

THE EFFECT OF EMOTIONAL INTELLIGENCE LEADERSHIP STYLE ORGANIZATIONALCULTURE AND JOB SATISFACTION ON TURNOVER INTENTION IN BANKING

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ABSTRACT

This study examined the effect of emotional intelligence, leadership style, organizational culture, and job satisfaction on employee turnover intention of PT. Bank Jabar and Banten (BJB) Tbk. This study also tested the direct relationship and indirect relationship by using a sample of 179 employees with assistant positions at PT. Bank Jabar and Banten (BJB) Tbk are spread across Regional Offices. This study used quantitative methods with data analysis techniques, including validity and reliability tests, correlation and coefficient tests, path analysis tests, indirect influence tests using Sobel test analysis. The results showed a direct negative influence between Emotional Intelligence, Leadership Style, Organizational Culture, and Job Satisfaction on Turnover Intentions. There was a direct positive influence between Emotional Intelligence, Leadership Style, Organizational Culture on Job Satisfaction. From the results of the Sobel test, there was an indirect negative influence between Emotional Intelligence, Organizational Culture, and Leadership Style on Turnover Intention through Job Satisfaction. The direct influence of emotional intelligence, leadership style, organizational culture, and job satisfaction on the turnover intention of BJB.Tbk bank employees directed company management to reduce the tendency to move through the formulation of policies related to Emotional Intelligence, Leadership Style, Organizational Culture, and Job Satisfaction.

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Keywords: Emotional Intelligence, Job Satisfaction, Leadership Style, Organizational Culture, Turnover Intention.

INTRODUCTION

Turnover intention is an important thing to consider in managing a company because it will affect its operations. According to Jha (2014), the significant impact of employee turnover is on productivity and corporate profits. Another impact is the substantial costs associated with training new staff, personnel processes, and recruitment and selection. Meanwhile, Arshadi & Shahbazi (2013) added that employee turnover poses a high cost to an organization. Therefore, it is crucial to identify turnover as early as possible so that organizational management can take action to overcome it. In addition, turnover intention is crucial because Tracey (2006) found no strategy to reduce high turnover to improve organizational performance. A high turnover intention can lead to increased costs to the

organization, especially for pre-departure, recruitment and selection, orientation and training, and lost productivity (Heavey et al., 2013). The banking sector environment in Indonesia is quite competitive, and they need to ensure that employee job satisfaction can run efficiently. In addition, the banking sector has shown rapid growth in the last decade, and due to this growth, the demand for experienced and skilled human resources has increased many needs in this sector. For the same reason, the authors conducted a study on turnover intention in Indonesia, which focused on the banking sector.

Banking is a profession of dynamism, which always involves challenges, hard work, prestige, and reputation. The concept of the banking profession is changing day by day. At present, the bank's existing employees and potential job candidates want to find a bank where they feel comfortable and proud to work at the bank. Every year several well-qualified graduates from home and abroad have involved themselves as bankers of private commercial banks to ensure the quality of banking services. But unfortunately, several factors are less than optimal, namely the lack of professional development and career development opportunities, inadequate salaries and benefits, bureaucracy in the field of administration, and so on, which cause dissatisfaction and cause the intention to change bank employees.

The banking industry is known as one of the industries that can offer many customer service to realize the agreement and cooperation between the relevant departments to achieve service goals. The phenomenon of employee turnover in the banking industry is of great concern to managers and academics because employees' attitudes and behavior play an important role in developing the bank. A high turnover rate is considered one of the most critical issues in the banking industry. Seeing that turnover has a crucial impact on a company and the high level of turnover in the banking industry, this study was intended to further examine the turnover intention in the banking industry in Indonesia. Therefore, this study focused on the effect of emotional intelligence, leadership style, organizational culture, and job satisfaction on turnover. By knowing the variables that have a significant effect, steps can be arranged to prevent turnover. Therefore, emotional intelligence, leadership style, organizational culture, and job satisfaction were chosen in this study because, theoretically, these variables have a relationship with turnover. In addition, almost no relevant studies have been conducted linking Emotional Intelligence, Leadership Style, Organizational Culture, and Job Satisfaction to the intention to move.

LITERATURE REVIEW

Turnover Intention can be defined as the unplanned loss of workers who leave voluntarily and which the leader or company prefers to keep (Frank et al., 2004). Robbins (2016) also conveyed the same thing, namely permanent employee turnover both voluntarily and involuntarily from an organization. Turnover intentions can be classified into turnover intentions that cannot be rejected or avoided, desired turnover intentions, and unwanted turnover intentions (Kumar et al., 2012). Turnover intention is unavoidable due to illness, family problems, or retirement. The desired turnover intention is due to the incompetence of employees. The last unwanted turnover intention is competent and qualified employees who leave the organization due to organizational problems such as lack of supervision, poor support, and role conflict. From the explanation above, it can be understood that intense turnover is the desire of employees to leave the company with indicators; 1) Intention to move that cannot be avoided or avoided 2) Intention to move that is desired, 3) Intention to move that is not wanted.

Emotional Intelligence by Goleman (1996) explained that emotional intelligence is a person's ability, among others, to be able to motivate oneself and survive in the face of frustration; to control the impulses and inactions of gratification; to regulate one's mood and

keep difficulties from interfering with the ability to think; to empathize and hope. Armstrong & Taylor (2014) shared the same opinion: emotional intelligence is a combination of one's skills and abilities such as self-awareness, self-control, empathy, and choice of other people's feelings. Meanwhile, Hasson (2014) briefly said that emotional intelligence is the ability to understand and manage emotions. Thus, it can be explained that Emotional Intelligence (Emotional Intelligence) is a combination of one's skills and abilities towards the feelings of others with indicators; 1) Self-awareness, 2) Self-management, 3) Empathy, 4) Social skills, and 5) Self-motivation

Leadership style is about influencing, motivating, and making others contribute to the effectiveness and success of an organization in which a member belongs (McShane & Glinow, 2010). Thus, leadership style is a way of mobilizing and directing others to work to achieve organizational goals effectively and efficiently with indicators; 1) influencing, 2) guiding, 3) motivating, and 4) fostering 5) achieving common goals to the people around him, especially under his sub-ordination.

Organizational culture is the values and beliefs held by each member of the organization. Organizational members need to understand the values created in the organization and implemented together. Those values and beliefs will build an organizational culture that will become the character and identity of the organization (Aktaş et al., 2011). Kinicki & Kreitner (2018) stated that organizational culture is a set of shared values that organizational members control and determine how to perceive, think about and react to the dynamics faced by organizations in various conditions and environments. Furthermore, Dessler (2013) said that organizational culture is the company employees' characteristic values, traditions, and behaviors. From these definitions, it is understood that organizational culture is a shared understanding, values, and habits as well as beliefs that are held and used as guidelines by members of the organization that can be measured by indicators; 1) life values, 2) conducive atmosphere stability, 3) mutual respect, 4) result orientation and 5) cooperation.

Job satisfaction According to Singh (2011), job satisfaction based on JDI (Job Description Index) is satisfied with work, salary, promotion, supervision, and co-workers. Meanwhile (Rue et al. (2016) said job satisfaction is an employee's general attitude towards work, the feeling of an employee being accepted and recognized by a group of employees based on common goals, belief in the desire for these goals, and the desire to move forward to achieve goals. Colquitt et al. (2011) stated job satisfaction is a pleasurable emotional state caused by an appraisal of one's job or work experience. Torrington & Hall (2017) said that employee values and expectations moderate job satisfaction. Such values and expectations are shaped by personality, personal characteristics, and life experiences and can also change during one's life. From the explanation above, it is understood that job satisfaction is an employee's feelings, attitudes, and pleasant emotional states resulting from one's work that contribute positively to the achievement of organizational goals with indicators; 1) feelings of satisfaction with work 2) trust in what is obtained, 3) behavior with colleagues and superiors.

HYPOTHESIS DEVELOPMENT

Emotional Intelligence and Turnover Intention

People with high emotional intelligence can deal with organizational problems more effectively than people with low emotional intelligence. Soleimani & Einolahzadeh (2017) found that emotional intelligence has a negative influence on intention to move. In addition to research conducted by Trivellas et al. (2013) stated that a strong relationship has also been seen between emotional intelligence and turnover intention in a field survey conducted in

several nurse organizations, which provide health care services in Greece. So it can be assumed:

H1: there is a direct negative effect of emotional intelligence on the intention to move.

Leadership Style and Turnover Intention

The results of research by Martin & Epitropaki (2001) found that transformational leadership is opposite to turnover intention among employees for some commercial-based and profit-based businesses. As Sousa-Poza & Henneberger (2004) defined, the Turnover intention is a reflection of the '*probability (subjective) that a person will change his job within a certain period.*' Many factors can influence employee turnover intention. The results of Long et al. (2012) supported that a good leadership style can reduce turnover intention in their employees. So it can be assumed:

H2: there is a direct negative influence of leadership style on turnover intention.

Organizational Culture and Turnover Intention

Organizational culture is a set of distinct value systems that can help an organization run itself and run a business. Organizational culture is built by an organization to maintain its position in the market, developed to provide support to an organization and bring about continuous improvement. The research results by Jacobs & Roodt (2011) found a significant negative correlation between organizational culture and turnover intentions and between various knowledge and turnover intentions. So it can be assumed:

H3: there is a direct negative influence of organizational culture on turnover intention.

Job Satisfaction and Turnover Intention

Abouraia & Othman's research (2017) showed that a higher level of job satisfaction among bank employees results in a lower turnover intention. Job satisfaction is essential in staff member turnover intention; when fewer employees are soothed because they are dissatisfied, they have complex sentiments and finally choose to leave their current organization and look for a better workplace. A significant percentage of leaving an institution can manifest to the detriment of organizational diversity if well-equipped and proficient employees often leave their responsibilities and switch to another bank with a high percentage of new hires. Soleimani & Einolahzadeh (2017) also found that job satisfaction caused a decrease in turnover intention. In other words, there was a negative effect of job satisfaction on turnover intention. So it can be assumed:

H4: there is a direct negative effect of job satisfaction on turnover intention.

Emotional Intelligence and Job Satisfaction

Ekmeceodlu et al. (2012) argued that job satisfaction has a significant relationship with mental factors; Someone who has job satisfaction can provide a pleasant and emotional adjustment. Research conducted by Ekmeceodlu et al. (2012) confirmed a strong relationship between emotional intelligence and job satisfaction. The results showed a significant positive relationship between Emotional Intelligence and job satisfaction. In

particular, these findings suggest that employees with high emotional recognition tend to have higher levels of internal job satisfaction. So it can be assumed:

H5: there is a direct positive effect of emotional intelligence on job satisfaction.

Leadership Style and Job Satisfaction

Robbins & Judge (2013) stated that job satisfaction is a picture of a person's positive feelings about work, which results from an evaluation of its characteristics. A person with a high level of job satisfaction has positive feelings about his job, whereas a person with a low level of job satisfaction has negative feelings. Ghaffari et al. (2017) found a positive relationship between leadership, employee appreciation, and job satisfaction. So it can be assumed:

H6: there is a direct positive influence of leadership style on job satisfaction.

Organizational Culture and Job Satisfaction

As rational beings, we tend to form attitudes towards the different things we encounter. In the same way, work that occupies a large part of our lives will shape attitudes towards work, which can be referred to as job satisfaction. It reflects the extent to which employees enjoy their work. Therefore, it is an emotional response to various aspects. Job satisfaction is not a unified concept, but a person can be satisfied with one aspect of his job and dissatisfied with other aspects. Research conducted by Nair et al. (2017) showed that organizational culture has a significant positive impact on employee job satisfaction. So it can be assumed:

H7: there is a direct positive effect of organizational culture on job satisfaction.

Emotional Intelligence, Job Satisfaction, and Turnover Intention

Employee emotional intelligence refers to recognizing one's feelings and empathizing with others to motivate oneself and manage emotions in relationships with employees. The findings of Ekmeceliöđlu et al. (2012) confirmed a strong relationship between Emotional Intelligence and job satisfaction, showing a significant positive relationship between Emotional Intelligence and job satisfaction. Furthermore, Soleimani & Einolahzadeh (2017) found that emotional intelligence has a positive relationship with job satisfaction but has a negative relationship with turnover intention. Finally, research conducted by Trivellas et al. (2013) confirmed a strong relationship between emotional intelligence, job satisfaction, and turnover intention. Based on this description, it can be assumed that:

H8: There is a negative indirect effect of Emotional Intelligence Variables on turnover intention through Job Satisfaction

Leadership Style, Job Satisfaction and Turnover Intention

Leadership style is a way of mobilizing and directing others to achieve organizational goals effectively and efficiently by influencing, guiding, motivating, and fostering to achieve common goals to the people around them, especially under their sub-ordination. Research conducted by Lima et al. (2017) showed an insignificant negative relationship between transformational leadership and turnover intention. So it can be assumed:

H9: There is a negative indirect effect of leadership style on turnover intention through job satisfaction

Organizational Culture through Job Satisfaction on Turnover Intention

Organizational culture is a shared understanding, values, and habits as well as beliefs held and used as guidelines by members of the organization through the values of life, stability of a conducive atmosphere, mutual respect, result orientation, and cooperation, provides a positive value to the satisfaction of the work environment. The research results by San Park & Hyun Kim (2009) showed that organizational culture has a positive and significant relationship with job satisfaction and Organizational Culture shows the strongest negative relationship with the desire to move. There is a negative indirect effect of organizational culture on turnover intention through job satisfaction. Likewise, Lin & Huang (2021) research also found that organizational culture had a positive effect on job satisfaction, and there was a negative indirect relationship between organizational culture and turnover intention through job satisfaction. So it can be assumed in Figure 1:

H10: there is an indirect influence of organizational culture on turnover intention through job satisfaction negatively.

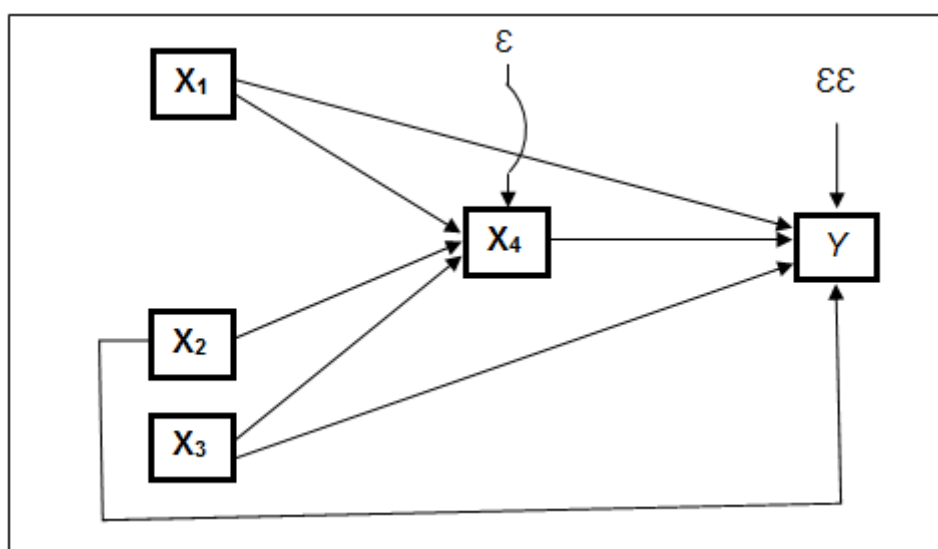


Figure 1
CONSTELLATION OF RELATIONSHIPS BETWEEN RESEARCH VARIABLES

X1 = Emotional intelligence

X2 = Leadership style

X3 = Organizational culture

X4 = Job satisfaction

Y = Turnover intention

ε = Other Variables

RESEARCH METHODOLOGY

This research can be classified as survey research. The population taken was all employees of PT.Bank BJB.Tbk. While the target population in this study was all Assistant PT.Bank BJB.Tbk of totaling 1441 people. Data were collected through the distribution of

online questionnaires to all selected research samples. Sample Determination of the sample from the population was carried out based on the Slovin formula, with an accuracy limit of 93% (7%), so the number of research samples can be determined to be 179 Assistant positions (Husein, 2008). The sampling method was carried out using stratified or layered random samples, also known as stratified random sampling. Data collection were collected using five types of questionnaires. The five questionnaires are Turnover intention, Emotional Intelligence, Leadership Style, Organizational Culture, and Job Satisfaction.

Procedure for Data Analysis techniques in this research were descriptive analysis and inferential analysis. Descriptive analysis was used in terms of data presentation, central measure, and spread size. The inferential analysis was used to test hypotheses using path analysis to determine the influence between variables according to the causal model formed. The stages of the path analysis technique were as follows:

1. Preliminary analysis using Excel software to input test results by transferring/assessing scores into numbers. Then, descriptive statistics were calculated using IBM.Statistik.SPSS.Version 22 application.
2. The analysis requirements test, namely the validity test, was carried out on the dependent and independent variables. Then the data reliability test was carried out to determine the Cronbach alpha value. The calculation using the SPSS application produces a Count Test so that the Pearson Product Moment r is known, which is then compared with the r_{table} test. Analysis of normality test, significance test, and simple linearity regression with ANOVA before testing the hypothesis.
3. Hypothesis testing was done by using correlation test and coefficient test.
4. Path analysis was carried out through two model structure analyzes
5. The path analysis of the first structural model was a structural equation consisting of four influence paths, namely partial influence (X1) on (Y), partial effect (X2) on (Y), partial effect (X3) on (Y), partial influence (X4) on (Y).
6. Path analysis of the structural model of the two structural equations consisting of four influence paths, namely partial effect (X1) on (X4), partial influence (X2) on (X4), partial impact (X3) on (X4).
7. Indirect hypothesis testing was done through the Sobel test, an indirect method of testing the mediating effect. The Sobel test was carried out by testing the indirect influence of the independent variable (X) on the dependent variable (Y) through the Mediation/Intervening variable.

RESULTS AND DISCUSSION

The results of the analysis described above were used to prove the hypothesis designed in this study. The results of the hypothesis were:

Negative Direct Effect of Emotional Intelligence (X1) on Turnover Intention (Y)

The path coefficient value of Emotional Intelligence (X1) on Turnover Intention (Y) was obtained at $\hat{\gamma}_1 = -0.236$ with a $-t_{count}$ value of -2.841 (on the left/negative side). Because the value of $-t_{count}$ was smaller than $-t_{table}$ for $\alpha = 0.05$ of -1.973612 , then H_0 was rejected, and H_1 was accepted. Thus, the negative direct effect of Emotional Intelligence (X1) on Turnover Intention (Y) was declared insignificant with a contribution of -0.236 .

Negative Direct Effect of Leadership Style (X2) on Turnover Intention (Y)

The path coefficient value of leadership style (X2) on turnover intention (Y) is $\hat{\gamma}_2 = -0.015$ with a $-t_{count}$ value of -0.192 (on the left/negative side). Because the value of $-t_{count}$ was greater than the value of $-t_{table}$ for $\alpha = 0.05$ of -1.973612 (on the left/negative side), then H_0 was rejected and H_1 was accepted, thus the negative direct effect of leadership style on turnover intention (Y) was declared significant with a contribution of -0.015 .

Negative Direct Effect of Organizational Culture (X3) on Turnover Intention (Y)

The coefficient value of Organizational Culture (X3) on Turnover Intention (Y) is $\hat{\gamma}_3 = -0.038$ with a $-t_{count}$ value of -0.425 (on the left/negative side). Because the value of $-t_{count}$

was greater than $-t_{table}$ for $\alpha = 0.05$, it was -1.973612 (on the left/negative side). Then H_0 was rejected, and H_1 is accepted. Thus the direct negative influence of Organizational Culture (X3) on Turnover Intention (Y) was declared significant with a contribution of -0.038 .

Negative Direct Effect of Job Satisfaction (X4) on Turnover Intention (Y)

The path coefficient value of Job satisfaction (X4) towards Turnover Intention (Y) is $\hat{\alpha}_4 = -0.140$ with a $-t_{count}$ value of $-1,663$ (on the left/negative side). Therefore, the $-t_{count}$ value was greater than the $-t_{table}$ value for $\alpha = 0.05$ was -1.973612 (on the left/negative side), then H_0 was rejected, and H_1 is accepted. Thus the negative direct effect of job satisfaction (X4) on Turnover Intention (Y) was significant with a contribution of -0.140 .

Direct Effect of Emotional Intelligence (X1) on Job Satisfaction (X4)

The path coefficient of Emotional Intelligence (X1) on job satisfaction (X4) was $\hat{\alpha}_{41} = 0.179$ with a t_{value} of 2.436 . Because the value of t_{count} is greater than the value of t_{table} for $\alpha = 0.05$ of 1.973612 , then H_0 was rejected, and H_1 is accepted. Thus the direct effect of Emotional Intelligence (X1) on job satisfaction (X4) was declared significant with a contribution of 0.179 .

Positive Direct Effects of Leadership Style (X2) on Job Satisfaction (X4)

The path coefficient value of leadership style (X2) on job satisfaction (X4) was $\hat{\alpha}_{42} = 0.092$ with a t_{value} of 1.301 . Because the value of t_{count} was smaller than the value of t_{table} for $\alpha = 0.05$ of 1.973612 , then H_0 was rejected, and H_1 was accepted, thus the direct influence of leadership style (X2) on job satisfaction (X4) was declared insignificant with a contribution of 0.092 .

Positive Direct Effects of Organizational Culture (X3) on Job Satisfaction (X4)

The value of the path coefficient of Organizational Culture (X3) on job satisfaction was $\hat{\alpha}_{43} = 0.378$ with a t_{value} of 5.014 . Because the value of t_{count} was greater than the value of t_{table} for $\alpha = 0.05$ of 1.973612 , then H_0 was rejected, and H_1 was accepted. Thus the direct influence of Organizational Culture (X3) on the Job Satisfaction instrument (X4) was declared significant with a contribution of 0.378 .

The indirect effect of the Emotional Intelligence Variable (X1) on turnover intention (Y) through Job Satisfaction (X4) produces a negative effect.

It was found that the path coefficient value of the Indirect Effect of Emotional Intelligence Variable (X1) on Turnover Intention (Y) through Job Satisfaction (X4) was $\hat{\alpha}_{41y} = -0.26106$, with the online Sobel test value, the Sobel test value was 1.83938 . Because the z value in the Sobel test obtained $1.83938 > 1.9736$ with a significance level of 5%, it proved that the Job Satisfaction variable (X4) was not able to mediate the relationship between the influence of the Emotional Intelligence Variable (X1) on Turnover Intention (Y). Therefore, the results of the Sobel test were not significant, meaning that the Job Satisfaction variable (X4) as an intervening or mediating variable has a small influence on the Emotional Intelligence variable (X1) on Turnover Intention (Y).

The indirect effect of the Leadership Style Variable (X2) on Turnover Intention (Y) through Job Satisfaction (X4) produces a negative influence.

It was found that the path coefficient value of the Indirect Effect of Emotional Intelligence Variable (X1) on Turnover Intention (Y) through Job Satisfaction (X4) was $\hat{\alpha}_{42y} = -0.02788$, with the online Sobel test value, the Sobel test value was 1.23067 .

Because the z value in the Sobel test was $1.23067 >$ from 1.9736 with a significance level of 5%, it proves that the Job Satisfaction variable (X4) was not able to mediate the relationship between the influence of the Leadership Style Variable (X2) on Turnover Intention (Y). The results of the Sobel test, which were not significant, mean that the Job Satisfaction variable (X4) as an intervening or mediating variable had a small influence between the Leadership Style variable (X2) on Turnover Intention (Y). In other words, if the Leadership Style variable (X2) increases, the Turnover intention variable (Y) also increases without being influenced by the Job Satisfaction variable (X4).

The indirect effect of Organizational Culture Variable (X3) on Turnover Intention (Y) through Job Satisfaction (X4) produces a negative influence.

It was found that the path coefficient value of the Indirect Effect of Organizational Culture Variable (X3) on Turnover Intention (Y) through Job Satisfaction (X4) was $\hat{\gamma}_{43y} = -0.09092$, with the online Sobel test value, the Sobel test value was 1.40184 . Because the z value in the Sobel test obtained $1.40184 >$ from 1.9736 with a significance level of 5%, it proved that the Job Satisfaction variable (X4) is not able to mediate the relationship between the influence of Organizational Culture Variable (X3) on Turnover Intention (Y). The results of the Sobel test were not significant, meaning that the Job Satisfaction variable (X4) as an intervening or mediating variable has a small influence on the Leadership Style variable (X2) on Turnover Intention (Y). In other words, if the Organizational Culture variable (X3) increases, the Turnover intention variable (Y) also increases without being influenced by the Job Satisfaction variable (X4).

DISCUSSION

Emotional Intelligence (X1) has a direct effect on Turnover Intention (Y)

Based on the results of hypothesis testing, it can be concluded that Emotional Intelligence (X1) has a negative direct effect on Turnover Intention (Y). This is empirical evidence that the higher the level of Emotional Intelligence (X1) results in the employee's desire to move (Y). This study is in line with the hypothesis to prove that Emotional Intelligence (X1) has a negative effect on Turnover Intention (Y). From the study results, it can be verified that Emotional Intelligence (X1) has a direct negative effect on Turnover Intention (Y). This finding is in line with the results of previous studies. The results of this study support the results of research conducted by Giao et al. (2020), namely Emotional Intelligence directly reduces Turnover intention as the dependent variable. Hosseini et al. (2014) also found that emotional intelligence encourages employee retention. Likewise with Kang & Kim (2016) confirmed the close correlation between employee intelligence and turnover intention.

Direct Effect of Leadership Style (X2) on Turnover Intention (Y)

Based on the results of hypothesis testing, it can be concluded that leadership style (X2) has a negative direct effect on turnover intention (Y). This is empirical evidence that the increase in leadership style (X2) will result in the desire of employees to move. The results of this study are also in line with the results of previous studies. For example, Siew's research (2017) found that leadership style contributes to turnover intention in SMEs in Malaysia. Likewise, the findings of Ariyabuddhiphongs & Kahn (2017) found that leadership style negatively predicts turnover intention.

Direct Effect of Organizational Culture (X3) on Turnover Intention (Y)

Based on the results of hypothesis testing, it can be concluded that Organizational

Culture (X3) has a negative direct effect on Turnover Intention (Y). This is empirical evidence that the higher the level of Organizational Culture (X3) will result in the desire of employees to move. Therefore, this study is in line with the hypothesis to prove that organizational culture (X3) has a negative effect on turnover intention (Y).

Aspects of emphasis on values and norms in an organization and controlling the interaction of organizational members inside and outside the organization. So that it becomes a complete concept of theories about understanding this construct concept. Values and norms that are agreed upon and understood together then the organizational culture will be formed by itself. Research results from Kim et al. (2017) confirmed the existing theoretical studies that organizational culture directly influences turnover intention. In their research, Choi et al. (2014) confirmed that existing theoretical studies found a significant negative relationship with employee turnover intention explored in the context of organizational culture. Jacobs & Roodt (2011) also found a significant negative correlation between organizational culture and turnover intention.

Direct Effect of Job Satisfaction (X4) on Turnover Intention (Y)

Based on the results of hypothesis testing, it can be concluded that job satisfaction (X4) has a negative direct effect on turnover intention (Y). This is empirical evidence that the higher the level of job satisfaction (X4), the higher the employee's desire to move. Furthermore, the research results conducted by Liu & Lo (2017) also confirmed that job satisfaction is an essential factor that can influence turnover intentions (turnover intentions). Likewise, Sukriket (2018) research also confirmed existing theoretical studies that job satisfaction has a direct influence on turnover intention, where supervision relates job satisfaction to turnover intention in terms of the pull factors for employee turnover.

Direct Effect of Emotional Intelligence (X1) on Job Satisfaction (X4)

Based on the hypothesis testing results, Emotional Intelligence (X1) has a positive direct effect on Job Satisfaction (X4). This is empirical evidence that the higher the level of Emotional Intelligence (X1), the higher the Job Satisfaction (X4). This study is in line with the hypothesis to prove that Emotional Intelligence (X1) positively affects Job Satisfaction (X4). From the research results, it can be verified that Emotional Intelligence (X1) has a positive direct effect on Job Satisfaction (X4). The research conducted by Soleimani and Einolahzadeh (2017) also showed that emotional intelligence has a positive relationship with job satisfaction but has a negative relationship with turnover intention. In other words, emotional intelligence increases staff attitudes towards turnover, and emotional intelligence increases employee job satisfaction.

Positive Direct Effects of Leadership Style (X2) on Job Satisfaction (X4)

Based on the results of hypothesis testing, it can be concluded that leadership style (X2) has a positive direct effect on job satisfaction (X4). This is empirical evidence that the higher the leadership style (X2), the higher the job satisfaction (X4). This study is in line with the hypothesis to prove that leadership style (X2) positively affects job satisfaction (X4). From the research results, it can be verified that leadership style (X2) directly positively affects Job Satisfaction (X4). The research results conducted by Lapeña et al. (2018) showed that nurse managers' transformational and transactional leadership styles are correlated with nurse job satisfaction. Job satisfaction depends on how nurses perceive the importance of leadership styles because transformational and transactional leadership styles are beneficial for nurses, nurse managers, and organizations. The similarity of the independent variables of leadership style and job satisfaction indicates that leadership style is fundamental in job satisfaction. Another relevant research related to leadership style and job satisfaction was

conducted by Lima et al. (2017), which indicated that leadership style is significant in job satisfaction, and leadership style is thought to have a direct influence on job satisfaction.

Direct Effect of Organizational Culture (X3) on Job Satisfaction (X4)

Based on the results of hypothesis testing, it can be concluded that Organizational Culture (X3) has a positive direct effect on Job Satisfaction (X4). This is empirical evidence that the higher the level of Organizational Culture (X3), the higher the Job Satisfaction (X4). Furthermore, the results of this study are supported by the results of research conducted by San Park and Hyun Kim (2009), which showed that based on various types of organizational culture, consensual culture and rational culture have a positive and significant relationship with nurse job satisfaction. In addition, the research of Choi et al. (2014) concluded that there was a significant positive correlation, including organizational culture (task-oriented; relationship and innovation), on job satisfaction.

The indirect effect of Emotional Intelligence Variable (X1) on Turnover Intention (Y) through Job Satisfaction (X4)

Based on the results of hypothesis testing, it can be concluded that Emotional Intelligence (X1) has an indirect effect on Turnover Intention (Y) through Job Satisfaction (X4). This is empirical evidence that the higher the level of Organizational Culture (X3), the higher Job Satisfaction (X4). From the results of the study, it can be verified that it has an indirect influence on Emotional Intelligence (X1) on Turnover Intention (Y) through Job Satisfaction (X4). Soleimani and Einolahzadeh (2017) found that emotional intelligence has a positive relationship with job satisfaction but has a negative relationship with turnover intention. Research conducted by Trivellas, Gerogiannis, and Svarna (2013) also confirmed a strong relationship between emotional intelligence, job satisfaction, and turnover intention.

Indirect Effect of Leadership Style Variable (X2) on Turnover Intention (Y) through Job Satisfaction (X4)

Based on the results of the hypothesis test, it can be concluded that there is an indirect effect of the Leadership Style Variable (X2) on Turnover Intention (Y) through Job Satisfaction (X4). Therefore, the Sobel test in this study was conducted to examine the strength of the indirect influence of the Leadership Style Variable (X2) on Turnover Intention (Y) through Job Satisfaction (X4).

The results of research conducted by Lima, Loob, and Leec (2017) found that job satisfaction was shown to mediate the relationship between leadership and turnover intention. The results show that there is an insignificant negative relationship between transformational leadership and turnover intention. However, job satisfaction was shown to mediate a negative relationship between leadership and turnover intention.

The indirect effect of Organizational Culture Variable (X3) on Turnover Intention (Y) through Job Satisfaction (X4)

Based on the results of hypothesis testing, it can be concluded that there is a negative indirect effect of Organizational Culture Variable (X3) on Turnover Intention (Y) through Job Satisfaction (X4). This result is in line with the hypothesis to prove that Organizational Culture (X3) positively affects Job Satisfaction (X4). From the research results, it can be verified that Organizational Culture (X3) through Job Satisfaction (X4) has a negative indirect effect on Job Satisfaction (X4). The Sobel test in this study was conducted to examine the strength of the indirect influence of Organizational Culture Variables (X3) on Turnover Intention (Y) through Job Satisfaction (X4). The results of research related to organizational culture and job satisfaction on turnover intention are research conducted by

San Park and Hyun Kim (2009) showed organizational culture has a positive and significant relationship with job satisfaction (X4) and Organizational Culture (X3) shows a negative the strongest relationship with the desire to move (Y).

CONCLUSION

PT. Bank Jabar dan Banten are regional government development banks that have made share initial public offering (IPO) from 3 regional government development banks that have have offering in Indonesia. This bank has the authority to regulate most of the distribution of funding in the provinces of West Java and Banten Province. In this annual report uploaded to the Indonesia Stock Exchange (IDX), banking presents employee turnover, so researchers are interested in studying this. In general, it can be concluded that all the variables studied have a positive or negative relationship with turnover intention, so it is practical. The findings above conclude that the variable turnover intention (Y) is directly influenced by Emotional Intelligence (X1) Leadership style (X2), Organizational Culture (X3), and Job Satisfaction (X4). And the variable job satisfaction (X4) is directly influenced by Emotional Intelligence (X1) Leadership style (X2), and Organizational Culture (X3). Every desire or policy to reduce turnover intention should pay attention to the variants: Emotional Intelligence (X1) Leadership style (X2), Organizational Culture (X3), and Job Satisfaction (X4). Every desire or policy to increase Job Satisfaction (X4) should pay attention to the variants: Emotional Intelligence (X1) Leadership style (X2), and Organizational Culture (X3)

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