The influence of leadership, remuneration, competency on employee turnover intention with organizational culture as an intervening variable at Bank Ekonomi Rakyat Sejahtera Batam

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Abstract
Purpose: This study analyzes the influence of leadership, remuneration, and competence on employee turnover intention in BPR Sejahtera Batam, with organizational culture as an intervening variable. In the last five years, turnover intention in BPR Sejahtera Batam has increased significantly, reaching 21.05% in 2023.

Research Methodology: This study employed a quantitative approach using census sampling of 111 employees. Primary data were collected through questionnaires with a Likert scale and analyzed using Partial Least Squares structural equation modeling (PLS-SEM) through SmartPLS 4.

Results: Using primary data from 111 employees, this study found that leadership and competence did not significantly affect turnover intention, either directly or through organizational culture. In contrast, remuneration was shown to have a significant effect, highlighting the importance of compensation in employees' decisions to stay or leave the company. Organizational culture was not a significant mediator between remuneration and turnover intentions.

Conclusions: Employees' decisions to stay or leave are primarily determined by remuneration factors rather than leadership, competence, or organizational culture. Compensation aspects, such as salary, benefits, and bonuses, play a stronger role than other organizational factors in shaping turnover intentions.

Limitations: This study focused on one organization with a relatively small sample size, which may limit the generalizability of the findings. Broader studies across multiple banks and regions are recommended.

Contribution: This study provides practical insights for bank management to prioritize improvements in remuneration systems and employee welfare programs as effective strategies to reduce turnover intention.

Keywords: *Competence, Leadership, Organizational Culture, Remuneration, Turnover Intention*

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1. Introduction

Banking is an inseparable part of service and trust. Increasingly tight competition requires banks to provide the best service to build customer trust, which is expected to increase business success. Good service is certainly produced and supported by competent human resources (HR) because HR plays an important role in achieving organizational goals. According to Sutrisno (Sutrisno, 2009), HR is the only resource that has reason, feelings, and desires, which, if managed properly, can be a great strength for a company. Undeniably, all problems that arise in development and competition come from humans and can only be solved and managed by humans. Therefore, an important concept emerged that was recognized as the key to company growth, namely, the right people in the right place at the right time. In addition, the Financial Services Authority (OJK) revealed that the banking industry's performance remained strong throughout 2023 despite facing various global and domestic economic challenges (Burhan, 2023).

Based on 2023 data from the Financial Services Authority, 44 conventional BPRs are registered in the Riau Islands Province. Of the 44 BPRs, 1,878 were BPR employees in the Riau Islands Province. BPR Sejahtera Batam is ranked second highest, with 110 employees. Of course, the company must pay full attention because managing an organization involves managing various types, attitudes, and abilities of humans so that they work towards one planned goal. However, in its implementation, there is always the potential for conflict owing to differences in interests, which has an impact on achieving a suboptimal performance. A similar phenomenon occurred at BPR Sejahtera Batam, where there was a lack of motivation to provide the best service for the company. Many employees only work according to their respective job descriptions, showing a lack of loyalty to the company, and are reluctant to work outside specified working hours.

Table 1. Employee Turnover Data of BPR Sejahtera Batam 2019 – 2023

No	Year	Number of Employees (*Out*)	Percentage	Age (*Range*)	Male	Female
1	2019	20	17.86%	18 – 32 Years	9	11
2	2020	18	16.67%	20 – 37 Years	7	11
3	2021	26	25.62%	18 – 47 Years	16	10
4	2022	20	19.14%	18 – 39 Years	11	9
5	2023	24	21.05%	19 – 35 Years	9	15
	Total	**108**	**79.28%**		**52**	**56**

Source: Primary data 2023

Based on the data above, it can be seen that BPR Sejahtera Batam faces challenges in HR management, especially related to employee turnover intentions. The data in Table 1 show that turnover intention at BPR Sejahtera Batam has increased significantly in the last five years, with a percentage of 21.05% in 2023. Most employees who leave the company are Millennials. This can slow down the company's growth because the company has to spend time looking for new employees with similar skills.

With increasing competition in the banking industry, including in the Riau Islands, BPR Sejahtera Batam must be able to compete with other banks that continue to grow. Therefore, this study aims to analyze the effects of leadership, remuneration, and competence on employee turnover intention, with organizational culture as an intervening variable. This study is expected to provide more insight into the factors that influence employees' decisions to stay or leave the company, as well as provide recommendations to reduce turnover intention in BPR Sejahtera Batam.

2. Literature review
2.1 Hypothesis Development
2.1.1 The Influence of Leadership on Turnover Intention
According t Malayu ((Malayu, 2016), leadership style is the way a leader influences the behavior of subordinates and aims to encourage high work enthusiasm, job satisfaction, and employee productivity

to achieve maximum organizational goals. Leadership is the ability to foster, guide, direct, and motivate others to work together to achieve predetermined goals (Amegayibor, 2021). Leadership is a deliberate process by which a person emphasizes their strong influence on others to guide, structure, and facilitate activities and relationships within a group or organization (Yukl, 2009). Research in line with that conducted by (Chen, 2020; Efitriana & Liana, 2022; Iskandar, 2015; Maaitah, 2018; Rambi, Pio, & Rumawas, 2020) shows that good leadership is a key factor in reducing employee turnover.

H1: There is a direct influence between leadership and employee turnover intention at BPR Sejahtera Batam

2.1.2 The Influence of Remuneration on Turnover Intention

Remuneration is the provision of financial payments to employees for work done and drives future activity performance. Payment not only provides rewards for performance but also has a long-term goal of further improving employee performance (Handoko & Rambe, 2018). Regarding the behavior of Dissatisfaction with income can lead to various undesirable employee behaviors, such as absenteeism, the desire to go on strike, and low work performance/results. Low remuneration cannot be accounted for in terms of humanity or company survival. The desire to leave can directly lead to turnover; people decide to leave their jobs even though other job alternatives are not available or indirectly cause individuals to look for jobs that are more preferred. Research that is in line with this research, namely (Basri & Abdillah, 2022; Dasopang, Nurlaila, & Harahap, 2023; Kairupan & Kusuma, 2022; Retnoningtyas, 2014a, 2014b; I. N. T. Sutagana, R. Ernayani, F. Liow, C. S. Octiva, & R. Setyawasih, 2022a; I. N. T. Sutagana, R. Ernayani, F. E. R. Liow, C. S. Octiva, & R. Setyawasih, 2022b), states that the higher the remuneration received, the more it will affect the employee's desire not to leave the company and vice versa.

H2: There is a direct influence between the remuneration and turnover intention of BPR Sejahtera Batam employees.

2.1.3 The Influence of Competence on Turnover Intention

Competence is the ability to perform a job based on skills and experience, supported by the work attitude of the workers (A. Wibowo, 2017). Therefore, it can be concluded that competence is the knowledge, skills, and abilities possessed by a person related to work in a particular field to achieve organizational goals (Škrinjarić, 2022). This is in line with previous research (Annisa, Saleh, & Arif, 2023; Farisi, 2022; Hasibuan & Al Hafiz, 2023; Kartono & Hilmiana, 2018; Riaz, Shahid, Akhtar, & Arman, 2023), which states that the higher the competence received by employees, the lower the intention to quit felt by employees, and vice versa.

H3: There is a direct influence between competence and turnover intention of BPR Sejahtera Batam employees

2.1.4 The Influence of Leadership on Organizational Culture

According to (Malayu, 2016), leadership style is a way for a leader to influence the behavior of subordinates to encourage high work enthusiasm, job satisfaction, and employee productivity to achieve maximum organizational goals. Leadership is the ability to foster, guide, direct, and motivate others to work together to achieve predetermined goals (Benmira & Agboola, 2021). Leadership is a deliberate process by which a person emphasizes their strong influence on others to guide, structure, and facilitate activities and relationships within a group or organization (Yukl, 2009).

H4: There is a direct influence between leadership and the organizational culture of BPR Sejahtera Batam.

2.1.5 The Influence of Remuneration on Organizational Culture

Listiani and Soesilowati (2013) define remuneration as payment or salary, which can also be money or a substitute for money that is determined by certain regulations as a return for routine work, excluding overtime and honorarium. According to (Handoko & Rambe, 2018), remuneration is the provision of financial payments to employees for work done and drives future activity performance. Payment not only provides rewards for performance but also has a long-term goal of further improving employee performance.

H5: There is a direct influence between remuneration and the organizational culture of BPR Sejahtera Batam.

2.1.6 The Influence of Competence on Organizational Culture

Competence is the ability to perform a job based on skills and experience, supported by the work attitude of the workers (A. Wibowo, 2017). Thus, it can be concluded that competence refers to the knowledge, skills, and abilities possessed by someone related to work in a particular field to achieve the organization's goals (Kragt & Day, 2020).

H6: There is a direct influence between competence and the organizational culture of BPR Sejahtera Batam.

2.1.7 The Influence of Organizational Culture on Turnover Intention

Organizational culture can be a competitive and primary advantage instrument if it can support an organization's strategy, and if it is able to answer and overcome environmental challenges appropriately and quickly (Satyawati & Suartana, 2014). Organizational culture is a pattern of human activities that is systematically passed down from generation to generation through various learning processes to create a certain way of life that is most suitable for the environment (Wibowo, 2016). Research that is in line with it was conducted by (Biantoro & Sihombing, 2012; Dóra, Péter, Péter, & Andrea, 2019; Faaroek, 2021; Rachmah, Machasin, & Fitri, 2017; Vizano et al., 2020), who found that a strong organizational culture that creates a comfortable and pleasant work environment can make employees feel at home and stay in the organization (Aini, Shafitranata, Madyoningrum, & Octavia, 2023).

H7: There is a direct influence of organizational culture on the turnover intention of BPR Sejahtera Batam.

2.1.8 The Influence of Leadership on Turnover Intention Mediated by Organizational Culture

According to Malayu ((Malayu, 2016), leadership style is the way a leader influences the behavior of subordinates to encourage high work enthusiasm, job satisfaction, and employee productivity to achieve maximum organizational goals. Leadership is essentially a person's ability to foster, guide, direct, and motivate others to work together to achieve predetermined goals. Leadership is a deliberate process by which a person emphasizes their strong influence on others to guide, structure, and facilitate activities and relationships within a group or organization (Yukl, 2009). Similar research conducted by Chen ((Chen, 2020; Efitriana & Liana, 2022; Iskandar, 2015; Maaitah, 2018; Rambi et al., 2020) shows that good leadership is a key factor in reducing employee turnover.

H8: There is a direct indirect effect between leadership and turnover intention, mediated by the organizational culture of BPR Sejahtera Batam.

2.1.9 The Effect of Remuneration on Turnover Intention Mediated by Organizational Culture

Remuneration is the provision of financial payments to employees for work done and drives future activity performance. Payment not only provides rewards for performance but also has a long-term goal of further improving employee performance (Handoko & Rambe, 2018). Regarding the behavior of Dissatisfaction with income can lead to various undesirable employee behaviors, such as absenteeism, the desire to go on strike, and low work performance/results. Low remuneration cannot be accounted for in terms of humanity or company survival. The desire to leave can directly lead to turnover; people decide to leave their jobs even though other job alternatives are not available or indirectly cause individuals to look for jobs that are more preferred. Research in line with this study (Basri & Abdillah, 2022; Dasopang et al., 2023; Kairupan & Kusuma, 2022; Retnoningtyas, 2014a, 2014b; Sutagana et al., 2022b) states that higher remuneration will affect employees' desire to not leave the company and vice versa.

H9: There is a direct indirect effect between remuneration and turnover intention, mediated by the organizational culture of BPR Sejahtera Batam.

2.1.10 The Influence of Competence on Turnover Intention Mediated by Organizational Culture

Competence is the ability to perform a job based on skills and experience, supported by the work attitude of the workers (A. Wibowo, 2017). Therefore, it can be concluded that competence is the knowledge, skills, and abilities possessed by a person related to work in a particular field to achieve organizational

goals. This is in line with research(Annisa et al., 2023; Farisi, 2022; Hasibuan & Al Hafiz, 2023; Kartono & Hilmiana, 2018; Riaz et al., 2023) which states that the higher the competence received by employees, the lower the intention to quit felt by employees and vice versa.

H10: There is a direct indirect effect between competence and turnover intention, mediated by the organizational culture of BPR Sejahtera Batam.

3. Research methodology

This is a type of quantitative research using primary data, which is the answer to the questionnaire. The quantitative approach can be interpreted as a research method based on the philosophy of positivism, used to research a certain population or sample, data collection using research instrument data, and quantitative or statistical data analysis, with the aim of testing the established hypothesis (Sugiyono, 2014).

The population in this study comprised 111 employees of BPR Sejahtera Batam. The sample was determined using the census sampling technique, which is a sample determination technique in which all members of the population are used as samples (Sugiyono, 2014).

The data used in this study were primary. The primary data in question are research data obtained directly from the first source, namely, BPR Sejahtera Batam employees, both permanent and contractual employees. Primary data were collected through a survey using a questionnaire distribution media. The questionnaire was closed-ended and could be filled in by the respondents themselves (self-administered). Data collection in this study used an instrument in the form of a questionnaire with a Likert-scale model with five categories: 1) strongly agree, 2) agree, 3) undecided, 4) disagree, and 5) strongly disagree. The limitation of the positive statement category strongly agrees with a weight of 5, agrees with a weight of 4, is undecided with a weight of 3, disagrees with a weight of 2, and strongly disagrees with a weight of 1. Conversely, negative statements were weighted with opposite values. The distribution, filling in, and collection of this questionnaire took quite a long time, around 30 days in stages; therefore, the researcher collected the questionnaires in several stages. In this study, the author distributed questionnaires to research targets by distributing questionnaire links to both permanent and contract BPR Sejahtera Batam employees.

Table 2. Grid and Indicators

Variables	Indicator	Source
Turnover Intention (Y)	Measuring the tendency of individuals to think about leaving the organization The possibility of individuals looking for new jobs The possibility of individuals leaving the organization in the next few months Better jobs outside Forms of protest to superiors	(Negara & Dewi, 2017)
Organizational culture (Z)	Job flexibility to complete work Organizational tolerance for risky work Making recommendations and expectations for what the organization wants to achieve The organization strives to establish good coordination between organizational units Superior support, including communication support	(Robbins, 2001)
Leadership (X1)	Visionary is a pattern of ability to provide clear vision direction or a clear level of vision direction Ability to guide subordinates, and develop subordinate skills Ability to unite and create harmony Ability to appreciate the potential of subordinates, ability to give decision-making rights to subordinates	(Yukl, 2009)

	Ability to communicate vertically between superiors and subordinates and ability to communicate horizontally between colleagues at the same level	
Remuneration (X2)	Fulfilled salary Fair bonus Appropriate allowance Job promotion Adequate facilities are provided	(Ruky, 2016)
Competence (X3)	Skills Knowledge Self-concept (attitude) Trait Motive	(Wibowo, 2017)

The data analysis technique used in this study was partial least squares (PLS), which is a second-generation Multivariate Analysis using structural equation modeling (Structural Equation Model/SEM). PLS can be used for small sample sizes, and with a large sample size, it will be more capable of increasing the precision of the estimate. PLS does not require the assumption of a normal data distribution. This construct can be used in a reflective or formative model. The maximum number of indicators is also quite large, that is, 1000 indicators.

4. Result and discussion

4.1 Measurement Model (Outer Model)

The analysis of the measurement model (Outer Model) aims to evaluate the validity (accuracy) and reliability (reliability) of a construct of the variables studied, namely, (1) Convergent Validity (convergent validity/average variance Extracted / AVE), (2) Discriminant Validity (Discriminant Validity), and (3) Internal Consistency (internal consistency/composite reliability).

4.2 Convergent Validity

Convergent validity refers to the extent to which a measurement is positively correlated with alternative measurements of the same construct. An indicator or statement item is considered valid and can be observed from the outer loading value of each item. If the outer loading value is >0.7, then an indicator is valid; if the outer loading value is <0.7, then the indicator is not valid (Jogiyanto, 2009). The results of the outer model test, which shows the outer loading value using Smart PLS, are shown in Figure 1.
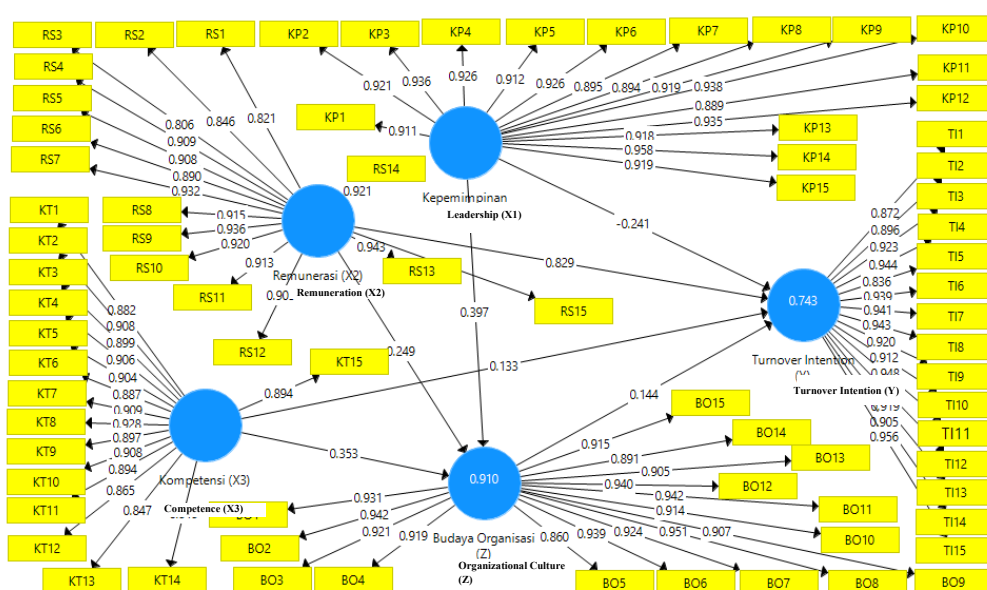

Figure 1. Outer Model Test Results

From the figure above, it can be seen that all variables have a value greater than 0.7; therefore, they have met the criteria.

In addition, the convergent validity test was based on the Average Variance Extracted (AVE) value. The variables in this study had an AVE value of > 0.5. The AVE values for the model are presented in Table 3.

Table 3. Average Variance Extracted (AVE)

Variables	AVE Value
(X1) Leadership	0.847
(X2) Remuneration	0.813
(X3) Competence	0.804
(Z) Organizational Culture	0.847
(Y) Turnover Intention	0.835

Source: Data processed with SmartPLS 4 (2023)

Thus, it can be concluded that, based on the outer loading and Average Variance Extracted (AVE) values, the research data met the requirements for convergent validity.

4.3 Discriminant Validity

For discriminant validity, the cross-loading factor value was used, which is useful for determining whether the construct has adequate discriminant, with the provision that the loading value on the intended construct is greater than the other values and the standard value for each construct is greater than 0.7. can be seen in Table 4.

Table 4. Cross Loading Values

	KP (X1)	RS (X2)	KT (X3)	BO (Z)	TI (Y)
KP1	0.911	0.779	0.786	0.878	0.616
KP2	0.921	0.790	0.760	0.845	0.632
KP3	0.936	0.822	0.812	0.887	0.684
KP4	0.926	0.833	0.802	0.858	0.706
KP5	0.912	0.797	0.826	0.843	0.712
KP6	0.926	0.837	0.819	0.871	0.731
KP7	0.895	0.727	0.751	0.806	0.581
KP8	0.894	0.759	0.803	0.848	0.581
KP9	0.919	0.809	0.805	0.842	0.679
KP10	0.938	0.802	0.811	0.835	0.676
KP11	0.889	0.763	0.772	0.793	0.654
KP12	0.935	0.829	0.829	0.849	0.717
KP13	0.918	0.833	0.805	0.852	0.702
KP14	0.958	0.865	0.878	0.902	0.743
KP15	0.919	0.865	0.809	0.846	0.727
RS1	0.755	0.821	0.752	0.784	0.686
RS2	0.729	0.846	0.756	0.775	0.681
RS3	0.755	0.806	0.696	0.743	0.646
RS4	0.776	0.909	0.765	0.803	0.816
RS5	0.814	0.908	0.751	0.798	0.818
RS6	0.837	0.890	0.758	0.820	0.726
RS7	0.813	0.932	0.755	0.804	0.785
RS8	0.807	0.915	0.764	0.836	0.777
RS9	0.791	0.936	0.750	0.791	0.834
RS10	0.774	0.920	0.744	0.802	0.835

RS11	0.752	0.913	0.700	0.781	0.778
RS12	0.790	0.905	0.729	0.783	0.782
RS13	0.834	0.943	0.783	0.853	0.789
RS14	0.801	0.921	0.747	0.815	0.788
RS15	0.850	0.946	0.796	0.862	0.811
KT1	0.745	0.665	0.882	0.757	0.639
KT2	0.868	0.749	0.908	0.868	0.631
KT3	0.767	0.782	0.894	0.852	0.667
KT4	0.821	0.724	0.865	0.839	0.552
KT5	0.784	0.818	0.847	0.827	0.769
KT6	0.797	0.777	0.919	0.849	0.722
KT7	0.769	0.712	0.894	0.792	0.676
KT8	0.797	0.750	0.908	0.816	0.625
KT9	0.719	0.662	0.899	0.728	0.671
KT10	0.782	0.705	0.906	0.801	0.608
KT11	0.720	0.743	0.904	0.796	0.699
KT12	0.806	0.846	0.887	0.855	0.733
KT13	0.819	0.744	0.909	0.832	0.658
KT14	0.790	0.763	0.928	0.815	0.698
KT15	0.778	0.711	0.897	0.755	0.598
BO1	0.861	0.795	0.846	0.931	0.693
BO2	0.889	0.859	0.857	0.942	0.765
BO3	0.843	0.823	0.823	0.921	0.713
BO4	0.857	0.866	0.859	0.919	0.778
BO5	0.759	0.794	0.803	0.860	0.756
BO6	0.847	0.847	0.884	0.939	0.750
BO7	0.835	0.841	0.842	0.924	0.743
BO8	0.882	0.880	0.864	0.951	0.782
BO9	0.839	0.839	0.776	0.907	0.717
BO10	0.821	0.806	0.797	0.914	0.689
BO11	0.870	0.822	0.844	0.942	0.733
BO12	0.904	0.822	0.871	0.940	0.714
BO13	0.861	0.767	0.843	0.905	0.603
BO14	0.839	0.760	0.790	0.891	0.667
BO15	0.855	0.765	0.822	0.915	0.650
TI1	0.642	0.675	0.674	0.626	0.872
TI2	0.624	0.752	0.633	0.696	0.912
TI3	0.613	0.790	0.634	0.691	0.948
TI4	0.715	0.744	0.719	0.717	0.838
TI5	0.688	0.795	0.686	0.722	0.919
TI6	0.755	0.804	0.740	0.777	0.905
TI7	0.773	0.860	0.729	0.791	0.956
TI8	0.588	0.715	0.640	0.653	0.896
TI9	0.714	0.815	0.715	0.755	0.923
TI10	0.660	0.806	0.686	0.722	0.944
TI11	0.698	0.726	0.780	0.725	0.836
TI12	0.612	0.777	0.653	0.666	0.939
TI13	0.702	0.824	0.656	0.737	0.941
TI14	0.686	0.828	0.642	0.722	0.943
TI15	0.615	0.792	0.588	0.677	0.920

Source: Data processed with SmartPLS 4 (2023)

The above table shows that all items have a construct standard value of more than 0.7, and the loading value on all intended constructs is greater than the other values. Thus, all manifest variables are valid

and can explain their latent variables, and have met the requirements of discriminant validity, and the cross-loading value exceeds 0.7, so that there is no need for retesting (Jogiyanto, 2009).

4.4 Reliability Test

Composite reliability and Cronbach's alpha were used for the reliability test. The reliability of the indicators of a variable was tested using composite reliability and Cronbach's alpha. If the composite reliability and Cronbach's alpha values are > 0.7, then a variable can be said to meet the composite reliability and Cronbach's alpha values. The composite reliability values for each variable are listed in Table 5.

Table 5. Composite Reliability Values

Variables	Composite Reliability Value
(X1) Leadership	0.988
(X2) Remuneration	0.985
(X3) Competence	0.984
(Z) Organizational Culture	0.988
(Y) *Turnover Intention*	0.987

Source: Data processed with SmartPLS 4 (2023)

The composite reliability value shown in the table above meets the requirement of more than 0.7. Reliability testing is also observed in the Cronbach's alpha values presented in Table 6.

Table 6. Cronbach's Alpha value

Variables	*Composite Reliability Value*
(X1) Leadership	0.987
(X2) Remuneration	0.983
(X3) Competence	0.983
(Z) Organizational Culture	0.987
(Y) *Turnover Intention*	0.986

Source: Data processed with SmartPLS 4 (2023)

The Cronbach's alpha value in the table above is above 0.7, which proves that the measurements used in this study are reliable.

4.5 Evaluation Of Structural Model (Inner Model)

To determine the direct and indirect influences between variables, a structural model test or an inner model evaluation was conducted. Starting by looking at The R-squared value, model fit, path coefficient, and specific indirect effects were examined.

4.6 R-square value

The R Square or determinant coefficient value (the magnitude of the influence) and Q^2 Predictive Relevance or how good the observation value is can be seen in Table 7 below:

Table 7. *R-Squares*

	R Square	*R Square Adjusted*
Organizational Culture (Z)	0.910	0.907
Turnover Intention (Y)	0.743	0.733

Source: Data processed with SmartPLS 4 (2023)

The table above shows that the R Square value of Organizational Culture (Z) is 0.910, meaning that the variable Organizational Culture (Z) is 91% influenced by leadership (X1), remuneration (X2), and competence (X3), while 9% is influenced by other factors outside the variables studied. The R Square value of Turnover Intention (Y) is 0.743, meaning that Turnover Intention (Y) is 74.3% influenced by

leadership (X1), remuneration (X2), competence (X3), and Organizational Culture (Z), while 25.7% is influenced by other factors outside the variables studied. The R Square value of Organizational Culture (Z) is 0.910, which is greater than 0.67, indicating that the model is good. The R Square value of Turnover Intention (Y) is 0.743, greater than 0.67, indicating that the model is good.

4.7 Fit Model
The model fit or accuracy with data is the degree that shows the capability of the developed model to explain the data. The NFI or Normed Fit Index values can be seen in the model fit. An NFI value from 0 to 1 was derived from a comparison between the hypothesized model and a certain independent model. The model has a high fit if the value is close to one. The NFI values obtained in this study are presented in Table 8.

Table 8. Fit Model

	Saturated Model	*Estimated Model*
SRMR	0.055	0.055
d_ULS	8.684	8.684
d_G	41.518	41.518
Chi-Square	10967.775	10967.775
NFI	0.539	0.539

Source: Data processed with SmartPLS 4 (2023)

Based on the above table, in this model, was 0.539. This indicates that the research model has a 53.9% fit.

4.8 T-Statistic (Bootstrapping)
The bootstrapping method in SmartPLS 4 can be continued if the previous data meet the measurement requirements. The bootstrapping method is a new sampling procedure that repeatedly takes N new samples from the original data of size n, which is done for a new sample of taking sample points from the original data one by one up to n times (Efron & Tibshirani, 1994). The results of the statistics (bootstrapping) are shown in Table 9.

Table 9. *T-Statistics* (*Bootstrapping*)

	Original Sample (O)	*Sample Mean (M)*	*Standard Deviation (STDEV)*	*T Statistics*	*P Values*
X1 -> Y	-0.241	-0.218	0.186	1.293	0.197
X2-> Y	0.829	0.840	0.187	4.424	0.000
X3)-> Y	0.133	0.129	0.173	0.766	0.444
X1 -> Z	0.397	0.405	0.095	4.194	0.000
X2 -> Z	0.249	0.243	0.091	2.732	0.007
X3 -> Z	0.353	0.351	0.081	4.368	0.000
Z -> Y	0.144	0.118	0.271	0.533	0.594
X1 -> Z -> Y	0.057	0.056	0.117	0.491	0.624
X2 -> Z-> Y	0.036	0.023	0.071	0.508	0.611
X3 -> Z -> Y	0.051	0.038	0.097	0.528	0.598

Source: Data processed with SmartPLS 4 (2023)

Based on the data analysis, the results of the hypothesis test are as follows:
1. Leadership on Turnover Intention: Path coefficient = 1.293 <T-Table = 1.982 with a p-value of 0.197> 0.05, indicating that the influence of leadership on turnover intention was not significant.
2. Remuneration on Turnover Intention: Path coefficient = 4.424> T-Table = 1.982 with p-value 0.000 <0.05, meaning that the influence of remuneration on turnover intention is significant.
3. Competence on Turnover Intention: Path coefficient = 0.766 <T-Table = 1.982 with p-value 0.444> 0.05, meaning that the influence of leadership on turnover intention is not significant.

4. Leadership on Organizational Culture: Path coefficient = 4.194 > T-Table = 1.982 with p-value 0.000 < 0.05, indicating that the influence of leadership on organizational culture is significant.
5. Remuneration on Organizational Culture: Path coefficient = 2.732 > T-Table = 1.982 with p-value 0.007 < 0.05, indicating that the influence of remuneration on organizational culture is significant.
6. Competence in Organizational Culture: Path coefficient = 4.368 > T-table = 1.982 with p-value 0.000 < 0.05, indicating that the influence of competence on organizational culture is significant.
7. Organizational Culture on Turnover Intention: Path coefficient = 0.533 < T-Table = 1.982 with a p-value of 0.594 > 0.05, meaning that the influence of organizational culture on turnover intention is not significant.
8. Leadership on Turnover Intention mediated by Organizational Culture: Path coefficient = 0.491 < T-Table = 1.982 with p-value 0.624 > 0.05, meaning that the influence of leadership on turnover intention mediated by organizational culture is not significant.
9. Remuneration on Turnover Intention mediated by Organizational Culture: Path coefficient = 0.508 < T-Table = 1.982 with p-value 0.611 > 0.05, meaning that the influence of remuneration on turnover intention mediated by organizational culture is not significant.
10. Competence on Turnover Intention mediated by Organizational Culture: Path coefficient = 0.528 < T-Table = 1.982 with p-value 0.598 > 0.05, meaning that the influence of competence on turnover intention mediated by organizational culture is not significant.

5. Conclusion

This study revealed that in BPR Sejahtera Batam, leadership and competence do not significantly influence turnover intention, either directly or through the mediation of organizational culture. Although the leadership style applied, such as a visionary, democratic, and communicative approach, as well as competence that includes employee skills and knowledge, plays an important role in forming a positive organizational culture, this is not enough to influence employees' decisions to stay or leave the company.

In contrast, remuneration is proven to have a significant influence on turnover intention, indicating that the quality and level of compensation received by employees are the main factors in their decisions. Employees are more likely to consider factors such as salary, benefits, and other compensation than aspects of leadership, competence, or organizational culture when deciding to stay or leave the company. Organizational culture, although formed by effective leadership and competent employees, is also unable to form a significant link between remuneration and turnover intention.

This indicates that although organizational culture can affect the overall work atmosphere, factors such as job satisfaction, career development opportunities, and comfortable working conditions have a greater influence on employees' intentions to stay or leave the company. Therefore, efforts to reduce turnover intention in BPR Sejahtera Batam may be more effective if they focus on improving the quality of remuneration and other aspects that directly affect employee satisfaction and well-being.

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