

**Intention with Organizational Commitment as Intervening Variable. Case Study at 'XYZ' Life Insurance****Afnan Mufidah**

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**ABSTRACT**

*The purpose of this study was to determine and analyze the effect of Transformational Leadership and Organizational Culture on the Turnover Intention of employees in insurance companies through Mediation from Organizational Commitment. The survey uses a sample of 100 of 113 Life Insurance Employees 'XYZ'. This study uses a quantitative approach and the data source is primary data. The data were analyzed with Smart PLS 3 to get the SEM model and the results of the hypothesis. Based on the results of hypothesis testing, shows that Organizational Culture has a significant effect on Organizational Commitment and Turnover Intention and Transformational Leadership has a significant effect on Organizational Commitment and a positive effect on Organizational Culture, but Transformational Leadership has no significant effect on Turnover Intention. Organizational Commitment can mediate between Organizational Culture and Transformational Leadership on Turnover Intention.*

**Keywords: Turnover Intention, Transformational Leadership, Organizational Culture, Organizational Commitment**

**1. Introduction****a. Research Background**

According to Michael Page [1], there has been a wave of resignations in Indonesia since the COVID-19 pandemic. This wave of COVID-19 greatly affects a company's ability to increase company revenue, causing difficulties for companies to provide rights and obligations in terms of benefits and compensation to their employees this affects Turnover Intention. Respondents revealed from previous research conducted by Michael Page [1] stated that being in a current job position for no more than two years, employees already have a tendency and intention to stop working. This is because the millennial

generation is considered bored easily, wants to get recognition, is less committed to work, and looks for various advantages offered by other companies so it is not uncommon for employees to have a tendency and intention to stop working (Turnover Intention).

Turnover Intention is a conscious and planned person's intention or desire to leave the organization according to Tett & Meyyer [2] (M. Ardan & Achmad jaelani, 2021). McElory et al (2021) says that basically, the turnover intention is an employee's desire to move from one place to another. Turnover Intention is a very big and important issue in all companies. A high employee turnover rate is a measure that is often used as an indication of an underlying problem in the organization. With a high turnover



intention, it will cause losses, because it will reduce the company's productivity according to Kharismawati, (2016) in (Nia astini dewi, 2019).

The turnover Intention rate is influenced by several factors such as Transformational leadership, Organizational Culture, Organizational Commitment, and other factors. Because of this, a company must work hard to manage its employees well so that employees tend to discourage their intention to leave the organization.

Griffeth and Hom (2000) suggest that several studies identify the factors that influence the employee's desire to perform Turnover Intention, one of which is leadership style. When employees feel comfortable with their leader, employees are more likely to stay in the company, conversely, when the leader is a source of discomfort for employees, the tendency to leave the company will increase (Bawdy and Manal, 2014).

Organizational Culture also affects turnover intention. Malik (2014:3) (Anisari, 2017) say that if employees feel bound by organizational values in the form of the existing organizational culture, employees will feel happy at work, then employees will carry out their duties and obligations well, and work sincerely and sincerely. sincere so that it is expected to reduce the impact of turnover intention.

Organizational commitment is mostly measured according to the employee contribution, engagement, loyalty, identification with, and involvement in the organization (Mor Barak et al., 2006; Kim & Stoner, 2008; Lambert, Cluse-Tolar, Pasupuleti, Prior, & Allen, 2012; O'Reilly & Chatman, 1986). The more attached to the worker's organization, the lower their intention to leave (Lambert et al., 2012)

## **b. Research Problem**

Research by Gatling et.al.[3] concluded that the influence of leadership on turnover intentions is mediated by organizational commitment. The purpose of this study is to focus on examining the influence and relationship of the variables of Transformational Leadership, Organizational Culture through the mediating effect of Organizational Commitment on Turnover Intention. Although previous research has analyzed the impact of Transformational leadership on turnover intention [4], it seems that to date there are no studies analyzing this impact in the insurance sector in Indonesia. Therefore, we believe that this study can help fill this gap. It is important at this point to emphasize the high-level qualifications of employees in Life Insurance Companies, where the company manages the funds of the entire state civil apparatus with the heavy burden assigned to it, how to retain the best employees by minimizing the intention to move becomes necessary.

## **2. Literature Review**

### **2.1 Transformational Leadership**

Burns (1978) and iBass (1985) introduced the concepts of transformational leadership theory. Bass says that his transformational leadership is intellectually stimulating and therefore inspires his subordinates to recognize leadership positions from new perspectives. By stimulating their motivation

and charisma, managers can regain their recognition as individuals who can care for and care for their subordinates (Bass, 1985). According to Mekpor and Dartey-Baah (2017), transactional leadership is known as administrative leadership which prioritizes monitoring, organizing, assigning, controlling, and monitoring individual performance. Leaders in their transactional leadership style I will provide indirect rewards to employees or subordinates who excel, monitor employee work, and provide warnings and punishments to employees who deviate from the standards that have been set.

### **2.1.1 Transformational Leadership Dimensions**

According to Bass and Riggio (2006), transformational leadership, in theory, can be seen that four core components are always attached, namely:

1. **Idealized Influence.** Transformational leaders behave by influencing their followers so that followers can admire, respect, and can be trusted. Two aspects are seen for this ideal influence, namely: the behavior of the leader and the elements associated with the leader. In addition, leaders who have a lot of influence ideal are willing to take risks and are consistent and not arbitrary. They can be counted on to do the right thing, demonstrating ethical and moral standards of behavior.
2. **Inspirational Motivation.** Transformational leaders behave in ways that motivate and inspire those around them by providing meaning and challenge to work. The team spirit is aroused, and enthusiasm and optimism will be displayed. Thus, leaders get followers who are actively involved with intense communication patterns and demonstrate commitment to a common goal and vision.
3. **Intellectual Stimulation (Intellectual Stimulation).** Transformational leaders encourage their followers' efforts to be innovative and creative by questioning assumptions, reframing problems, and approaching old situations in new ways. Creativity is encouraged. There is no public criticism of the individual mistakes of its members. New ideas and creative problem solutions are gathered from followers, including in the process of solving problems and finding solutions. solution. Followers are encouraged to try new approaches, and their ideas are not criticized because they differ from those of the leaders.
4. **Individualized Consideration.** Transformational leaders pay special attention to each follower's need for achievement and growth by acting as a coach or mentor. Potential followers and associates are developed at a higher level. Leader behavior indicates acceptance of individual differences (eg, some employees receive more encouragement, more autonomy, and clear standards). Two-way communication is encouraged and interaction with followers is personalized (eg, the leader remembers previous conversations, is aware of the individual's problems, and sees the individual as a whole person not



just an employee). Leaders listen more to their followers. Task delegation is a means of developing delegated tasks by monitoring whether followers need direction or support and assessing progress.

## 2.2 Organizational Culture

Organizational culture refers to the norms, values, expectations, and perceptions held by organizational workers (Glisson et al., 2008; Hasenfeld, 2000; Hemmelgarn et al., 2006; Schein., 1990) Green and Baron, Zwell, Furham and Gunter, Kreithner and Kinickik, Schein and Becker, Sudarmanto (2009:165-166) put forward the concept of Organizational Culture as follows: (1) Organizational Culture is a cognitive framework consisting of attitudes, values, behavioral norms and shared expectations. perceived by members of the organization (2) Organizational Culture is the beliefs, attitudes, and values that are generally held in an organization (3) Organizational Culture is part of the values and beliefs that underlie/become organizational identity (4) Organizational Culture is a series of assumptions implicit beliefs held by the group and which determine how the group perceives, thinks and reacts to its environment (5) Organizational culture refers to a system of shared meanings held by members that distinguish the organization itself from other organizations.

### 2.2.1 Dimensions of Organizational Culture

Organizational culture, namely the values, principles, traditions, and ways of working that are shared by organizational members and influence the way they act (Stephen P. Robbins, 2009). Organizational culture is a complex concept, the multidimensional nature of organizational culture will be investigated in terms of engagement, collaboration, information transmission, learning, caring for clients, strategic direction, reward and incentive systems, control systems, communication, coordination, and integration (Ginevicius & Vaitknjait, 2006). According to Ginevicius and Vaitknjait (2006), dimensions:

1. Engagement is providing favorable conditions for all members of the organization to make decisions and provide ideas or suggestions.
2. Collaboration is the encouragement of teamwork rather than individual work.
3. Transmission of the information is defined as the achievement of new information or other important information to employees on time.
4. Learning is a process of activities to increase existing knowledge.
5. Concern for clients is related to customer satisfaction.
6. Strategic direction relates to the achievement of predetermined organizational goals and plans.
7. Reward and incentive systems motivate employees.
8. Control systems assist managers in supervising employees.
9. Communication is the lifeblood of an organization that builds bridges between employees within the organization.
10. Coordination and integration are different from communication which ensures working effectively with

people from other departments or groups when carrying out joint activities.

**In Fact,** We can increase/decrease the number of dimensions of organizational culture and each organizational culture dimension has a different role in the progress of the organization. So from the ten dimensions mentioned, we chose three dimensions in this study, namely a). involvement, b). reward system and c). benefits and d). communication.

## 2.3 Organizational Commitment

Organizational commitment in employee turnover studies is a psychological state that characterizes the relationship between individuals and organizations, which is translated into behavior (Meyer & Allen, 1991). Organizational commitment is mostly measured by employee contribution, engagement, loyalty, identification with, and involvement in the organization (Mor Barak et al., 2006; Kim & Stoner, 2008; Lambert, Cluse-Tolar, Pasupuleti, Prior, & Allen, 2012.; O'Reilly & Chatman, 1986). The more attached to workers' organizations, the lower their intention to leave (Lambert et al., 2012).

### 2.3.1 Dimensions of Organizational Commitment

According to the model of Mayer and Allen (1991) in Luthans (2006), organizational commitment has 3 dimensions, namely:

1. The affective component, is the employee's emotional attachment, identification, and involvement in the organization. This consists of (a) Employees having an emotional connection with the company, (b) Employees feeling they have become part of the company, and (c) Employees feeling concerned about the success of the company.
2. Continuance commitment is a commitment based on losses associated with the departure of employees from the organization. This consists of: (a) Employees consider the advantages of working in the company and the disadvantages of leaving the company, and (b) Employees do not have other job alternatives.
3. Normative commitment is a feeling of obligation to remain in the organization because it has to be; the action is the right thing to do (a feeling or suggestion that the action is the right thing to do). This consists of: (a) Employees should remain in the company, and (b) Employees feel guilty if they leave the company.

## 2.4 Turnover Intention

Tett and Meyer (1993) reveal the definition of turnover intention, namely the employee's intention to leave the organization intentionally and consciously from the employee's self to leave the organization. According to Mathis and Jackson (2010) turnover intention is a process when employees leave an organization and leave a job position and where the position must be replaced by someone else. Then, Mobley, Horner, and Hollingsworth (1978) stated that turnover intention is an individual's behavioral intention to voluntarily leave the profession or organization to another organization according to his own choice.

### 2.4.1 Turnover Intention Dimension





Mobley et al. (1978) revealed three dimensions of turnover intentions, namely:

1. Thinking of quitting, reflects individuals thinking out of work or remaining in their workplace, starting with job dissatisfaction felt by employees, then employees start thinking about leaving their current workplace, resulting in low intensity for not attending work. An indicator of this dimension is having thoughts of leaving work.

2. Intention to search for alternatives, reflecting individuals who wish to find work in other organizations. Indicators of this dimension are (a) looking at other jobs, and (b) asking for information on job vacancies from relations in other companies
3. Intention to quit reflects individuals who intend to leave when they have got a better alternative job. The indicator of this dimension is having a definite intention to resign from the company.

## 2.5 Research Models & Hypotheses

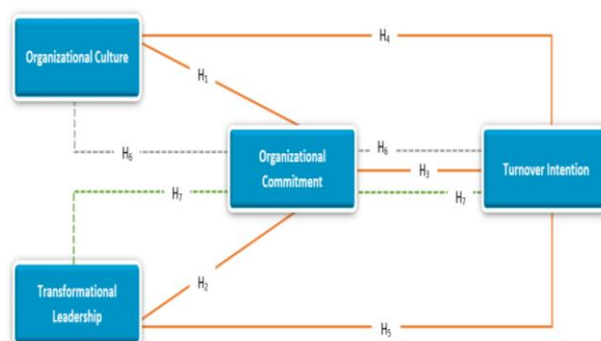


Figure 1 Research Model

**H1:** Organizational Culture has a positive and significant influence on Organizational Commitment

**H2:** Transformational Leadership has a Positive and significant influence on Organizational Commitment

**H3:** Organizational Commitment has a negative and significant effect on Turnover Intention

**H4:** Organizational Culture has a negative and significant influence on Turnover Intention

**H5:** Transformational Leadership has a positive and significant influence on Organizational Culture

**H6:** Organizational Commitment mediates the relationship between Organizational Culture and Turnover Intention

**H7:** Organizational Commitment can mediate the effect of Transformational Leadership on Turnover Intention

## 3. Research Methodology

### 3.1 Research Purpose

Based on the research objectives, this study aims to test and analyze the hypothesis or the relationship between the variables in this study. Based on Sekaran and Bougie (2013), the definition of hypothesis testing is a means to test whether the statements generated from the theoretical framework apply to rigorous testing. This type of research describes a special relationship between the dependent variable and the independent variable, or other factors that affect one variable with another variable.

### 3.2 Population and Sampling

#### 3.2.1 Population

The population in this study are employees of PT 'XYZ' Life Insurance who handle business in the field of Life

Insurance. A total of 113 employees of PT 'XYZ' Life Insurance who work at the Jakarta Head Office

#### 3.2.2 Sampling

The number of sampling used is as many as 106 units of analysis will be carried out individually for all employees. This is under the calculation of Hair (2014), which is a minimum of five times more than the number of question items analyzed. According to Sekaran and Bougie (2013), the overall population sample is a type of target sample that examines a population that exhibits a certain set of characteristics. The sampling method used in this study is the stratified method. Stratified sampling is a sampling technique used when the population has members/elements that are not homogeneous and proportionally stratified (Pearson, 2014).

### 3.3 Data Measurement Method

In this study, the questionnaire is the main tool to collect data. According to Sekaran and Bougie (2013), the Likert scale is an interval scale that specifically uses a 5-point scale. Likert scale labeled: (1) Strongly Disagree. (2) Disagree. (3) Neutral. (4) Agreed. (5) Strongly Agree. The data analysis method used is Structural Equation Modeling (SEM) with the help of SmartPLS 3. SmartPLS is a modern software with a graphical user interface for variance-based SEM using the PLS path modeling method (Wong, K. K. K. 2013). The software calculates standard yield metrics (Ramayah, T., Cheah, J., Chuah, F., Ting, H., and Memon, M. A. 2018).

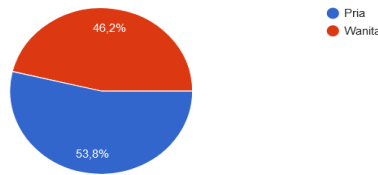
## 4. Result

### 4.1 Respondent Profile

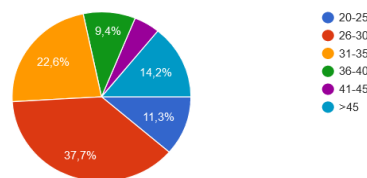
There were 106 respondents' profiles obtained from distributing questionnaires using Google Forms with the following distribution:



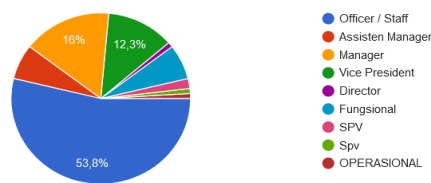
## a. Gender



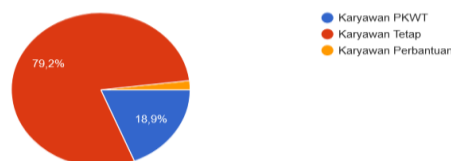
## b. Age



## c. Position



## d. Status



## 4.2 Numerical Result

### Confirmatory Factor Analysis

Valid criteria for confirmatory factor analysis (CFA) can be considered valid if the sample size: is 100-149 and the load factor > 0.50 (Hair, 2010).

**Table 1**  
**Confirmatory Factor Analysis**

Variable	Dimension	Indicator	Factor Loading	Result
Transformational Leadership Bass & Riggio (2006)	Idealized Influence	TL1	0,739	Valid
		TL2	0,768	Valid
	Inspirational Motivation	TL3	0,853	Valid
	Intellectual Stimulation	TL4	0,761	Valid
	Individualized Consideration	TL5	0,802	Valid
Budaya Organisasi Denison, D. R.; Neale, W. S. Denison (1996) dalam Romualdas dan Vida (2006)	Keterlibatan	BO1	0,663	Valid
		BO2	0,774	Valid
	Compensation and Benefit	BO3	0,762	Valid
		BO4	0,761	Valid
		BO5	0,841	Valid
	Komunikasi	BO6	0,564	Valid
Komitment Organisasi Mayer dan Allen (1991) dalam Luthans (2006)	Komponen Afektif	KO1	0,842	Valid
		KO2	0,613	Valid
	Komponen kelanjutan	KO3	0,537	Valid
		KO4	0,506	Valid
	Komponen Normatif	KO5	0,851	Valid
		KO6	0,642	Valid
Turnover Intention Michael & Spector (1982)	Thinking of quitting	T11	0,808	Valid
	Intention to search for alternatives	T12	0,928	Valid
	Intention to quit	T13	0,941	Valid



Based on the table above, the results of all indicators on each variable are valid. In Transformational Leadership, the largest variable loading factor value is found in the TL2 indicator with a value of 0.853 which is located in the Relationship Dimension of Inspirational Motivation. And the smallest loading factor value is found in the TL1 indicator with a value of 0.739 located in the Idealized Motivation dimension. Then in the Organizational Culture variable, the largest loading factor value is in BO5. The indicator with a value of 0.841 lies in the Communication Dimension. And the smallest loading factor value is on the BO6 indicator with a value of 0.564 located on the Communication dimension. Then on the Organizational Commitment variable, the largest loading factor value is on the KO5 indicator with a value of 0.851 located on the Normative Component Dimension. And the smallest loading factor value is

found in the KO4 indicator with a value of 0.504 located in the Continuity Component Dimension. Then in the Turnover Intention variable, the largest loading factor value with a value of 0.941 lies in the Intention to Quit Dimension.

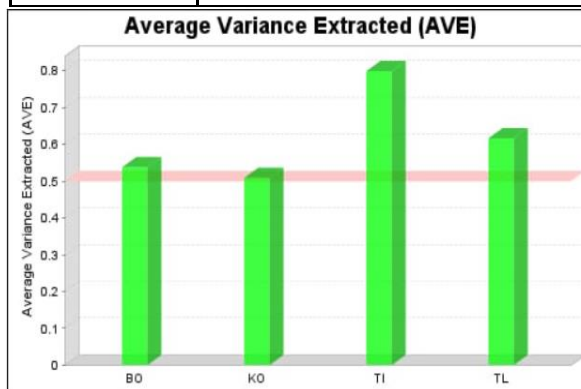
The smallest loading factor value is the TI1 indicator with a value of 0.808 located in the Thinking of Quitting Dimension.

## Validity Test and Reliability Test

The way to validate the determination is to examine the square root value of the AVE extracted mean-variance. The recommended value is 0.5 or more. From Table 2 below, it can be seen that the results show an AVE value greater than 0.5 for all configurations included in the study model. The minimum value for the AVE is 0.509 on the Variable Organizational Commitment (KO).

**Table 2**  
**Average Variance Extracted (AVE)**

Variable	Average Variance Extracted ( AVE )
TL	0,616
BO	0,537
KO	0,509
TI	0,799

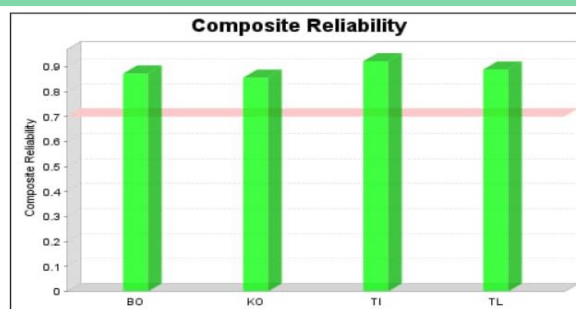


Reliability testing is done by testing the composite reliability value of the indicator block that measures the configuration. The results of the composite reliability showed a satisfactory value above 0.7. Table 3 below shows that the

Composite Reality scores for all configurations are greater than 0.7. This shows that all configurations of the estimation model meet the criteria. The Composite Minimum Reliability score was 0.873 for Organizational Culture (BO).

**Table 3**  
**Reliability**

Variable	Composite Relativity
TL	0,889
BO	0,873
KO	0.856
TI	0,922



Reliability testing can also be improved with Cronbach's Alpha, with a recommendation above 0.6. Table 4 below shows that Cronbach's alpha values above 0.6 in all configurations meet the criteria. The drink with the lowest Cronbach Alpha value was Organizational Commitment (KO) of 0.808.

**Table 4 Cronbach's Alpha**

Variable	Composite Realibity
TL	0,845
BO	0,825
KO	0.808
TI	0,875

### 4.3 Hypothesis Test

Hypothesis testing is done through SmartPLS 3.0 using bootstrapping technique. The data used for bootstrapping is data that has been done at the measurement stage. Hypothesis testing is included in the structure of the model and shows the relationship that has been hypothesized with simulation practice. Testing with this bootstrapping technique has the aim of

knowing the direction of the relationship and the significance of the relationship on each latent variable. Hypothesis testing is done by looking at the p-value with the conditions below or p-value (sig) 0.05. If more than 0.05 then the hypothesis is not accepted or rejected. The following are the results of the p-value and Specific Indirect Effects values after data processing using SmartPLS 3.0:

**Table 5**  
**Results of P-Values on Hypothetical Path Coefficients**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Result
BO → KO	0.452	0.465	0.121	3.723	0.000	Accepted
BO → TI	-0.476	-0.475	0.155	3.075	0.002	Accepted
KO → TI	-0.176	-0.182	0.130	1.346	0.178	Rejected
TL → KO	0.283	0.281	0.119	2.388	0.017	Accepted
TL → TI	0.169	0.168	0.135	1.253	0.210	Rejected



**Table 6**  
**Results of Specific Indirect Effects Hypotheses**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic ( O/STDEV )	P Values	Result
BO → KO → TI	-0.079	-0.082	0.064	1.240	0.215	Rejected
TL → KO → TI	-0.050	-0.053	0.047	1.060	0.289	Rejected

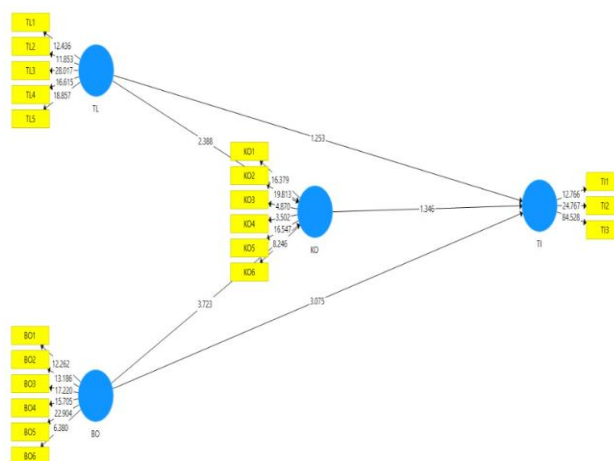
From table 5 and table it can be seen that the results obtained show:

1. The magnitude of the parameter coefficient of the direct relationship of BO to KO is 0.452. It shows a p-value <0.05, meaning that Hypothesis H1 is accepted and has a direct effect on BO.
2. The magnitude of the parameter coefficient of the direct relationship between BO to TI is -0.476. It shows a p-value <0.05, meaning that Hypothesis H2 is accepted and has a direct effect on BO.
3. The magnitude of the parameter coefficient of the direct relationship between KO to TI is -0.176. It shows a p-value > 0.05, meaning that Hypothesis H3 is rejected and has no immediate effect on KO.
4. The magnitude of the parameter coefficient of the direct relationship between TL to KO is 0.283. It shows a p-value <0.05, meaning that Hypothesis H4 is accepted and has a direct effect on TL.

5. The magnitude of the parameter coefficient of the direct relationship between TL to TI is 0.169. It shows a p-value > 0.05, meaning that Hypothesis H5 is rejected and has no immediate effect on TL.
6. The magnitude of the coefficient of the indirect relationship between KO mediating BO on TI is -0.079 and shows a p-value >0.05, meaning that Hypothesis H6 is rejected and there is no effect of KO mediating BO on TI.
7. The magnitude of the coefficient of the indirect relationship between KO mediating TL on TI is -0.050 and shows a p-value >0.05, meaning that Hypothesis H7 is rejected and there is no effect of KO mediating TL on TI.

## 4.4. Graphical Results

### 4.4.1. SEM Model



**Figure: 2 SEM Analysis Result**

From the data above, which is the result of SEM analysis where values are displayed including outer /loading as part of the Outer model. It can be seen that each indicator of the TL, BO,

KO, and TI variables has a loading factor value of > 0.50. This shows that all indicators in each of these variables are valid and are still used in the model or are not removed from the model.





From the data in Figure 2, it can be seen that the results obtained show:

No	Hubungan	Factor Loading	Result
1	TL → KO	2,388	Valid
2	BO → KO	3,723	Valid
3	TL → TI	1,253	Valid
4	BO → TL	3,075	Valid
5	KO → TI	1,346	Valid
6	BO → KO → TI	3,723 dan 1,346	Valid
7	TL → KO → TI	2,388 dan 1,346	Valid

**Table 7 Model Fit**

	Saturated Model	Estimasi Model
SRMR	0,092	0,092
d_ULS	1,768	1,768
d_G	0,741	0,741
Chi-Square	407,001	407,001
NFI	0,692	0,692

Based on table 7, it can be seen that the SRMR value is 0.092, because  $0.092 < 1.0$  then this is accepted as a fit model. according to (Hu and Bentler, 1999). The Chi-Square value is 407.001. And NFI is 0.692 because the NFI value is  $< 0.95$  which according to (Hu and Bentler 1999) states that if the cut-off value is  $> 0.95$  it will show a good value. However, the NFI value here looks weak.

## 5. Discussion

In this study, the results of the IR analysis support the important relationship between Organizational Culture (BO) and Organizational Commitment (KO) and have a positive and significant effect. This is under the Values, Principles, traditions, and ways of working that are shared by members of the organization and affect the way they act (Stephen P. Robbins, 2009).

This study found H2 supports the important relationship between Transformational Leadership has a significant effect on Organizational Commitment. This finding is consistent with research that found a direct and positive effect of

Transformational Leadership (TL) on Organizational Commitment (KO) (Rittschof & Lucky, 2016)

This study supports H3. Organizational Commitment (KO) harms employees' Turnover Intention (IT). So Organizational Commitment has an impact on employee decisions on Turnover Intention (IT). The more bound employees are to the organization, the lower the employee's intention to leave the organization (Lambert et al., 2012).

This study supports H4. Organizational Culture has a significant influence on Turnover Intention. So Organizational Culture on the dimensions of involvement and communication has a big role in controlling Turnover Intention in the company. Because Organizational Culture influences this company. This is confirmed by Kadiman (2012) that Organizational Culture influences turnover intention. This means that employees with high organizational culture will have less desire to change jobs.

This study supports H5. Transformational Leadership has an important relationship with Organizational Culture. Because the role of the leader greatly affects the Organizational Culture of employees and this company. This is justified by



Griffeth and Hom (2000) suggesting that several studies identify the factors that influence the employee's desire to perform Turnover Intention, one of which is leadership style and Organizational Culture.

This study does not support H6. Organizational Commitment mediates between Organizational Culture and Turnover Intention. This is supported by the findings of Glisson et al. (2008) where Organizational Commitment does not show the mediating effect of Organizational Culture on Turnover Intention but mediates between Organizational Climate and Turnover Intention.

This study does not support H7. Organizational Commitment to mediate between Transformational Leadership and Turnover Intention. In this study, the differences show that the most influential components, namely the affective and normative components, are different from the components according to Lim et al. (2017). Because the role of Organizational Commitment in the company is needed in the desire to leave employees, it is more influenced by continuous commitments such as the perceived economic value of staying in the company compared to affective commitment and normative commitments such as perceptions of the Transformational Leadership style. The results of research conducted by Lim et al. (2017) show that Transformational Leadership does not affect employee Turnover Intention indirectly through the mediating variable of Organizational Commitment.

## 6. Conclusion

Based on the results of the research and discussion above, we can find the influence and relationship between the variables in this study and raise issues related to Turnover Intention from the phenomena that occur and at the same time

find out in more detail the results of this study on Life Insurance Companies. What we can conclude from this research is that Organizational Commitment has no significant effect on Turnover Intention with p-values of 0.1078. Implementing the Organizational Commitment Model in Life Insurance Companies and this model will limit direct interaction with the employee team at the company. Transformational Leadership has no significant effect on the turnover intention with a p-value of 0.210. However, Transformational Leadership through Organizational Commitment mediation affects Turnover Intention in Life Insurance companies where the p-value is -0.0017. Organization Culture has a large impact on Turnover Intention with a p-value of 0.000. This is because the Organizational Culture in life insurance has a great influence on the Organizational Commitment that is embedded in the values of the company. This means that leadership encouragement and interaction are very necessary between subordinates, superiors, and management to reduce Turnover Intention in this insurance company so that stability is maintained and the Company's Productivity can increase on an ongoing basis.

Based on the results of this study, it can be stated the implications of the theoretical relationship between Transformational Leadership, Organizational Commitment, and Organizational Culture on Turnover Intention. Thus the relationship between the four variables is clearly illustrated. However, this still needs further research related to the relationship between Organizational Commitment mediating Transformational Leadership and Turnover Intention. Meanwhile, the findings of this study are also necessary to maintain Organizational commitment and form Organizational Culture to reduce Turnover Intention.

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## Appendix 1

Variable	Dimension	Indicator	
<b>Transformational Leadership</b> Bass & Riggio (2006)	Idealized Influence	1	My leader instills pride in me for being associated or associated with him
		2	My leader emphasizes the importance of having a strong purpose
	Inspirational Motivation	3	My leader articulates a compelling vision of the future
	Intellectual Stimulation	4	My leader looks for a different perspective when solving a problem





<b>Organizational Culture</b> Denison, D. R.; Neale, W. S. Denison (1996) dalam Romualdas dan Vida (2006)	Individualized Consideration	5	My leaders spend time teaching, mentoring and coaching
	Involvement	6	I actively and voluntarily participate in activities organized by the company
		7	The leadership encourages me to continue to innovate/provide ideas and ideas in achieving company goals
	Compensation and Benefit	8	The company cares about the welfare of employees
		9	Employee reward and discipline system has been implemented properly
	Communication	10	My boss always tries to help and find the best solution
		11	Communication between employees is good and open
<b>Organizational Commitment</b> Mayer dan Allen (1991) dalam Luthans (2006)	Affective Component	12	I will be very happy to spend the rest of my career in this company
		13	This company means a lot to me
	Continuation component	14	I worry about what might happen if I quit my job without having another job or something similar
		15	I feel that I have little choice in wanting to leave this company
	Normative Components	16	What's better now is when I continue to work in this company throughout my career
		17	Switching from company to company is unethical for me
<b>Turnover Intention</b> Michael & Spector (1982)	Thinking of quitting	18	I often consider leaving my current job
	Intention to search for alternatives	19	I have started looking for another job
	Intention to quit	20	I intend to quit my current job