

Transformational Leadership, Work Culture, Employee Engagement, Job Satisfaction, Turnover Intention in Banks

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ABSTRACT

The objective of this study is to analyze the influence of transformational leadership, organizational culture, employee engagement, and job satisfaction on turnover intention. This research was conducted in a private banking company located in DKI Jakarta Province. The sample consisted of 221 employees, selected using the saturated sampling method. Data collection was conducted through questionnaires, and the analytical method used was multiple linear regression. The results of this study indicate that transformational leadership, organizational culture, employee engagement, and job satisfaction have a significant positive effect on turnover intention. The theoretical implication of this study is that transformational leadership, a strong organizational culture, and high employee engagement can effectively reduce turnover intention if managed professionally and strategically.

Keywords: transformational leadership, work culture, employee engagement, job satisfaction, turnover intention.

INTRODUCTION

The private banking industry in Indonesia, particularly in DKI Jakarta Province, plays a crucial role in supporting national economic stability. As the financial hub of the country, Jakarta is home to numerous private banks, creating an environment of intense competition. To navigate these challenges, private banks must maintain a high-quality and stable workforce. However, one of the major challenges faced by the banking industry is the high level of turnover intention, which refers to employees' tendency to leave their jobs (Hom et al., 2020).

Turnover intention is a critical issue as it can lead to operational disruptions, increased recruitment and training costs, and the loss of valuable knowledge and experience accumulated within the organization (Kurniawan et al., 2022; Febriani et al., 2023; Situmorang et al., 2023). Several key factors influencing turnover intention in the banking sector include transformational leadership, organizational culture, and employee engagement.

Transformational leadership is a leadership style that inspires and motivates employees to reach their full potential through a clear vision, empowerment, and attentiveness to

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individual needs (Bass & Riggio, 2019; K. Kurniawati et al., 2024; Maharani & Ramli, 2024). Transformational leaders are not only focused on organizational achievements but also on building strong relationships with employees, which can enhance loyalty and reduce their desire to leave the organization (Ying et al., 2021; Khasanah et al., 2021; Rizky et al., 2023). In the **banking sector**, transformational leadership can help create a **more supportive, innovative, and collaborative** work environment (Diatmono et al., 2020; Meidiyanty et al., 2023).

Another factor influencing turnover intention is organizational culture. A positive organizational culture, characterized by strong work values, effective communication, and a supportive environment for employee growth and well-being, can increase job satisfaction and employee commitment to the company (Schein & Schein, 2021; Eki & Ramli, 2024; Fachridian et al., 2024). Conversely, a toxic or misaligned organizational culture that does not meet employees' expectations may drive them to seek opportunities elsewhere (O'Reilly et al., 2021; Mulya & Ramli, 2023; Sukarno et al., 2020).

Moreover, employee engagement is also a key factor in reducing turnover intention. Employee engagement refers to the level of emotional and cognitive commitment employees have toward their work and their sense of attachment to the organization (Schaufeli, 2021). Employees with high engagement levels tend to be more motivated, productive, and loyal to the organization. Conversely, low engagement is often associated with an increased intention to leave (Saks, 2021).

In Jakarta's private banking industry, which often faces high-pressure environments, demanding workloads, and intense career competition, it is crucial to understand how transformational leadership, organizational culture, and employee engagement influence turnover intention. Therefore, this study aims to examine the relationships between these factors and provide strategic recommendations for banking companies in managing their human resources effectively.

This research was conducted among employees of private banking companies in DKI Jakarta. As the financial hub of the nation, Jakarta is home to numerous private banks with a highly competitive labor market. Many employees in this sector experience high work pressure and varied career opportunities, making turnover intention a critical issue that requires serious attention. By understanding how transformational leadership, organizational culture, and employee engagement influence turnover intention, this study is expected to provide valuable insights for the banking industry in optimizing human resource management more effectively.

LITERATURE REVIEW

Transformational Leadership

Transformational leadership refers to leaders who can inspire and motivate their followers beyond their own self-interest. It is associated with several behaviors, including idealized attributes, idealized behavior, inspirational motivation, intellectual stimulation, and individualized consideration (Howell & Avolio, 1993). Transformational leadership influences followers through their admiration and respect for the leader, fostering a sense of collectivity. Leaders act as coaches or mentors, identifying employees' needs, skills, and aspirations while allowing them to express themselves without fear of making mistakes (Banerjee et al., 2017; R. Nurdiansyah et al., 2020; Samuel & Ramli, 2024). (Sarmawa, 2019) transformational leadership is characterized by charismatic abilities, the induction of moral values, and the development of employees' capabilities for the better. A leader's ability to articulate an attractive vision for the future is a fundamental element of transformational leadership. Bass & Riggio (2006) outline four key components of transformational leadership: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. Thus, a transformational leader is a charismatic figure who plays a central and strategic role in guiding an organization toward achieving its goals. Transformational leaders are regarded as ideal leadership models, as they continuously enhance efficiency, productivity, and innovation, ultimately

strengthening the organization's competitiveness in an increasingly dynamic and competitive environment.

Organizational Culture

The definition of organizational culture, according to (E. Kurniawati & Ramli, 2024; Robbins et al., 2015) is a set of values, principles, traditions, and work practices shared within an organization that influence the behavior and actions of its members. (Kreitner & Kinicki, 2014) describe organizational culture as a set of assumptions held and implicitly accepted by a group, shaping how they perceive, think, and respond to a diverse environment.

Organizational culture consists of rules, values, and norms that shape an employee's actions and behaviors (Colquitt et al., 2014; Imran et al., 2020; Samuel & Ramli, 2024). A strong organizational culture can enhance employee engagement and overall performance (Meng & Berger, 2019). It should be maintained and developed to promote adaptability, initiative, autonomy, and the ability to find immediate and innovative solutions for human resources. Additionally, it fosters knowledge management and develops partnership-like relationships within the organization (M Karyotakis & S Moustakis, 2016; Novianti & Ramli, 2023; Ramli & Novariani, 2020). A stronger organizational culture within a company encourages employees to develop greater affective commitment (Nugraha, 2021).

According to (Robbins et al., 2015) organizational culture consists of various interactions of habitual characteristics that influence groups of people within their environment. There are seven dimensions of organizational culture: innovation and risk-taking, which encourages creativity and the willingness to take risks; attention to detail, which emphasizes precision and accuracy in work; outcome orientation, which focuses on results rather than processes; people orientation, which prioritizes the well-being and development of employees; team orientation, which promotes teamwork and collaboration; aggressiveness, which encourages competitiveness and assertiveness; and stability, which emphasizes consistency and maintaining the status quo. These dimensions shape the overall culture of an organization and influence the behaviors and attitudes of its members.

Employee Engagement

Employee engagement is defined as a positive motivational state characterized by vigor, dedication, and absorption (Schaufeli & Bakker, 2010). According to (Albrecht, 2010) employee engagement refers to a psychological state in which employees are directly involved with their work. Employees engage physically, cognitively, and emotionally while performing their tasks. Similarly, (Marciano, 2010; Salma & Ramli, 2023) describe an engaged worker as someone who is committed to organizational goals, utilizes their full potential to complete tasks, maintains appropriate behavior at work, ensures tasks are completed effectively, and is willing to take corrective actions or conduct evaluations when necessary. Employee engagement offers several benefits, including increased productivity, higher profitability, improved efficiency, reduced turnover, decreased absenteeism, lower fraud rates, enhanced customer satisfaction, fewer workplace accidents, and minimized employee complaints. According to (Schaufeli & Bakker, 2010) there are three key dimensions or characteristics of employee engagement: vigor, dedication, and absorption.

Job Satisfaction

The definition of job satisfaction, according to (Jensen & Luthans, 2006) is the result of employees' perceptions of how well their job provides what they consider important. According to (Nirmalasari & Amelia, 2020) job satisfaction can be interpreted as the feelings employees have about their attitude, work situation, and cooperation with their colleagues and superiors. Meanwhile, (Hafeez, 2019) defines job satisfaction as employees' feelings toward their job, whether they like it or not, as a result of their interaction with the work environment or as a perception of mental attitude, as well as an employee's assessment of their job. Employees' feelings about their job reflect their attitudes and behaviors in the workplace.

Job satisfaction is the result of an evaluation that enables an individual to find value in their work, fulfill their basic needs, and determine the extent to which they like or dislike their job. In other words, job satisfaction can also be interpreted as a pleasant emotional state toward one's work. When employees feel satisfied with their jobs, they tend to care more about the quality of their work, are more committed to the organization, have higher retention rates, and are generally more productive. Employee satisfaction affects productivity, allowing them to utilize their potential, maintain positive feelings and attitudes toward their job, while a decline in job satisfaction may influence employees' intention to leave (Wardana et al., 2020). (Jensen & Luthans, 2006) state that there are six dimensions of job satisfaction: the work itself, perceived fair compensation, promotion opportunities, supervision, coworkers within the same workspace, and working conditions.

Turnover Intention

Turnover according to (Robbins et al., 2015) is an act of permanent resignation carried out by employees either voluntarily or involuntarily, while according to (Susilo & Satrya, 2019) turnover intention is a condition where employees of an organization have plans to leave their jobs, or a condition where the organization has plans to break the working relationship with its employees. (Mathis & Jackson, 2008) suggests that Turnover intention is the process by which employees leave the organization and must be replaced. Turnover intention is the intensity of a person's desire to leave the company, there are many reasons that cause this turnover intention and among them is the desire to get a better job. (Robbins et al., 2015) state that turnover intention is the tendency or level at which an employee can leave the company either voluntarily or involuntarily due to the lack of attractiveness of his current job and the availability of other job alternatives. Individual factors known to induce turnover intention include employee age, education, gender, marital status, and work experience (Al Sabei et al., 2020). Indicators of turnover intention according to (Mobley et al., 1979) consist of: 1) Thinking of quitting. 2) Search for alternative jobs (Intention to search for alternatives). 3) Intention to quit.

The Relationship Between Transformational Leadership and Turnover Intention

A leader's leadership style in guiding employees has a significant impact and is a determining factor in the increase or decrease of turnover intention. An effective leadership style can motivate employees and make them feel comfortable working in the company, thereby reducing high turnover intention. In their research, (D. Nurdiansyah et al., 2021) menunjukkan bahwa kepemimpinan dan motivasi tidak berpengaruh signifikan terhadap turnover intention. However, research conducted by (Alzubi, 2018) states that leadership style has a negative effect on turnover intention, which aligns with the findings of (Gul et al., 2012) and (Sandra & Khurosani, 2019). Therefore, based on the studies mentioned above, the author concludes that transformational leadership has a negative effect on turnover intention. **H₁ = Transformational Leadership negatively affects turnover intention.**

Relationship of Transformational Leadership to Job Satisfaction

(Bono & Judge, 2004) states that there is a relationship between job satisfaction and the behaviors of transformational leaders because of one aspect of job satisfaction, namely supervision. Supervision provided by leaders through individual attention and inspirational motivation will enable subordinates to do their jobs well. Transformational leaders have the ability to align the vision and mission of the future with their subordinates, and strive to meet the needs of subordinates at a higher level than what they need, transformational leadership also builds commitment to organizational goals and gives employees confidence to achieve these goals, so that employees will be motivated to work more enthusiastically and increase productivity so that it will lead to employee job satisfaction. (Curado & Santos, 2021) and (Sandra & Khurosani, 2019) transformational leadership has a positive and significant effect on Job Satisfaction, the better the transformational leadership, the higher the employee job satisfaction. Based on

this, the author concludes that transformational leadership has a positive effect on job satisfaction. **H₂ = Transformational Leadership has a positive effect on Job Satisfaction**

Relationship of Organizational Culture to Job Satisfaction

In the Korean employee journal, (Choi et al., 2014) in their research found that significant differences in job satisfaction and turnover intentions were found according to the type of organizational culture. Factors that increase job satisfaction were found to be higher innovation-oriented organizational cultures. Lower turnover intentions have been shown to be positively related to organizational cultures that are relationship-oriented or innovation-oriented. (Al-Sada et al., 2017), (Setyaningsih & Nawangsari, n.d.) and (Purwanti & Indradewa, 2022) also stated that there is a significant positive relationship between supportive culture and job satisfaction. Therefore, based on this, the author concludes that organizational culture has a positive effect on job satisfaction. **H₃ =**

Organizational Culture has a positive effect on Job Satisfaction

Relationship of Organizational Culture to Turnover Intention

Organizational culture has a strong impact on employee performance that helps employees to be satisfied which leads to increased productivity thus reducing turnover intention (Haggalla & Jayatilake, 2017). A strong organizational culture can help establish interpersonal relationships with a culture related to teamwork, so that organizational culture can be a major influence in employee decisions to leave or stay in an organization. (Vizano et al., 2018), (Haggalla & Jayatilake, 2017), (Faaroek, 2019) and (Bosomtwe & Obeng, 2018) state that organizational culture has a negative effect on turnover intention. Therefore, based on this, the author concludes that organizational culture has a negative effect on the level of turnover intention **H₄: Organizational Culture has a negative effect on turnover intention**

Relationship between Employee Engagement and Jobatisfaction

Employee engagement is a condition where employees are enthusiastic, passionate, energetic, and committed to their work. The concept of engagement can refer to individual involvement and job satisfaction that is equivalent to work enthusiasm. (Setyaningsih & Nawangsari, n.d.) in their research stated that employee engagement has a positive and significant effect on job satisfaction. Therefore, based on this, the author concludes that employee engagement has a positive effect on job satisfaction.

H₅: Employee Engagement has a positive effect on the level of Job Satisfaction

Relationship between Employee Engagement and Turnover Intention

Employee engagement can reduce the tendency of employees to move to another company. Employee engagement is a condition in which employees are excited, enthusiastic, energetic, and committed to their work (Maylett & Warner, 2014). When employees are not excited, energetic, and committed, their desire to leave is higher. The International Journal of Innovative Science and Research Technology states that employee engagement has a negative and significant effect on turnover intention. Therefore, based on this, the author concludes that employee engagement has a negative effect on the level of turnover intention. **H₆: Employee Engagement has a negative effect on turnover intention**

Relationship between Job Satisfaction and Turnover Intention

At the individual level, a person's satisfaction with a job is most often studied using psychological variables in the relationship between satisfaction and turnover. Workers who are dissatisfied with their jobs tend to do things that can disrupt organizational performance: high turnover, high absenteeism, slowness in work, complaints or even strikes. (Mathis & Jackson, 2008) identified that workforce turnover is related to job satisfaction. The higher a person's level of job satisfaction, the lower their intensity to leave their job. (Dewi & Agustina, 2021), (Vizano et al., 2018) and (Purwanti & Indradewa, 2022) state that job satisfaction has a negative and significant effect on turnover intention. Employees with low job satisfaction are more likely to leave the company and look for opportunities in other companies. Based on the description above,

the author concludes that job satisfaction has a negative effect on the level of turnover intention. **H₇ : Job satisfaction has a negative effect on the level of turnover intention**

Relationship between Transformational Leadership and Turnover Intention with Job Satisfaction as an Intervening Variable

Organizations need an effective leadership style, because in addition to depending on the reliability and ability of employees in operating existing work units, the success of an organization is determined by the leadership style developed. An effective leadership style can motivate employees and make them feel at home working in the company, so that high turnover intention can decrease. (Sandra & Khurosani, 2019) in their research stated that job satisfaction can mediate the relationship between transformational leadership and turnover intention. However, it is not in line with research (Rizqi & Sakinah, 2021) and (Wahyuni et al., 2022) here the results of their research show that job satisfaction does not mediate the influence of transformational leadership on turnover intention. **H₈ : Transformational Leadership has a positive effect on turnover intention through job satisfaction as a mediating variable**

Relationship of Organizational Culture to Turnover Intention with Job Satisfaction as an Intervening Variable

(Bosomtwe & Obeng, 2018) Mutualistic symbiosis between superiors and employees must be well established in the organizational culture. This is expected to reduce the intention of employees to leave their organization because employees feel they have become an important part of their organization. (Putri & Anindita, n.d.) conducted a study at an insurance company in Jakarta with 194 respondents and found that the job satisfaction variable was able to mediate the relationship between organizational culture and compensation on turnover intention, namely the higher the level of job satisfaction, the lower the employee's desire to leave, in line with research conducted by (Purwanti & Indradewa, 2022), (Niguse, 2019) and (Al-Sada et al., 2017) in their research stated that job satisfaction mediates the work environment and organizational culture and provides good results by giving positive values to job satisfaction. Therefore, based on this, the author concludes that organizational culture has a positive effect on turnover intention through job satisfaction as a mediating variable. **H₉ : Organizational Culture has a positive effect on turnover intention through job satisfaction as a mediating variable**

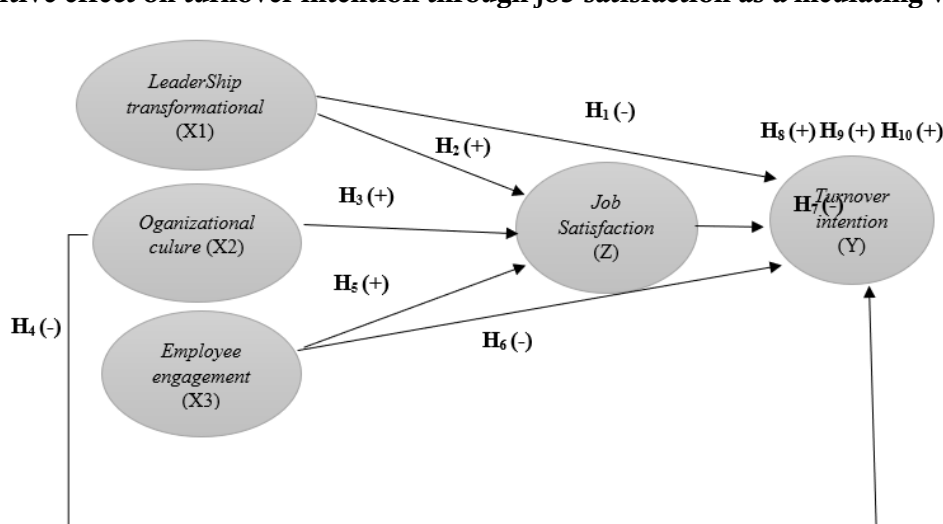


Figure 1. Research Model

Relationship between Employee Engagement and Turnover Intention with Job Satisfaction as an Intervening Variable

In the study (Setyaningsih & Nawangsari, n.d.) found that job satisfaction does not mediate the relationship between employee engagement and turnover intention. This is due to changes that occur in the influence of direct relationships and indirect influences,

where previously it was known that employee engagement and turnover intention had a negative and significant effect, it turned out that this effect changed if through work satisfaction, employee engagement and turnover intention have no effect. **H10 : Employee Engagement has a positive effect on turnover intention through job satisfaction as a mediating variable**

METHODS

This study is a correlational study. This means that the study will be conducted to see the relationship between two or more variables. Whether the two variables are related to each other or not, and also how big the relationship is, and what the direction of the relationship between the variables is. This study aims to determine the effect of transformational leadership, organizational culture and employee engagement on turnover intention with job satisfaction as an intervening variable. The variables in this study also consist of 3 independent variables, one dependent variable. The independent variables of this study are transformational leadership, organizational culture, and employee engagement, the dependent variable is turnover intention, and the mediating variable is Job satisfaction. The transformational leadership variable consists of 10 questions, the organizational culture variable consists of 7 questions, the employee engagement variable consists of 12 questions, the turnover intention variable consists of 6 questions and the Job satisfaction variable consists of 10 questions. All items are measured using a Likert scale with 5 scales ranging from 1 (strongly disagree) to 5 (strongly agree). The total measurement is 45 questions which can be seen in detail in appendix 2 (operational variables) and appendix 3 (questionnaire). The object of this study was employees at two banking companies in DKI Jakarta in August 2022. The data collection technique was carried out by distributing an initial questionnaire (pre-test) to 30 respondents.

Data collection in this study by distributing questionnaires online through the Google Form application. The sample in this study were all employees working in banking companies located in DKI Jakarta, which were 221 employees. The respondent criteria were all employees working in banking companies located in DKI Jakarta. Data were collected for 2 months from September to October 2024. The sample in this study was selected using the total population method, where the number of samples is the same as the population (Hair et al., 2014)

This study is a quantitative study using the Structural Equation Model (SEM) method, where SEM is a multivariate statistical technique that combines all aspects of factor analysis, path analysis and regression so that the analysis results are more complete (Hair et al., 2014). In this study, the researcher used the Variance-based analysis technique (SEM-PLS) with the SMARTPLS software program, which is a causal approach that aims to maximize the variation of the latent variable criteria explained (explaining variance) by the latent predictor.

In the pre-test, 30 samples were used to determine validity and reliability. Where the results of the pre-test validity test of 30 samples that met the criteria showed that the indicator was declared valid if the individual reflexive measure correlated > 0.6 with the construct to be measured, while the outer loading value between 0.5 - 0.6 was considered sufficient (Hair et al, 2014). Discriminant validity, composite reliability, while Cronbach's alpha is used to test a variable can be declared reliable if it has a Cronbach's alpha value > 0.6 . Furthermore, the formative indicator significance of weights test was carried out with the formative indicator weight value with its construct must be significant (Hair et al, 2014).

In the transformational leadership variable, out of 10 questions, 5 questions were valid, the organizational culture variable out of 7 questions, 6 were declared valid, the employee engagement variable out of 12 questions, only 5 questions were valid, in the turnover intention variable out of 6 statements, only 3 were declared valid and in the job satisfaction variable out of 10 statements, 7 were declared valid. Thus, after analyzing the

pre-test results, out of 45 questions, 26 questions were declared valid to be used as a questionnaire in this study.

RESULTS AND DISCUSSION

The respondents of the study were employees working in private banking companies in the DKI Jakarta area. Of the 221 respondents, 54% were female and 46% were male. The majority were aged 31-40 years (39%) with a bachelor's degree (55%). The employee status was mostly obtained as contract employees (55%) and the rest were permanent employees (45%).

Construct Validity and Reliability Tests on the reflective measurement model were carried out based on recommendations from Hair, Hult, Ringle, & Sarstedt (2017) where the loading factor value required in SmartPLS 3.0 is ≥ 0.70 . Measurement of construct validity on the variables of transformational leadership, organizational culture, employee engagement, job satisfaction and the independent variable turnover intention can be accepted and declared valid because the AVE value of each variable is more than 0.5. An AVE value of 0.5 or more means that the construct can explain 50% or more of the variance of its items (Wong, 2013). The results of the discriminant validity calculation with the standard value of each construct must be greater than 0.7, each variable shows a correlation of indicators to the variables it forms and has a greater value when compared to the correlation to other variables. This indicates that the indicators used to compile the variables have good validity. The results of the reliability test using Cronbach's Alpha and Average Variance Extracted (AVE) in this study can be said to meet the overall requirements. According to (Hair et al., 2017) the required values are Cronbach's Alpha ≥ 0.70 and AVE ≥ 0.50 . The calculation results for CA and AVE for the transformational leadership variables (CA=0.885; AVE=0.743), organizational culture (CA=0.876; AVE=0.801), employee engagement (CA=0.931; AVE=0.640), turnover intention (CA=0.815; AVE=0.644), and Job Satisfaction (CA=0.920; AVE=0.807).

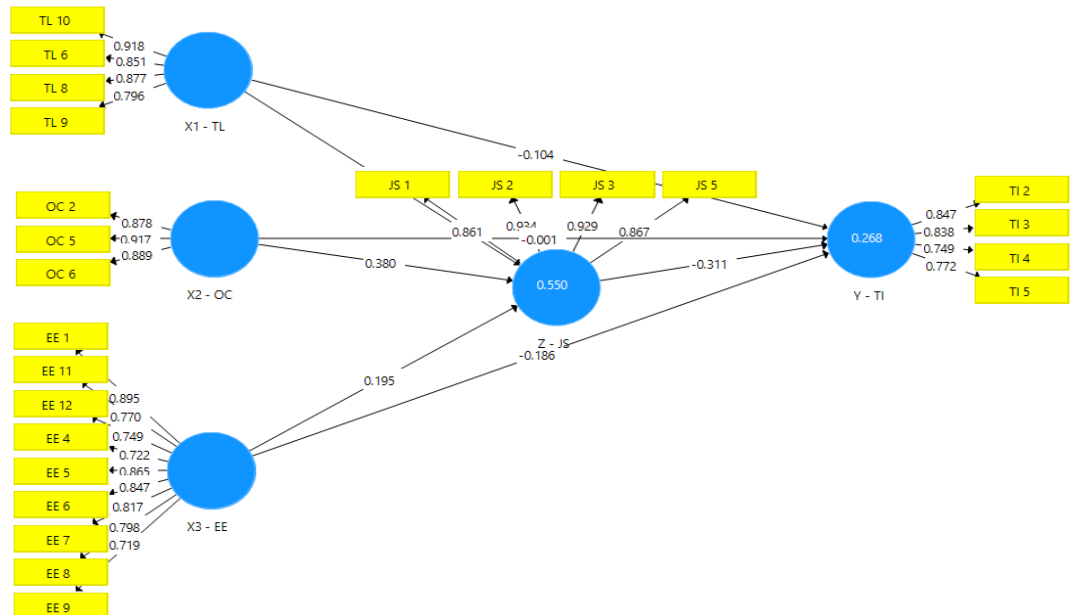


Figure 2. Path Diagram T-Value

Structural test analysis was conducted to determine the R² value in each equation. The R² value shows how much the independent variable can explain the dependent variable. The results of the analysis obtained were the Adjusted R Square of the Turnover Intention variable with a value of 0.254. Thus, it can be interpreted that the turnover intention variable is influenced by 25.4% by the transformational leadership variable, the organizational culture variable, and the employee engagement variable. The remaining 74.6% of the influence of turnover intention can be explained by other variables, outside

the variables studied in this study. The next analysis, namely the Job Satisfaction variable, showed that 0.544 or 54.4% was influenced by the transformational leadership variable, the organizational culture variable, and the employee engagement variable. The remaining 45.6% of the influence of job satisfaction can be explained by other variables outside the variables used in this study.

Based on the Path diagram T-Value in the image above, the hypothesis testing of the research model can be presented as follows:

Table 1. Hypothesis Testing of the Research Model

Hypothesis	Hypothesis Statement	T-Value	Description
H1	Transformational Leadership has a negative effect on Turnover Intention	1.248	Data supports the hypothesis
H2	Transformational Leadership has a positive effect on Job Satisfaction	4.516	Data supports the hypothesis
H3	Organizational Culture has a positive influence on Job Satisfaction	4.403	Data supports the hypothesis
H4	Organizational Culture has a negative effect on Turnover Intention	0.017	Data supports the hypothesis
H5	Employee Engagement has a positive effect on Job Satisfaction	1.902	Data does not support the hypothesis
H6	Employee Engagement has a negative effect on Turnover Intention	2.261	Data does not support the hypothesis
H7	Job Satisfaction has a negative effect on the level of Turnover Intention	3.687	Data supports the hypothesis
H8	Transformational Leadership has a positive effect on Turnover Intention through Job Satisfaction as a mediating variable	2.953	Data supports the hypothesis
H9	Organizational Culture has a positive effect on Turnover Intention through Job Satisfaction as a mediating variable	2.804	Data supports the hypothesis
H10	Employee Engagement has a positive effect on Turnover Intention through Job Satisfaction as a mediating variable.	1.605	Data does not support the hypothesis

Based on the hypothesis test table above, it is known that 7 hypotheses have a T-Value above 1.96 so that the data supports the research hypothesis that was built. While 3 hypotheses have a T-Value below 1.96 so that the hypothesis is rejected.

This study explores and empirically tests the influence of transformational leadership, organizational culture and employee engagement on turnover intention with job satisfaction as an intervening. The relationship between transformational leadership that negatively affects turnover intention is examined in more depth through this study.

The results of the study from the first hypothesis test state that transformational leadership has a negative effect on turnover intention. Several previous studies have shown that a person's leadership style in directing their employees is very influential and is a determining factor for increasing and decreasing turnover intention. An effective

leadership style can motivate employees and make them feel at home working in the company, so that high turnover intention can decrease. Research conducted by (Alzubi, 2018) states that leadership style has a negative effect on turnover intention, also in line with research conducted by (Gul et al., 2012) and (Sandra & Khurosani, 2019).

The results of the study from testing the second hypothesis stated that there is a positive influence of transformational leadership on job satisfaction. The relationship between job satisfaction and transformational leader behaviors is due to one aspect of job satisfaction, namely supervision. Supervision provided by leaders through individual attention and inspirational motivation will enable subordinates to do their jobs well. Transformational leaders have the ability to align the vision and mission of the future with their subordinates, and strive to meet the needs of subordinates at a higher level than what they need, transformational leadership also builds commitment to organizational goals and gives employees confidence to achieve goals, so that employees will be motivated to work more enthusiastically and increase productivity so that it will lead to employee job satisfaction. (Curado & Santos, 2021) and (Sandra & Khurosani, 2019) transformational leadership has a positive and significant effect on Job Satisfaction, the better the transformational leadership, the higher the employee job satisfaction.

The results of the study from testing the third hypothesis stated that organizational culture has a positive influence on job satisfaction. Factors that increase job satisfaction are found if the organizational culture is more innovation-oriented. Lower turnover intentions have been shown to be positively related to organizational cultures that are relationship-oriented or innovation-oriented. This is in line with research from (Al-Sada et al., 2017), (Setyaningsih & Nawangsari, n.d.) and (Purwanti & Indradewa, 2022) also stating that there is a significant positive relationship between supportive culture and job satisfaction.

The results of the study from testing the fourth hypothesis stated that organizational culture has a negative effect on turnover intention. Organizational culture has a strong impact on employee performance which helps employees to be satisfied which leads to increased productivity thereby reducing turnover intention. A strong organizational culture can help establish interpersonal relationships with a culture related to teamwork, so that organizational culture can be a major influence in employee decisions to leave or stay in an organization. (Vizano et al., 2018), (Haggalla & Jayatilake, 2017), (Faarock, 2019), and (Bosomtwe & Obeng, 2018) stated that organizational culture has a negative effect on turnover intention.

The results of the study from the fifth hypothesis test stated that Employee Engagement has a positive effect on Job Satisfaction. Employee engagement is a condition where employees are enthusiastic, passionate, energetic, and committed to their work. The concept of engagement can refer to individual involvement and job satisfaction that is equivalent to work enthusiasm. The absence of a relationship between employee engagement and employee job satisfaction in this banking company is due to many other influencing factors. It is possible that an employee really likes his job in caring for sick people, but on the other hand there are many other factors that make employees uncomfortable working in a banking company, including an authoritarian room head, coworkers who do not want to cooperate or a team of employees who are not compact.

The results of the study from the sixth hypothesis test stated that Employee Engagement has a negative effect on Turnover Intention. Employee engagement can reduce the tendency of employees to move to other companies. Employee engagement is a condition where employees are enthusiastic, passionate, energetic, and committed to their work (Maylett & Warner, 2014). However, there are many other factors that influence an employee to quit their job, such as a salary that is not enough to meet the family's monthly needs, an unpleasant work environment or the absence of a career path for employees which causes boredom at work.

The results of the study from testing the seventh hypothesis stated that job satisfaction has a negative effect on turnover intention. At the individual level, a person's satisfaction with a job is most often studied using psychological variables in the relationship between

satisfaction and turnover. Workers who are dissatisfied with their jobs tend to do things that can disrupt organizational performance: high turnover, high absenteeism, slowness in work, complaints or even strikes. (Mathis & Jackson, 2008) identified that workforce turnover is related to job satisfaction. The higher a person's level of job satisfaction, the lower their intensity to leave their job. (Dewi & Agustina, 2021), (Vizano et al., 2018) and (Purwanti & Indradewa, 2022) stated that job satisfaction has a negative and significant effect on turnover intention. Employees with low job satisfaction are more likely to leave the company and look for opportunities in other companies.

The results of the study from the eighth hypothesis test stated that the positive influence of Transformational Leadership on Turnover Intention with Job Satisfaction as a mediating variable. Organizations need an effective leadership style, because in addition to depending on the reliability and ability of employees in operating existing work units, the success of an organization is determined by the leadership style developed. An effective leadership style is able to motivate employees and feel at home working in the company, so that high turnover intention can decrease. (Sandra & Khurosani, 2019) in their research stated that job satisfaction can mediate the relationship between transformational leadership and turnover intention.

The results of the study from testing the ninth hypothesis stated that there is a positive influence of Organizational Culture on turnover intention through job satisfaction as a mediating variable. Mutualistic symbiosis between superiors and employees must be well established in the organizational culture. This is expected to reduce employees' intention to leave their organization because employees feel they have become an important part of their organization. (Putri & Anindita, n.d.) conducted a study at an insurance company in Jakarta with 194 respondents and found that the job satisfaction variable was able to mediate the relationship between organizational culture and compensation on turnover intention, namely the higher the level of job satisfaction, the lower the employee's desire to leave, in line with research conducted by (Purwanti & Indradewa, 2022), (Niguse, 2019) and (Al-Sada et al., 2017) in their research stated that job satisfaction mediates the work environment and organizational culture and provides good results by giving positive values to job satisfaction.

The results of the study from the tenth hypothesis test stated that job satisfaction does not mediate Employee Engagement on turnover intention. In the study (Setyaningsih & Nawangsari, n.d.) found that job satisfaction does not mediate the relationship between employee engagement and turnover intention. This is due to changes that occur in the influence of direct relationships and indirect influences, where it was previously known that employee engagement and turnover intention had a negative and significant effect, it turns out that this effect changes if through work. satisfaction, employee engagement and turnover intention have no effect.

CONCLUSION

The results of the overall hypothesis test resulted in seven accepted hypotheses and three rejected hypotheses. The test results stated that transformational leadership, organizational culture and job satisfaction had an effect on turnover intention; transformational leadership and organizational culture had an effect on job satisfaction. Meanwhile, employee engagement had no effect on job satisfaction and on turnover intention. Transformational leadership had a positive effect on turnover intention through job satisfaction as a mediating variable and organizational culture had a positive effect on turnover intention through job satisfaction as a mediating variable. However, job satisfaction did not mediate employee engagement on turnover intention

This study still has several limitations that need to be improved. First, this study was conducted only focusing on banking companies located in DKI Jakarta, so it does not describe the entire health workforce working in banking companies in the Tangerang area. For future research, it is expected to be broader in all banking companies in DKI Jakarta so that it provides more representative results and by adding other factors that can affect turnover intentions and job satisfaction, such as workload, compensation, and so on.

Further researchers can explore the dimensions of the variables to get more detailed results.

The results of this study are expected to provide insight for the management team of banking companies. In this case, the banking company needs to provide leadership guidance for the head of the employee team so that the Leader pays attention to the needs of each individual to achieve goals by acting as a mentor so that they can achieve the goals of the banking company's vision and mission. Leaders are also expected to be able to motivate other employees to work harder so that performance increases and also create a good organizational culture and stimulate the formation of employee engagement in each individual so that comfort is created in working which will have an impact on reducing turnover intention so that the vision and mission of the banking company are achieved. Suggestions for banking company management to pay positive attention to the leadership management of the head of the room or the head of the employee team, improving the quality of organizational culture by providing more positive policies for the benefit of health workers. To increase job satisfaction, it is recommended that management socialize regulations before they are implemented so that health workers understand better and do not cause misunderstandings in interpreting a set of regulations.

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