The Effect of Compensation and Organizational Commitments to Turnover Intention with Work Satisfaction as Intervening Variables. Case Study at PT. BNI Life West Sumatra Region

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Abstract
This study aims to determine the effect of compensation and organizational commitment on turnover intention with job satisfaction as an intervening variable. The object of this research is BNI Life employees in West Sumatra Region. The sampling technique used in this study was sample saturation with a total population of 97 respondents using Structural Equation Modeling (SEM) with the help of Partial Least Square (SmartPLS3) as data analysis. The results show that compensation has a negative effect on turnover intention, organizational commitment has a negative effect on turnover intention and job satisfaction has a negative effect on turnover intention, there is also a negative and indirect influence between organizational commitment to turnover intention and job satisfaction as an intervening variable and negative effects and indirectly between compensation for turnover intention and job satisfaction as an intervening variable

Keywords: compensation, organizational commitment, job satisfaction and turnover intention

Introduction
The company's performance can be damaged directly or indirectly by various employee behaviors. The employee's behavior is turnover intentions which can lead to the decision of the employee to leave his or her job, causing a negative impact on the organization, such as creating instability and uncertainty on labor conditions and increasing the cost of human resources in the form of training costs which has been invested in employees until the costs of recruitment and retraining.

Some of the turnover intention phenomena can be found in every company, including PT. BNI Life Insurance in West Sumatra. The following data shows employee turnover on PT. BNI Life Insurance in West Sumatra in 2014 to 2018 is shown in table 1

| Year | Number of employees early in the year | Number of employees coming out (%) | Number of employees entering | Number of year-end employees |
|------|-------------------------------------|-----------------------------------|-----------------------------|-----------------------------|
| 2014 | 130                                 | 15 (11,5%)                        | 7                           | 122                         |
| 2015 | 122                                 | 13(10,6%)                         | 9                           | 118                         |
| 2016 | 118                                 | 15(12,7%)                         | 8                           | 111                         |
| 2017 | 111                                 | 16(14,4%)                         | 9                           | 104                         |
| 2018 | 104                                 | 18(17,3%)                         | 11                          | 97                          |

Source: PT. BNI Life Insurance (2018)
Table 1 shows that the high turnover rate for BNI Life Insurance employees in West Sumatra starts from 10% to 17% while Simamora (1996) explains that the percentage rate or maximum turnover turnover rate is 2% because turnover must be balanced between additional employees and discharge. This shows that it is suspected that there are indications or factors that lead to a relatively high turnover intention.

Wirawan [1] said that turnover is an employee quit from a company or organization and moves to another company for any reason. Turnover occurs because cognitive stages, which are thought to quit the job, intend to seek other employment alternatives, or intend to leave the job. This has a big impact on the company due to turnover on employees, so many researchers analyze the problem and obtain several factors that can be done to reduce the level of turnover intention in the company. Some of these factors are compensation, organizational commitment and job satisfaction.

Compensation is one of the main requirements needed by an employee as a human being to make a living. Giving compensation must be fair and equitable in order to create a conducive and productive work environment for the company. Mathis & Jackson (2012) states that compensation is an important factor that influences how and why people work in a company and not in other companies.

Another factor that can trigger the formation of employee behavior to leave work (turnover intention) is organizational commitment. Wibowo (2016) says that organizational commitment is defined as the willingness of some workers to remain as members of the organization. Organizational commitment affects whether workers remain as members of the organization or leave the organization and look for new jobs.

This shows that organizational commitment will be established to increase engagement between individuals and organizations. employee commitment to the organization needs to be built in order to increase engagement between individuals and organizations. employee commitment to the organization will make employees loyal to the organization and work well for the benefit of the organization.

The last factor that can trigger the formation of employee behavior to leave work (turnover intention) is job satisfaction. Mobley (1997) states that job dissatisfaction with employees can be expressed in various employee behaviors, for example in addition to leaving work, employees can complain, disobey and avoid some of their responsibilities therefore job satisfaction has a negative relationship with employee discharge (turnover intention).

On the basis of various problems and description phenomena above, the research is carried out with the title "The Effect of Compensation and Organizational Commitment to Turnover Intention with Job Satisfaction as an Intervening Variable (Case Study of PT. BNI Life Insurance in West Sumatra) with the aim of seeing the effect of compensation on turnover intention, organizational commitment to turnover intention, job satisfaction towards turnover intention and compensation for turnover intention with job satisfaction as a variable of mediation and organizational commitment to turnover intention with job satisfaction as a mediating variable.

Compensation

According to Hasibuan (2012) compensation is all income in the form of money, direct or indirect goods received by employees as compensation for services provided to the company. In general, according to Ulfatin, Nurul & Teguh Triwiyanto [2] compensation is grouped into two dimensions: (1) Direct financial compensation: consists of payments obtained by someone in the form of salaries, wages and incentives. (2) Indirect Financial Compensation: is additional remuneration is given based on organizational policy for all employees in an effort to improve their welfare such as health benefits, vacations and retirement savings.

Organizational Commitment

Mathis & Jackson [6] defines organizational commitment as the extent to which employees believe and accept organizational goals and will remain or not leave the organization. Dimensions Suparyadi [8] identified three model dimensions of organizational commitment, as follows: (1) Affective Commitment: The level of attachment of the organization based on how well the feeling towards the organization. this
kind of commitment arises and is developed by encouragement of comfort, security, and other perceived benefits in an organization not obtained from other organizations. (2) Normative Commitments: Level of organizational attachment because of their moral obligation to maintain connections within the organization. In normative commitments, permanent members and contributing to the organization to fulfill their duties and responsibilities, and driven by moral obligations to fulfill psychological contracts, they have agreed with the organization. (3) Sustainable Commitments: Level of organizational attachment because of the costs they incur as a consequence if they quit the organization. In continuous commitment, members will calculate the ratio between the benefits they receive at the expense of their involvement in the organization

**Job Satisfaction**

According to Handoko (2010) job satisfaction (job satisfaction) as a pleasant or unpleasant emotional state and how employees perceive their work. Dimensions According to Anthony J, Celluci and David L (1978) there are four dimensions in job satisfaction as follows: (1) Satisfaction with promotions: The opportunity for someone to reach or be promoted to a higher level in an organization. (2) Satisfaction with co-workers: The extent to which coworkers are technically clever and socially support the work of other colleagues. (3) Satisfaction with supervisor: That is the ability of superiors to provide technical assistance in support of work that is the responsibility of their employees. (4) Satisfaction work itself: The extent to which work provides a person's opportunity to obtain responsibility in a particular task and challenge for interesting work

**Turnover Intention**

According to (Mahdi et al., 2012) turnover intention is the tendency of the employee’s intention to go home, the organizational of the intention is submitted by the employee’s decision or employee’s intention is an important research that must be known by the organization or company. Dimensions Mobley & Hollingsworth [3] there are three dimension of turnover intention such as: (1) Thinking of Quitting: Reflect individuals to think out of work or remain in the work environment. Beginning with job dissatisfaction felt by employees, then employees begin to think of leaving their current work place. (2) Intention to search alternatives: Reflects individuals wishing to find work in other organizations. If the employee has started to think often of leaving his job, the employee tries to find another job in the company that feels better. (3) Intention to Quit: Reflects individuals who intend to leave. Employees intend to leave if they have got a better job and later end with the employee's decision to stay or leave his job

**Framework and Hypothesis**

![Conceptual framework](image)

Based on the formulation of the problem and the basic theory described earlier, the hypothesis in this study are

H1 : Compensation affects turnover intention

H2 : Organizational commitment affects turnover intention
H3: Job satisfaction affects turnover intention
H4: Compensation affects turnover intention through job satisfaction as an intervening variable
H5: Organizational commitment affects turnover intention through job satisfaction as an intervening variable

Methods
This research began in March 2019 until May 2019, which was held at PT. BNI Life Insurance in West Sumatra Barat. The population studied was BNI Life employees throughout the Sumatera Barat branch with a total of 97 respondents. The sampling method used is the method of saturation sampling (census). Definition of saturation sampling (census) is a sampling technique if all members of the population are used as samples. This is often done when a relatively small number of populations are used, or research to make generalizations with very small errors sugiyono [9].

Research Instruments
The measurement method used in this study is a Likert scale. According to Sugiyono, the Likert Scale is used to measure attitudes, opinions, and someone or a group of perceptions about social phenomena. The answers to each instrument item using the Likert scale have a level of very positive to very negative. Data Analysis Techniques
Data analysis was performed using SEM (Structural Equation Modeling) using Partial Least Square (PLS) analysis tools. Using Outer Model to measure the validity and reliability in this study the analytical technique used is the measurement model, and Inner Model Whereas for the measurement of significance between inter-variable constructs used the structural model analysis.

Results and Discussion
Descriptive Analysis
Characteristics of Respondents
Respondent characteristics needed in this study such as, based on gender, age, position, monthly income of respondents
Based on Gender

| Number | Gender | Number of people | Percentase % |
|--------|--------|------------------|--------------|
| 1      | Man    | 18               | 18,6%        |
| 2      | Women  | 79               | 81,4%        |
| Total  |        | 97               | 100%         |

Source: Primary data processed with SPSS
Based on Table 2, it can be concluded that the majority of the study respondents were female, as many as 79 people, or around 81.4%, this was because the number of employees in BNI Life was also dominated by women

Based on age

| Number | Age        | Number of people | Percentase % |
|--------|------------|------------------|--------------|
| 1      | 20-30 year | 80               | 82,5%        |
| 2      | 31-40 year | 15               | 15,5%        |
| 3      | 41-50 year | 2                | 2%           |
| Total  |            | 97               | 100%         |

Source: Primary data processed with SPSS
Based on Table 3, it can be seen that the majority of respondents in this study were employees aged 20-30 years with a total of 80 people or 82.5%. This is because more young people are needed to work in BNI Life.

Based on education

| Number | Education | Number of people | Percente % |
|--------|-----------|------------------|------------|
| 1      | SMA/SMK   | 0                | 0%         |
| 2      | D1        | 0                | 0%         |
| 3      | D3        | 21               | 21.65%     |
| 4      | S1        | 76               | 78.35%     |
| 5      | S2        | 0                | 0%         |
|        | Total     | 97               | 100%       |

Source: Primary data processed with SPSS

Based on Position

| Number | Position | Number of people | Percente % |
|--------|----------|------------------|------------|
| 1      | Inbranch | 72               | 74.2%      |
| 2      | Worksite | 10               | 10.3%      |
| 3      | ASM      | 15               | 15.5%      |
|        | Total    | 97               | 100%       |

Source: Primary data processed with SPSS

Based on Monthly Revenue

| Number | Monthly Revenue | Number of people | Percente % |
|--------|-----------------|------------------|------------|
| 1      | Rp 1.500.000 - Rp 2.500.000 | 72               | 74.2%      |
| 2      | Rp 2.500.000 - Rp 3.500.000 | 10               | 10.3%      |
| 3      | Rp 3.500.000 - Rp 6.500.000 | 15               | 15.5%      |
|        | Total          | 97               | 100%       |

Source: Primary data processed with SPSS

Based on Table 6, it can be concluded that the majority of employees at BNI Life who are research respondents have monthly income of 1.5 million to 2.5, which is 72 people or 74.2%. This is because the income of employees who get in accordance with the position held by the majority of the positions of employees is as Inbranch in BNI Life.
Descriptive Turnover Intention (Y) variable frequency

Table 7 Descriptive Respondents' Answers to Turnover Intention Variables

| Item | Question | Frequency of Answers | Mean | Category |
|------|----------|----------------------|------|----------|
| Y1   | I have the opportunity to leave the company | 0 19 0 59 19 | 3.80 | High |
| Y2   | I want to leave my current job | 18 1 0 61 17 | 3.60 | High |
| Y3   | I plan to find a new job in the near future | 0 19 0 56 22 | 3.84 | High |

Turnover Intention (Y) 3.7 High

Source: Primary data processed with SPSS

Based on Table 7 it is known that the average value of respondents' answers to the turnover intention variable is 3.7 with a high category. This means that employees have the desire to leave the company. The highest turnover intention statement is the employee’s plan to find a new job in the near future with a mean of 3.84 and the lowest turnover intention statement related to having the opportunity to leave the company table with a mean value of 3.60.

Descriptive Variable Frequency Compensation (X1)

Table 8 Descriptive Respondents’ Answers to Compensation Variables

| Item | Question | Frequency of Answers | Mean | Category |
|------|----------|----------------------|------|----------|
| X1   | Salary received as expected | 0 18 62 5 12 | 3.11 | High |
| X2   | The incentives provided are in accordance with what you get | 2 69 8 18 0 | 2.43 | Low |
| X3   | Allowances received are in line with expectations | 0 63 17 17 0 | 2.53 | Low |
| X4   | Satisfied with social security employment provided by the company | 46 33 0 18 0 | 1.92 | Low |
| X5   | Satisfied with health insurance provided by the company | 51 27 1 18 0 | 1.86 | Low |
| X6   | The company pays attention to meeting employee needs and facilities | 49 30 18 0 1.87 | Low |

Kompensasi (X1) 1.86 Low

Source: Primary data processed with SPSS

Based on Table 8 it is known that the average value of respondents' answers to the compensation variable is 1.86 with a low category. This means that employees receive low compensation. The lowest statement of compensation is the plan of health insurance provided by the company with a mean value of 1.86 and the highest statement of compensation related to the expected salary in the range with a mean of 3.11.
Descriptive Variable Frequency of Organizational Commitment (X2)

Table 9 Descriptive Respondents' Answers to Organizational Commitment Variables

| Item | Question                                                                 | Frequency of Answers | Mean | Category |
|------|--------------------------------------------------------------------------|----------------------|------|----------|
| X2.1 | I will feel very happy to spend the rest of my career at this company   | 46 34 2 15 0        | 1.89 | Low      |
| X2.2 | I feel that the problem that happened at the company was my problem too | 52 28 16 1 0        | 1.65 | Low      |
| X2.3 | I feel that the problem that happened at the company was my problem too | 13 63 4 17 0        | 2.26 | Low      |
| X2.4 | I have difficulty leaving this company for fear of not getting work opportunities elsewhere | 59 21 0 17 0 | 1.74 | Low |
| X2.5 | It would be too detrimental for me to leave this company                 | 53 27 0 17 0        | 1.80 | Low      |
| X2.6 | It's hard to get a good income job like mine now                         | 56 24 0 16 1        | 1.78 | Low      |
| X2.7 | I feel this company has contributed a lot to my life                     | 17 65 0 0 15        | 2.32 | Low      |
| X2.8 | This company deserves loyalty from me                                   | 38 42 0 1 16        | 2.12 | Low      |

Organizational Commitment (X2) 1.94 Low

Source: Primary data processed with SPSS

Based on Table 9 it is known that the average value of the respondent's answer to the compensation variable is 1.94 with a low category. This means that the level of commitment felt by employees is low. The lowest statement of organizational commitment is the problem that occurs in the company becomes my problem as well with a mean value of 1.65 and the highest statement of organizational commitment that is related to me.

Descriptive Variable Frequency of Job Satisfaction (Z)

Table 10 Descriptive Respondents' Answers to Job Satisfaction Variables

| Item | Question                                                                 | Frequency of Answers | Mean | Category |
|------|--------------------------------------------------------------------------|----------------------|------|----------|
| Z1   | I feel satisfied with this job because it is in accordance with the abilities that I have | 3 65 13 16 0 | 2.45 | Low |
| Z2   | I feel satisfied with the opportunity of self-development given by the company | 3 67 9 16 2 | 2.45 | Low |
Table Cont...

| Z3  | I feel satisfied with the guidance given by superiors in helping carry out the work | 43 | 37 | 2 | 15 | 0 | 1.89 | Low |
|-----|----------------------------------------------------------------------------------|----|----|---|----|---|------|-----|
| Z4  | I feel satisfied with all my colleagues in terms of working together to accomplish work | 49 | 32 | 16 | 0 | 0 | 1.66 | Low |

| Job satisfaction (Z) | 2.11 | Low |

Source: Primary data processed with SPSS

Based on Table 10 it is known that the average value of respondents' answers to the variable job satisfaction is 2.11 with a low category. This means that employees feel dissatisfied with work. The lowest satisfaction felt by employees is satisfaction with all colleagues in terms of cooperation in completing tasks with a mean value of 1.66 and the biggest statement of satisfaction felt by employees is satisfaction with this job because it is in accordance with the abilities that I have and satisfaction with self-development given company with a mean value of 2.45.

**PLS Data Analysis**

Measurement Model (Outer Model / Measurement Model Validity tes

![PLS Measurement Model (Re-Estimate)](image)

Source: Results of processing with SmartPLS

After re-estimate by removing the variable indicator which is considered to have a loading factor of less than 0.5, all the indicators of the variable are obtained that meet converging validity. The value of convergent validity is indicated by the final outer loading table:
Based on Table 11, it is known that the value of outer loading of each indicator in the variable compensation, organizational commitment, job satisfaction and turnover intention are all > 0.5. This means that the indicators used in this study have fulfilled convergent (valid) validity, so that all indicators can be used for further analysis.

Source: Results of processing with SmartPLS

| Table 11 Outer Loading (Re-Estimate) |
|-------------------------------------|
| **Variable** | **Indicator** | **Outer Loading** |
| KPS01 | 0.898 |
| KPS02 | 0.941 |
| KPS03 | 0.908 |
| KPS04 | 0.910 |
| KPS05 | 0.942 |
| KPS06 | 0.928 |
| KO01 | 0.912 |
| KO02 | 0.864 |
| Cont’s Table | |
| KO03 | 0.903 |
| KO04 | 0.938 |
| KO05 | 0.938 |
| KO06 | 0.932 |
| KO07 | 0.936 |
| KO08 | 0.956 |
| KKJ01 | 0.922 |
| Job Satisfaction (Z) | |
| KKJ02 | 0.915 |
| KKJ03 | 0.912 |
| KKJ04 | 0.850 |
| TI01 | 0.987 |
| Turnover Intention (Y) | |
| TI02 | 0.985 |
| TI03 | 0.986 |

| Table 12 Outer Loading (Re-Estimate) |
|-------------------------------------|
| **Variable** | **Indicator** | **Compensation (X1)** | **Organizational Commitment (X2)** | **Job Satisfaction (Z)** | **Turnover Intention (Y)** |
| KPS01 | 0.899 | 0.867 | 0.800 | -0.756 |
| KPS02 | 0.941 | 0.874 | 0.833 | -0.860 |
| KPS03 | 0.908 | 0.852 | 0.845 | -0.820 |
| KPS04 | 0.910 | 0.889 | 0.806 | -0.854 |
| KPS05 | 0.942 | 0.878 | 0.828 | -0.839 |
| KPS06 | 0.928 | 0.874 | 0.848 | -0.850 |
| KO01 | 0.894 | 0.912 | 0.848 | -0.837 |
Another method for assessing discriminant validity is to look at average variance extracted (AVE) for each variable. Indicators of endogenous variables and exogenous variables are said to be valid if they have a value of AVE> 0.5. Table 13 Analysis Results of Average Variance Extracted (AVE)

| Variable                   | AVE  |
|----------------------------|------|
| Compensation               | 0,849|
| Organizational Commitment  | 0,851|
| Job Satisfaction           | 0,811|
| Turnover Intention         | 0,972|

Source: Results of processing with SmartPLS

Based on Table 13 above it can be concluded that each construct has a validity above 0.5. It can be concluded that the indicators of latent variables have a good level of validity.

Reliability Test

Table 14 Data Reliability Analysis Results

| Variable                  | Composite Reliability | Cronbachs Alpha |
|---------------------------|-----------------------|-----------------|
| Compensation              | 0,971                 | 0,964           |
| Organizational Commitment | 0,979                 | 0,975           |
| Job Satisfaction          | 0,945                 | 0,922           |
| Turnover Intention        | 0,991                 | 0,986           |

Source: Results of processing with SmartPLS

Table 14 shows that the composite reliability value for all constructs is above 0.7 which indicates that all indicators of the estimated variables meet reliable criteria.
Measurement Model (Inner Model / Structural Model)

R-Square Analysis

| Variable                  | R-Square |
|---------------------------|----------|
| Compensation              | 0.881    |
| Organizational Commitment | 0.817    |
| Job Satisfaction          | 0.881    |
| Turnover Intention        | 0.817    |

Source: Results of processing with SmartPLS

Table 15 shows that the R-square value of job satisfaction variables is 0.817, which means 82% of turnover intention variables can be influenced by compensation variables, organizational commitment and job satisfaction. For the job satisfaction variable obtained at 0.881, this result shows 89% of the variable job satisfaction can be influenced by variable compensation and organizational commitment. While for the compensation variable and organizational commitment does not have an R-square value because the two variables are not influenced by other variables in this study.

Goodness of Fit criteria

\[
GOF = \sqrt{\text{AVE} \times R^2} = \frac{\sqrt{0.849+0.851+0.811+0.972}}{4} \times \frac{0.881+0.817}{2} = 0.933 \times 0.849 = 0.79
\]

Based on the results above, it can be seen that the value of goodness of fit has a value of 0.84 which means that this criterion in the category of high / high is above 0.38 criteria of GOF Tanenhaus. Big / high and good for causal relationships of variables in this study.

Path Coefficients

| Variable                               | Original Sample (O) | Sampel Mean (M) | Standard Deviation (STDEV) | TStatistic (O/STERR) | P Values |
|----------------------------------------|---------------------|-----------------|-----------------------------|----------------------|----------|
| Job Satisfaction -> Turnover Intention | -0.07               | -0.107          | 0.17                        | 0.410                | 0.682    |
| Organizational Commitment -> Job Satisfaction | 0.853               | 0.816           | 0.142                       | 6.026                | 0.000    |
| Organizational Commitment -> Turnover Intention | -0.1430             | -0.201          | 0.286                       | 0.445                | 0.650    |
| Compensation -> Job Satisfaction       | 0.090               | 0.127           | 0.145                       | 0.616                | 0.538    |
| Compensation -> Turnover Intention     | -0.716              | -0.609          | 0.329                       | 2.174                | 0.030    |

Source: Results of processing with SmartPLS

Results

Effect of Compensation on Turnover Intention

Based on the results of testing the research hypotheses using the SmartPLS 3 program it is known that the effect of compensation on turnover intention results in a path coefficient of -0.716 and t-count of 2.147. It can be concluded that compensation has a negative and significant effect on turnover intention on BNI Life employees in West Sumatera Region. If the compensation given to BNI Life employees in West Sumatera is unfair and not in accordance with the tasks performed, the turnover of intention of employees is increasing but conversely if compensation is given fairly and accordingly, the turnover
intention will decrease. This result is consistent with the research conducted by Widayati et al [14] compensation has a negative and significant effect on turnover intention at PT Hadico.

**Effect of Organizational Commitment to Turnover Intention**

Based on the results of the research hypothesis testing using the SmartPLS 3 program it is known that the influence of organizational commitment on turnover intention results in a path coefficient of -0.1430 and t-count of 0.445. It can be concluded that the influence of organizational commitment has no significant effect on the turnover intention of BNI Life employees in the West Sumatera Region have a low commitment, it will increase turnover intention, but on the contrary if the employees commitment to the organization is high, it will reduce the turnover intention for BNI Life employees in West Sumatera Region. This result is consistent with the research conducted by Andini [1] which states that commitment negatively influences turnover intention at Roemani Hospital Muhammadiyah, Semarang.

**Effect of Job Satisfaction to Turnover Intention**

Based on the result of the research hypothesis testing using the SmartPLS 3 program it is known that the effect of job satisfaction on turnover intention produces a path coefficient of -0.070 and t-count of 0.410. It can be concluded that the effect of job satisfaction has a negative and insignificant effect on the turnover of BNI Life employees in the West Sumatera Region. If the satisfaction felt by employees increase, employees will continue to survive and reduce turnover intention, but conversely if employee’s satisfaction decreases, it will increase the turnover rate intention in BNI Life in West Sumatera Region. This result is consistent with the research conducted by Suhanto [9] which states that job satisfaction has a negative effect on turnover intention on employees of Bank International Indonesia.

**Compensation affects turnover intention through job satisfaction as an intervening variable**

Based on the results of testing the research hypothesis using the Smart PL5 3 program, it is known that the indirect effect of compensation on turnover intention through job satisfaction results in a path coefficient of -0.059 and t-count of 0.131. It can be concluded that compensation has a negative and insignificant effect on the turnover of BNI Life employees in the West Sumatera Region. This shows that even without passing job satisfaction, compensation will still be able to influence turnover intention. This result is in accordance with the research conducted by Parashakti [5] which states that compensation has a negative effect on turnover intention through job satisfaction and the Jakarta Language Center International.

**Organizational commitment affects turnover intention through job satisfaction as an intervening variable**

Based on the results of testing the research hypothesis using the SmartPLS 3 program it is known that the indirect effect of compensation on turnover intention through job satisfaction results in a path coefficient of -0.059 and t-count of 0.131. It can be concluded that compensation has a negative and insignificant effect on the turnover of BNI Life employees in the West Sumatera Region. This shows that even without passing job satisfaction, organizational commitment will still be able to influence turnover intention. This result is in accordance with Mufidah [4] study which states that organizational commitment has a negative effect on turnover intention through job satisfaction on employees of PT. EF Sinergy Consultant.

**Conclusions**

1. Based on the results of the above research of the above research, It shows that compensation has a negative and significant effect on turnover intention on BNI Life employees in West Sumatra Region
2. Based on the results of the above research of the above research, it shows that organizational commitment has no significant effect on the turnover of BNI Life employees in the West Sumatra Region.

3. Based on the results of the above research of the above research, it shows that job satisfaction has a negative and insignificant effect on the turnover of BNI Life employees in the West Sumatra Region.

4. Based on the results of the above research the that indirect effect of compensation on job satisfaction has a negative and significant effect on the turnover of BNI Life employees in the West Sumatra Region.

5. Based on the results of the above research, it shows that the indirect effect of organizational commitment to turnover intention through negative job satisfaction and not significant to the turnover of BNI Life employees in the West Sumatra Region.

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