can arise if employees feel that they are not being treated fairly or that the workload is not being shared properly. Unfairness in payroll, promotion, or task distribution can affect the intention to move (Manoppo, 2020), (Yusliza et al., 2021), (Majeed & Jamshed, 2021).

Job Satisfaction Meditates between Organizational Culture and Turnover Intention

Hypothesis 7

The T-statistic result exceeds 1.67, and the P-value is below 0.05, signifying that organizational culture has a statistically significant positive impact on turnover intention, mediated by job satisfaction. This is corroborated by respondents who believe that a positive and supportive organizational culture contributes to heightened employee job satisfaction. (Enders et al., 2021) Employees who feel happy and satisfied with a positive organizational culture are more likely to stay with the company. (Shandy Utama, 2020). (Mon, 2019) The complexity and hierarchical nature have a positive influence on the performance of the company, but the results also show that these effects are not significant. However, when the organizational culture does not match expectations or creates dissatisfaction, this can increase the intention to change jobs. (Sukiyanto & Maulidah, 2020) Therefore, job satisfaction acts as an intermediary between organizational culture and employee turnover intentions.

Effect of Organizational on Job Satisfaction

Hypothesis 8

The influence of the organization culture variable directly job satisfaction, from the results studied and concluded that the P Value value < 0.5 so the results in accordance with the study are significant and have been in accordance with the set. (Anees et al., 2021) Organizational culture can have a direct influence on employee job satisfaction. (Anjarwati, Widowati, Santoso, & Wahdi, 2022) Organizational culture reflects the norms, values, and practices espoused by the organization, and a positive and supportive culture tends to increase employee job satisfaction. According to (Enders et al., 2021) An organizational culture that encourages recognition of employee contributions and provides appropriate rewards can make employees feel valued and satisfied with their work.

Effect of Organizational Culture on Turnover intention

Hypothesis 9

The influence of the organization culture variable on the turnover intention variable, from the results studied and concluded that the P Value value > 0.5 so the results in accordance with the study are not significant and have been in accordance with the set.

(Setiawan & Prasojo, 2021) Employees may have external factors, such as geographical limitations or personal factors, that prevent them from moving, regardless of the working environment conditions. For example, if employees have strong ties to the community or have family responsibilities in the area, they may not want to move even if they are dissatisfied with the work environment. Some employees may feel that changing jobs is difficult or complex. They may delay the decision to move because they do not want to face the process of finding a new job and adapt to a new work environment (Kim & Fernandez, 2017), (Lebang & Ardiyanti, 2021), (Ishiq Ramadhany Putri & Ningrum Fauziah Yusuf, 2022).

Job Satisfaction Mediates between Job Stress on Turnover Intention

Hypothesis 10

The T-statistic data result value is above 1.96 and the P value result is below 0.05, therefore the job stress got positive significant towards turnover intention which is mediated by job satisfaction. Because according to respondents, (Lebang & Ardiyanti, 2021) work stress has a significant positive impact on turnover intention, which is mediated by job satisfaction. This means that higher levels of work stress tend to increase a person's intention to leave their job, and job satisfaction plays an intermediary role in this relationship (Karim, 2019)(Latifah & Ritonga, 2020).

R Square Test Results

(Abdillah, Willy, & Jogiyanto, 2015) R-Squared testing (R-squared) is one method to measure how well a regression model matches observed data. A strong model is above 0.67, a moderate model is above 0.33 and a weak model is below 0.19. The value of R Squares in the table below for the turnover intention variable is 0.590 which means that the variables compensation, job stress, and organization culture are able to project the job satisfaction variable by 59%, while 41% explain other variables

Table 8R Square Test Results

Variabel	R Square	Conclusion
Turnover Intention	0.590	59% moderate

Source: Processed Data

Standardized Root Mean Square Residual (SRMR) Test Results

According to (Hu & Bentler, 1998) R-Squared testing was conducted to assess the correlation studied against the correlation matrix model derived from inference results. The fitness of the correlation matrix in the model is gauged through the SRMR (Standardized Root Mean Square Residual) value. Following the rule of thumb, a favorable fit is indicated if the SRMR value is below 0.1, with smaller values being better, suggesting that the resulting model aligns well with the data. Table 8 reveals that the output SRMR value meets the Rule of Thumb criteria.

Table 9 Standardized Root Mean Square Residual (SRMR) Test Results

Model	SRMR	Conclusion
<i>Saturated model</i>	0.091	9.1% Sesuai
<i>Estimated model</i>	0,091	9.1% Sesuai

Source: Processed Data

b. GoF (Goodness of Fit) Index test results

(Ghozali, 2015) In the Gof Test the index is used to evaluate the model as a whole using certain criteria. Gof is weak if the value is more than 0.10, Gof is moderate if the value is more than 0.25, and Gof is strong if the value is more than 0.36. The result of the Gof is calculated using the following method:

$$Gof = \sqrt{(Comm \times R^2)}$$

Information:

Gof: Goodness Of Fit Criteria to measure the accuracy of a model

Comm: Average Variance Extracted / AVE

R²: Average of R squared

In accordance with the above results, then:

$$Comm = (0,543+0,708+0,651+0,578+0,681)/5 = 0,632$$

$$R^2 = (0,590+0,664)/2 = 0,627$$

$$GoF = \sqrt{(0,632 \times 0,627)} = 0,6294$$

In accordance with the criteria, the model derived from these results falls into the "Strong" category. To sum up, the model outcomes meet the criteria for a "Strong" classification.

3. Conclusion

The results showed several important findings related to the effect of compensation, organizational culture, work stress, and job satisfaction on employee turnover intentions at BPR banks including:

Hypothesis 1: There is no significant relationship between compensation and employee turnover intent. It was found that compensation is not the main factor influencing employee turnover intentions, as non-monetary factors such as work environment, career development opportunities, support from superiors, and work-life balance have a greater role in influencing employee turnover intentions.

Hypothesis 2: There is a significant relationship between compensation and job satisfaction. Fair and performance-appropriate compensation can be an incentive for employees to work better and achieve set targets.

Hypothesis 3: Job satisfaction mediates the relationship between compensation and employee turnover intention. Results show that job satisfaction plays an intermediary role explaining how good compensation can reduce employee turnover intentions.

Hypothesis 4: Organizational culture has a significant effect on job satisfaction. A positive and supportive organizational culture can increase employee job satisfaction.

Hypothesis 5: Work stress can affect a person's performance appraisal. Excessive stress can hinder a person's ability to work properly.

Hypothesis 6: Work stress has a significant relationship with employee turnover intention. Employees who experience excessive stress tend to feel dissatisfied with their jobs and look for other jobs.

Hypothesis 7: Job satisfaction mediates the relationship between organizational culture and employee turnover intentions. A positive organizational culture can increase job satisfaction, which in turn reduces employee turnover intentions.

Hypothesis 8: Organizational culture has a direct effect on job satisfaction. An organizational culture that reflects the norms, values, and practices espoused by the organization can increase employee job satisfaction.

Hypothesis 9: There is no significant relationship between organizational culture and employee turnover intent.

Hypothesis 10: Job satisfaction mediates the relationship between job stress and employee turnover intention. Job stress can increase employee turnover intentions, and job satisfaction plays an intermediary role in this relationship.

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