

Turnover Intention in a Conventional Bank: How is it Related to Job Satisfaction, Job Stress, and Religious Renewal “Hijrah”?

Reny Soviana¹, Hilma Raimona Zadry^{1*}, and Lusi Susanti¹

¹ Department of Industrial Engineering, Faculty of Engineering, Universitas Andalas
Kampus Unand Limau Manis, Padang 25163, West Sumatra, Indonesia

*Corresponding author: hilma@eng.unand.ac.id

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Abstract

Every company activity is carried out by human resources, a valuable asset for the company. If a company has competent, loyal and tough employees, then, of course, the company's progress can be seen more quickly. The turnover phenomenon is one of the problems that are often faced by companies, including those faced by the management of Company XYZ, a branch of banking company in West Sumatra. Thus, it is necessary to know the factors influencing turnover intention, including job satisfaction, job stress, and moving from conventional banks. This study aims to measure and analyze the effect of these three variables on employee turnover intention and analyze the critical factors at Company XYZ. Quantitative research was conducted by distributing questionnaires to the population with 99 respondents. The data analysis technique used is Structural Equation Modeling (SEM) with Smart-PLS software. The study results found that job satisfaction had a negative and insignificant effect on turnover intention. Furthermore, work stress has a positive and significant effect on turnover intention. The last variable is *hijrah* from conventional banks, a critical factor that positively influences turnover intention with a t-value of 6.350.

Keywords: Job Satisfaction, Job Stress, Hijrah, Turnover Intention

1. Introduction

In an organization or company, interrelated elements cannot be separated from one another. These elements significantly affect the success or failure of a company or organization. The elements contained in a company or organization include humans, machines, methods, money, materials, markets, and the environment [1]. In rapid technological sophistication at this time, the role of human resources dramatically determines the success of a company. Humans are resources that can continue to develop over time and the dynamics of the business environment and advances in science. Given the critical and significant role of human resources in a company or organization, its management must provide continuous attention and development to its human resource in a more proactive manner by the dynamic changes of the business environment.

Every service company activity such as banking is run by different human resources who are a valuable asset for the company. If a company has competent, loyal and tough employees, then, of course, the company's progress can be seen more quickly. However, what if an employee who usually has good abilities and performs well suddenly resigns from the company?. Of course, this is a problem for the company. The phenomenon of employee turnover or entry and exit is one of the problems that companies, including banking, often face. This is undoubtedly a threat to the company, so it can make the company unhealthy and must be resolved immediately. In general, indications of turnover intentions, according to Farida and Harnoto [2], can be seen from increased absenteeism, starting to be lazy to work, increasing violations of work rules, increasing protests against superiors, positive behavior that is very different from usual.

Company XYZ is a branch of banking company with 2,262 branch offices in Indonesia and eight (Singapore, New York, London, Hong Kong, Tokyo and Osaka Japan, Seoul and Korea Desk) overseas.

The activities carried out by this company are activities to collect public funds such as current accounts and savings. Activities to channel funds in the form of loans given to the public such as home credit loans and private loans and other bank services/products such as Safe Deposit Boxes, Credit Cards, Bank Notes, and Bank Guarantees.

Company XYZ has eight outlets and nine units located in the area of Bukittinggi, Padang Panjang, Lubuk Basung and Lubuk Sikaping. Those areas are the cities located on West Sumatera. Each outlet or unit is operated by human resources who come from different backgrounds in terms of education, age, gender, or different family cultures. However, the company always tries to optimize existing resources to achieve the company’s business goals. Employees who have been active for a certain period submit a resignation letter for various reasons—the number of employees who resigned during the last 3 (three) years was presented in [Table 1](#).

Table 1 Number of employees who resigned during the 2018 - 2020 period

No.	Year	Number of Employees	Number of Resigned	Percentage
1	2018	95	11	11.58 %
2	2019	92	10	10.86 %
3	2020	94	7	7.40%
Average				9.90 %

In general, based on information from the personnel department it is known that employees are willing to leave the company due to dissatisfaction with the company, dissatisfied with the remuneration received such as salaries and allowances, and bonuses received decreased from the previous year. On the other hand, the perceived work stress is increasing as the targets set by the company tend to increase every year. In addition, that the phenomenon that occurred in the last three years, employees left the company due to religious reasons or religious experience, employees who believe that they want to move from conventional banks because of the conventional banking system that applies interest or usury [\[3\]](#).

According to Handoko [\[4\]](#), job satisfaction is a pleasant or unpleasant emotional state in which employees view their work or reflect one’s feelings towards their work. Employees with high job satisfaction will feel happy and happy doing their jobs and not evaluating other job alternatives. On the other hand, employees who are dissatisfied with their work tend to have thoughts of leaving, evaluating other job alternatives and wanting to leave because they hope to find a more satisfying job (Lum et al., 1998). While in general, there are five dimensions of job satisfaction, namely: satisfaction with work, satisfaction with remuneration (salary, bonuses, benefits, etc.), satisfaction with career, satisfaction with co-workers, satisfied with superiors [\[5\]](#).

Job stress is emotional and psychological reactions that occur when individual goals are hindered and cannot be overcome [\[6\]](#). The causes of stressors consist of four things: Extra organizational stressors, Organizational stressors, Group stressors, and Individual stressors. *Hijrah* implies extraordinary and religious change, renewal, and reform. Currently, the banking world is gripped by a usurious economic system. *Hijrah* is not a physical one but a behavioral one. The phenomenon of many conventional bank employees resigning on the grounds of usury is a process of religious conversion until bank employees are able to take the decision to resign from conventional banks. The Indonesian Ulema Council (MUI), through its Fatwa Commission in the National Working Meeting Forum and the Ijtima’ Indonesian Ulama, since December 16, 2003, has issued a fatwa on interest [\[7\]](#). The fatwa states that current interest in banks and other financial institutions has met all the criteria for usury. These three factors were identified as causing employees to want to resign from the company, so they need to be analyzed further to determine the critical factors to get a strategy that the company must do to maintain employee loyalty.

2. Research Methodology

This study used the Structural Equation Modeling (SEM) technique, a statistical technique capable of analyzing the pattern of relationships between latent constructs and their indicators, one latent construct with another, and direct measurement error. SEM allows direct analysis of several dependent and independent variables [\[8\]](#). This study uses partial regression analysis (Partial Least Square/PLS), one of the statistical methods of SEM. It is designed to solve multiple regression when there are specific

problems in the data, such as the research sample size being very small, missing value, and multicollinearity [9]. Data analysis on PLS was carried out in three stages: testing the outer model, testing the inner model, and testing the hypothesis using SmartPLS 3.0 software. The relationship model of this study was presented in Figure 1. The research hypothesis is as follows:

- H₁ : Job satisfaction has a positive and significant effect on turnover intention
- H₂ : Job stress has a positive and significant effect on turnover intention
- H₃ : *Hijrah* has a positive and significant effect on turnover intention

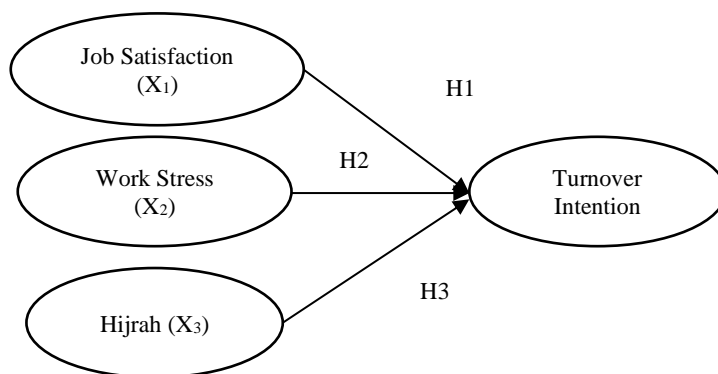


Figure 1 Research Variabel Relationship

The sampling technique is saturated sampling, where the sample is taken from all population members by collecting data through distributing questionnaires to the population with a total of 99 respondents. Characteristics of respondents can be seen in Table 2.

Table 2 Characteristics of Respondents

Respondent Characteristics	Number	Percentage
Gender		
Man	36	36.36%
Woman	63	63.64%
Education		
D3	12	12.12%
D4/S1	76	76.77%
S2	3	3.03%
SMA	8	8.08%
Working Period		
> 20 years	9	9.09%
1 - 5 years	34	34.34%
10 - 15 years	18	18.18%
15 - 20 years	9	9.09%
5 - 10 years	29	29.29%
Gender/age		
Man		
< 25 years old	3	3.03%
> 40 years old	7	7.07%
25 - 40 years old	26	26.26%
Woman		
< 25 years old	10	10.10%
> 40 years old	10	10.10%
25 - 40 years old	43	43.43%
Grand Total	99	100 %

The construct variable consists of various dimensions or components in this study, so it is also called a multidimensional construct. Each dimension is then measured by several indicators (second-order construct) to find out more about the derivative of a variable to an indicator. It is then derived in the form of a question. The following are the indicators used in Table 3. These variables were measured using a Likert scale, with 1 for the lowest and 5 for the largest scale (Table 4).

Table 3 List of Research Contract Dimensions and Indicators

Variable	Indicator	Number of Question
<i>Hijrah</i>	- Social Factor (FSO)	15
	- Internal Psychology (FPI)	
	- External Psychology (FPE)	
	- Supernatural Factor (FSU)	
Work Stress	- Group Stressors (GS)	13
	- Organizational Stressors (OS)	
	- Individual Stressor (IS)	
Job Satisfaction	- Extra Organizational Stressors (EOS)	12
	- Satisfaction With Remuneration (KR)	
	- Satisfaction With Coworkers (KRK)	
	- Satisfaction With Job (KP)	
	- Satisfaction With Superior (KA)	
Turnover Intention	- Satisfaction With Career (KK)	9
	- Thoughts of leaving the company (PK)	
	- Desire to find another job (MLK)	
	- Desire to leave the company (MP)	

Table 4 Likert Measurement Scale

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

3. Result and Discussion

3.1. Evaluation of the Outer Model

3.1.1. Convergent Validity

To determine the validity of each relationship between indicators and constructs by measuring :

- Outer Loading/OL. Indicators with very low outer loading (below 0.40) should always be omitted from the construct. The loading factor must be greater than 0.7.
- Consistency Reliability/CR Test. The inspection for this test is carried out using the Composite Reliability value with a value above 0.7.
- Average Variance Extracted (AVE) test, minimum value 0.5 (Hair et al., 2017)

The calculation results are shown in [Table 5](#) and the Initial Path Model is presented in [Figure 2](#). The Result shows that all research variables have met good convergent validity because Outer Loading > 0.7, Composite Reliability > 0.7, and the Average Variance value. Extracted > 0.5.

Table 5 Convergent Validity Measurement Results (Second Order Construct)

Construct	Item Code	Outer Loading	Composite Reliability/CR	Average Variance Extracted (AVE)
X1 (KK)	KP	0.819	0.910	0.680
	KR	0.864		
	KK	0.783		
	KA	0.820		
	KRK	0.835		
X2 (SK)	EOS	0.793	0.920	0.740
	OS	0.888		
	GS	0.917		
	IS	0.829		
	FSU	0.899		
X3 (HJ)	FSO	0.953	0.960	0.860
	FPI	0.926		
	FPE	0.922		

3.1.2. Discriminant Validity

Discriminant validity is used to test whether the construct is unique or not. By looking at the value (1) Cross Loading. It can be seen in the Heterotrait-Monotrait Ratio (HTMT) test that the value must be less than 0.90; (2) Fornell & Larcker Criterion, the square root value of AVE is greater than the correlation value between latent variables.

Table 6 Discriminant Validity Measurement Results Heterotrait-Monotrait Ratio (HTMT)

	EOS	FPE	FPI	FSO	FSU	GS	IS	KA	KK	KP	KR	KRK	MLK	MP	OS	PK	Y (TI)
EOS	0.680																
FPE	0.587	0.680															
FPI	0.432	0.911	0.680														
FSO	0.543	0.954	0.915	0.680													
FSU	0.466	0.810	0.806	0.981	0.680												
GS	0.879	0.356	0.263	0.274	0.257	0.680											
IS	0.818	0.525	0.443	0.476	0.521	0.814	0.680										
KA	0.198	0.272	0.245	0.271	0.252	0.164	0.368	0.680									
KK	0.289	0.317	0.299	0.326	0.299	0.138	0.322	0.772	0.680								
KP	0.448	0.136	0.151	0.134	0.125	0.439	0.511	0.573	0.573	0.680							
KR	0.390	0.052	0.067	0.088	0.116	0.288	0.329	0.666	0.706	0.699	0.680						
KRK	0.439	0.109	0.068	0.076	0.076	0.527	0.318	0.605	0.464	0.826	0.713	0.680					
MLK	0.645	0.641	0.718	0.751	0.678	0.461	0.636	0.293	0.256	0.276	0.152	0.078	0.680				
MP	0.732	0.575	0.529	0.549	0.532	0.608	0.786	0.451	0.344	0.399	0.447	0.339	0.850	0.680			
OS	0.918	0.399	0.302	0.330	0.271	0.785	0.861	0.295	0.300	0.392	0.471	0.425	0.504	0.720	0.680		
PK	0.528	0.665	0.696	0.648	0.738	0.425	0.672	0.413	0.331	0.163	0.089	0.101	0.787	0.765	0.448	0.680	
Y (TI)	0.690	0.679	0.700	0.702	0.702	0.542	0.759	0.421	0.338	0.305	0.253	0.191	1.019	0.991	0.608	0.978	0.680

In Table 6, several cross-loading values are greater than 0.90, so the next step is to check the Fornell & Larcker Criterion. The results of the Fornell & Larcker Criterion measurements show that the AVE root value has met the requirements. Thus, the analysis of the outer model measurements above reveals that the model has met the requirements to proceed to the inner model testing stage because it has met statistically good characteristics.

Table 7 Fornell and Larcker Criteriom Measurement Results

	EOS	FPE	FPI	FSO	FSU	GS	IS	KA	KK	KP	KR	KRK	MLK	MP	OS	PK	Y (TI)
EOS	0,730																
FPE	0,429	0,912															
FPI	0,330	0,841	0,948														
FSO	0,392	0,841	0,830	0,885													
FSU	0,342	0,730	0,744	0,865	0,914												
GS	0,660	0,323	0,245	0,244	0,234	0,904											
IS	0,527	0,411	0,346	0,361	0,399	0,678	0,788										
KA	-0,131	-0,246	-0,228	-0,240	-0,229	-0,151	-0,286	0,924									
KK	-0,224	-0,284	-0,277	-0,290	-0,268	-0,116	-0,244	0,693	0,897								
KP	-0,338	-0,119	-0,127	-0,112	-0,108	-0,393	-0,423	0,510	0,506	0,886							
KR	-0,293	0,013	0,027	0,026	0,092	-0,264	-0,274	0,612	0,639	0,627	0,923						
KRK	-0,340	-0,012	0,051	0,043	0,070	-0,493	-0,286	0,565	0,430	0,748	0,668	0,953					
MLK	0,445	0,565	0,649	0,649	0,604	0,406	0,465	-0,255	-0,222	-0,223	-0,128	-0,024	0,871				
MP	0,528	0,517	0,488	0,482	0,481	0,552	0,626	-0,411	-0,305	-0,349	-0,402	-0,312	0,738	0,910			
OS	0,662	0,353	0,273	0,284	0,242	0,704	0,690	-0,264	-0,262	-0,339	-0,417	-0,386	0,429	0,634	0,891		
PK	0,360	0,588	0,628	0,559	0,650	0,382	0,506	-0,369	-0,284	-0,135	-0,058	-0,071	0,672	0,679	0,391	0,889	
Y(TI)	0,501	0,622	0,656	0,628	0,645	0,503	0,599	-0,388	-0,304	-0,268	-0,225	-0,158	0,896	0,908	0,547	0,874	0,795

3.2. Evaluation of the Structural Model (Inner Model)

The Inner Model shows the power of estimation between latent variables or constructs. Evaluation of the inner model with PLS can be seen from R-square (R²) and F- Square (F²) values. R² was used to measure the estimation ability of the structural model. R² describes the effect of certain exogenous latent variables on endogenous latent variables whether they have an essential impact. R² calculation in PLS is shown in Table 8. It shows that R² > 0.26 indicate that the value is substantially based on Cohen’s 1988 Rule of Thumb. It is used to determine the goodness of the independent and dependent variable model. Based on Cohen’s 1988 Rule of Thumb, the F² value of 0.02 is categorized as small, 0.15 is categorized as medium, and 0.35 is categorized as large. The value of F² in this study can be seen in Table 9.

Table 8 Calculation of R-square (R2)

	R Square	R Square Adjusted
EOS	0.628	0.624
FPO	0.850	0.848
FRI	0.858	0.857
FSO	0.909	0.908
FSU	0.809	0.807
GS	0.841	0.840
IS	0.687	0.684
KA	0.672	0.669
KK	0.613	0.609
KP	0.671	0.667
KR	0.747	0.744
KRK	0.698	0.695
MLK	0.804	0.802
MP	0.825	0.823
OS	0.789	0.786
PK	0.765	0.762
Y (TI)	0.626	0.615

Table 9 Calculation of F-square (F2)

Variable	F - Square	
X1 (KK)	0.021	Small
X2 (SK)	0.259	Medium
X3 (HJ)	0.649	Substantial

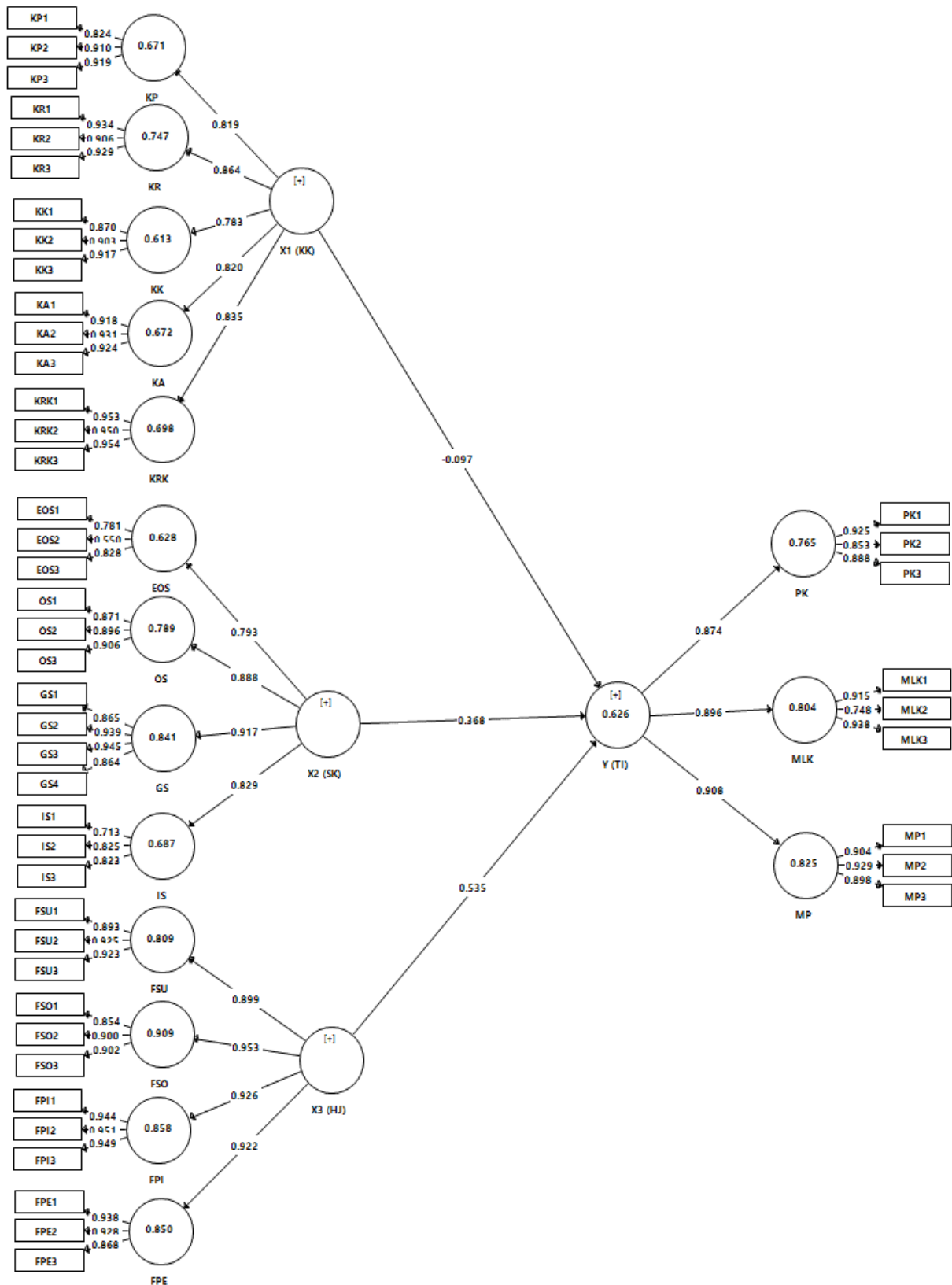


Figure 2 Initial Path Model

3.3. Hypothesis Testing

The method used in PLS is bootstrapping to answer the research hypothesis. A one-tailed test was conducted, so the hypothesis can be said to be accepted if the p-values <0.05 with a table value of 1.645 according to Hair et al. (2017). The results of the bootstrapping test can be shown in Table 10. Based on the results shown in Table 10, it is known that hypothesis H₁ is rejected, while H₂ and H₃ are accepted. It shows that each of the research hypotheses obtained are:

- H₁ : Job Satisfaction (X1) has a positive and significant effect on Turnover Intention (Y)
 p-values : 0.082 > 0.05
 Std. Beta : -0.097
 Decision : Ho is accepted, H1 is rejected.
- H₂ : Work Stress (X2) has a positive and significant effect on Turnover Intention (Y)
 p-values : 0.00 < 0.05
 Std. Beta : 0.368
 Decision : Ho is rejected, H2 is accepted.
- H₃ : *Hijrah* (X3) has a positive and significant effect on Turnover Intention (Y)
 p-values : 0.00 < 0.05
 Std. Beta : 0.535
 Decision : Ho is rejected, H3 is accepted.

Table 10 Summary of Hypothesis Testing

Hypothesis	Path	Std. Beta	Std. Error	t-value	p-value	Bias	Confidence Interval		Decision
							5,00%	95,00%	
H1	X1 (KK) -> Y (TI)	-0,097	0,070	1,389	0,082	-0,005	-0,212	0,014	Not Supported
H2	X2 (SK) -> Y (TI)	0,368	0,092	4,010	0,000	0,000	0,216	0,518	Supported
H3	X3 (HJ) -> Y (TI)	0,535	0,084	6,350	0,000	-0,004	0,386	0,660	Supported

It can be explained that the most significant positive effect is shown in the effect of the *Hijrah* variable from conventional banks on Turnover Intention with a t-value of 6.350. They are then followed by the effect of work stress on the turnover intention with a t-value of 4.010. Meanwhile, the Job Satisfaction variable negatively affects turnover intention with an insignificant value because the t-value is 1.389 < 1.645. The bootstrapping output model using PLS is shown in Figure 3. The cause of the desire to move or leave employees from the company when viewed from the respondents' questions is obtained from the indicators of each variable after ranking from the highest critical to the lowest, which can be seen in Table 11.

3.4. Analysis

The study results on job satisfaction on turnover intention show an insignificant negative relationship between employee job satisfaction and turnover intention. The higher the level of employees' job satisfaction at company XYZ, the lower the employee's desire to leave the company. Empirically from the study results, it can be seen that the most significant job satisfaction indicator in the first order is employee satisfaction with the remuneration system. In the second-order is satisfaction with coworkers, and in the last order is career satisfaction. Companies need to maintain employee job satisfaction because, with a high level of employee job satisfaction, the company will be able to maintain its human resources. However, companies must improve and pay attention to low indicators of employee job satisfaction, such as career satisfaction.

Table 11 Ranking of Variable Indicators

Variable	Indicator	t-statistic
Hijrah	- Social Factor (FSO)	42,898
	- Internal Psychology (FPI)	26,622
	- External Psychology (FPE)	23,124
	- Supernatural Factor (FSU)	17,099
Work Stress	- Group Stressors (GS)	21,927
	- Organizational Stressors (OS)	18,268
	- Individual Stressor (IS)	10,103
	- Extra Organizational Stressors (EOS)	7,692
Job Satisfaction	- Satisfaction With Remuneration (KR)	17,988
	- Satisfaction With Coworkers (KRK)	11,745
	- Satisfaction With Job (KP)	10,320
	- Satisfaction With Superior (KA)	8,888
	- Satisfaction With Career (KK)	6,608

The study results on the effect of work stress on turnover intention show a significant positive relationship between employee job stress and turnover intention. The higher the level of employee work stresses at Company XYZ, the higher the employee's desire to leave the company. The indicators of work stress that are very influential are group stressors, organizational stressors, and extra organizational stressors.

The study results shows that there is a significant positive relationship between *hijrah* from conventional bank employees and turnover intention. This shows that the higher the spiritual level of employees at Company XYZ, the higher the employee's desire to leave the company. Empirically from the study results, it can be seen that the most significant indicators of *hijrah* are social factors, followed by internal psychological factors, external psychological factors, and supernatural factors. The identification of problems was carried out using a fishbone diagram to clarify the problems that occur in Company XYZ by identifying the main causes of employee turnover intention, which are adjusted to the situation at the company. The selected categories include:

3.4.1. Remuneration System

The study results found that there was an insignificant negative relationship between employee job satisfaction and turnover intention. This result contradicts previous study which shows that low salaries cause dissatisfaction among hotel employees, resulting in the desire to change employees [10]. Similarly, study conducted by Bula [11] with the results of salary study is the main factor causing workers in the sugar industry in Kenya to leave the company. Although job satisfaction does not significantly affect turnover intention at Company XYZ, the company still has to pay attention to the remuneration system factor because it is the highest value in the job satisfaction variable indicators. The employees obtain the remuneration from basic monthly salaries, performance allowances, annual bonuses, work incentives, etc.

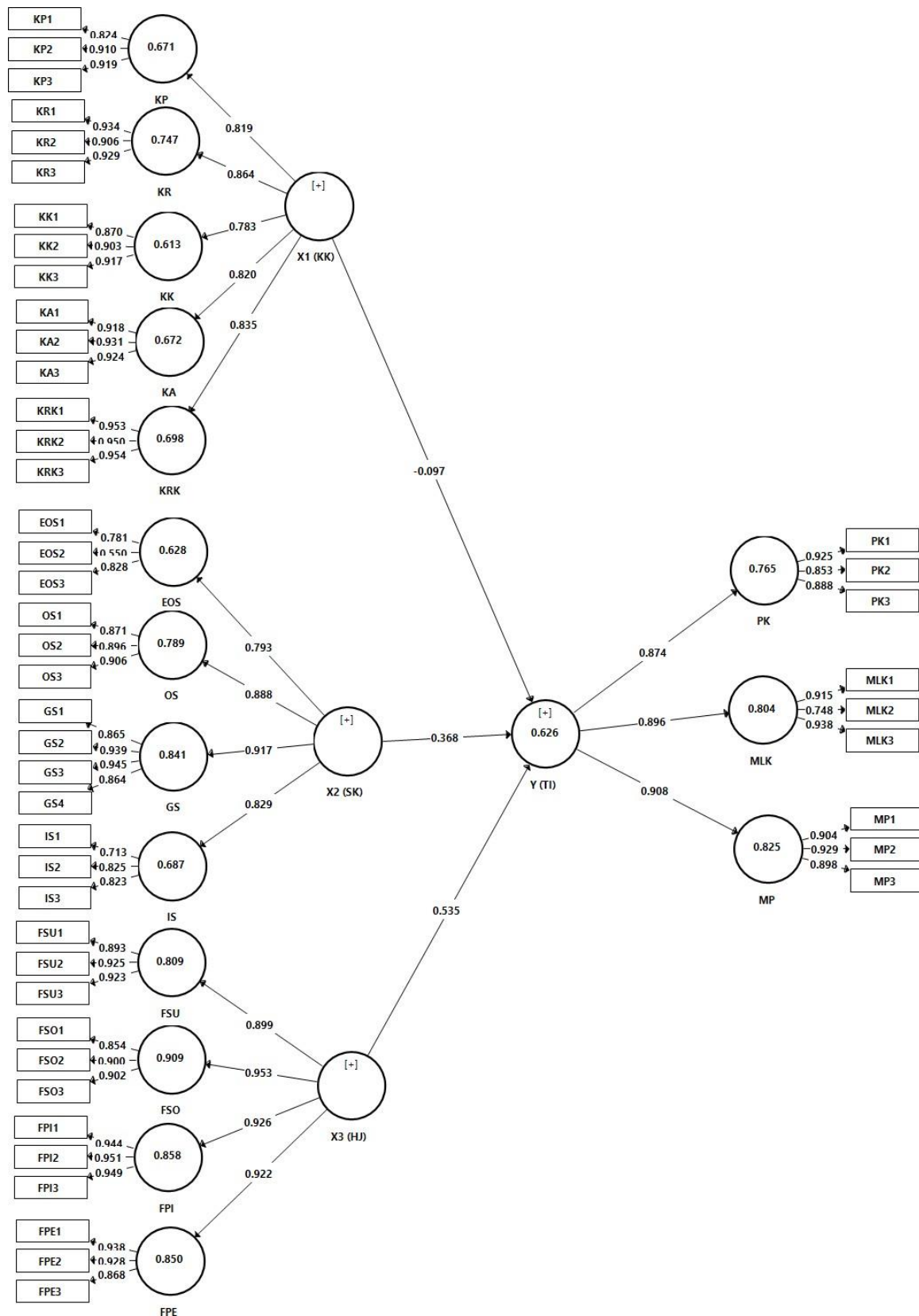


Figure 3 Output Bootstrapping Model

3.4.2. Human

The analysis results show that the human factor that significantly influences turnover intention is the Group Stressor factor. The employees feel uncomfortable with their teammates because of the lack of cohesiveness and the occurrence of work conflicts. The results of this study are in accordance with study conducted by Laksmi and Renno [12]. They concluded that work stress is the most influential factor in the turnover intention at Company XL Axiata. Therefore, the main thing that encourages employees to leave the company is the high level of work stress. Employees who feel stressed at work are more likely to leave the organization.

In addition, human factors are also influenced by dissatisfaction with the remuneration system, although the results of this study indicate that the numbers are not significant. Company XYZ still has to pay attention to job satisfaction. The company must be able to maintain and even increase the job satisfaction of its employees, in this case, increasing income so that employees become loyal to the company. Another cause that affects the human factor is mental restlessness due to the work law at conventional banks, which is still a topic of discussion.

3.4.3. Organization

In line with the last category, some conflicts occur within departments. There are lack of cohesiveness and no mutual support for work. So this affects the desire of employees to leave the company. These study results are contrary to a previous study by Wahyuni et al. [13], which found that the social relations factor does not affect the employees' desire to leave the company.

3.4.4. Conventional System

The conventional system is identified as the most influential variable in the desire of employees to leave the company. Currently, people find many articles or news from religious forums related to usury law when working at conventional banks. The Islamic banking system can be an alternative way to make the employees are more loyal to the company. Thus, companies need to pay attention to this alternative to retain their employees.

3.4.5. Environment

Environmental factors were identified as *hijrah* variables that significantly affected the employee's desire to leave Company XYZ. A religious forum that explains the working law at a conventional bank and the existence of a family or friend of an employee who invites them to move from a conventional bank are factors that reasonably influence the employee's desire to leave the company.

4. Conclusion

The turnover phenomenon is one of the problems that are faced by the management of Company XYZ, a branch of banking company in West Sumatra. This study found that job satisfaction had no significant effect on employee turnover intention at Company XYZ. On the other hand, work stress and *hijrah* from conventional banks have a positive and significant effect on employee turnover intention at Company XYZ. *Hijrah* from conventional banks is the variable that positively influences turnover intention. The recommendations given to overcome turnover in company XYZ include: (1) The company develops a shariah banking system that operates based on the principle of profit-sharing that is mutually beneficial for the community and the Bank; (2) Leaders become more sensitive to be able to understand their employees so that they can become wise mediators; (3) Establish healthy communication and make clear commitments by involving all team members to minimize work stress; (4) The company evaluates competitive salaries by the positions and burdens to increase employee job satisfaction. This research is a preliminary study that needs to be re-examined whether the employee data of company XYZ can be a population that is considered to represent West Sumatra data which is influenced by culture and location so that it can be used as a concept for a standard theory.

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