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The Effect of Job Satisfaction and Reward on Employee Turnover Intention with Organizational Commitment as an Intervening Variable in Sharia Banking

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Abstract

The purpose of this study is to analyse the effect of Islamic job satisfaction and rewards on turnover directly and how the influence of Islamic job satisfaction and rewards on turnover indirectly through organizational commitment. This study also examines how the influence of organizational commitment on turnover intention. This study uses a quantitative approach where this research will examine the influence between variables where the variables in this study consist of Islamic job satisfaction and rewards as independent variables, organizational commitment as intervening variables and turnover intention as the dependent variable. The sample of this research is an organic Islamic banking employee in the city of Jakarta consisting of 442 respondents. The analytical method used is SEM. The results of the study show that Islamic job satisfaction and reward do not have a direct negative effect on turnover intention but have a positive effect on organizational commitment. The results of the study also show that Islamic job satisfaction and rewards have a negative indirect effect on turnover intention through organizational commitment. The results of the study also show that there is a direct negative effect of organizational commitment on turnover intention. The implication of the results of this research is that sharia banking needs to make policies that prioritize Islamic values, such as a work ethic according to Islamic values, there is time for congregational prayers and also a working atmosphere with Islamic values. Islamic bank management also needs to consider a faster and more reasonable time span for salary increases to be able to increase the perception of satisfaction related to the rewards received. In addition, there needs to be certain engagement programs where this program will make employees feel more part of the organization and make employees not want to leave the organization. Companies need to be able to increase job satisfaction from employees by trying to meet the needs of employees both inside and outside of work. The salary factor is also considered very important in retaining employees and this needs to be considered to increase the salary received by employees from Islamic banks so that they are close to or equivalent to conventional banks.

Keywords: Islamic Banking, Islamic Job Satisfaction, Rewards, Organizational Commitment, turnover

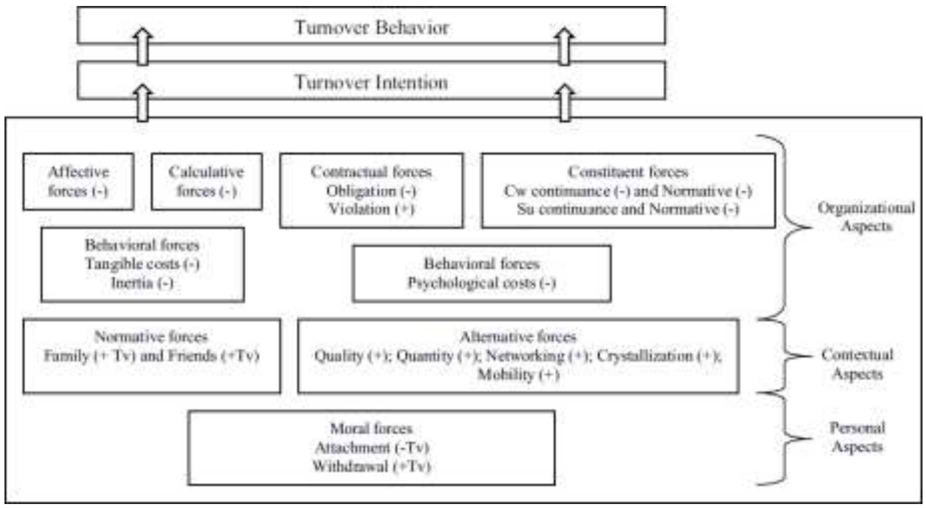
1. Introduction

A high turnover rate is an important issue that needs attention from the company because it can disrupt operations, create morale problems for remaining employees, and also increase costs in recruitment, interviews, tests, reference checking, administrative costs for processing new employees, benefits, orientation. , and opportunity costs foregone because new employees have to learn new skills (Al-Suraihi et al., 2021). Exit intentions (turnover intentions) are the initial intentions that lead to the employee's decision to leave his job. Exit intentions (turnover intentions) can be interpreted, namely the movement of labor out of the organization. Turnover can be in the form of resignation, moving out of the organizational unit, dismissal, or death of members of the organization. A high turnover rate will have a negative impact on the organization, such as creating instability and uncertainty about labor conditions and increasing human resource costs, namely in the form of training costs that have been invested in employees up to recruitment and retraining costs (Serhan et al. al., 2022). High turnover also results in an ineffective organization because companies lose experienced employees and need to retrain new employees. Currently, the high level of turnover intention has become a serious problem for many companies, and some companies even experience frustration when they find out that the recruitment process that has succeeded in capturing qualified staff has ultimately turned out to be in vain because the recruited staff have chosen jobs in other companies. With a high turnover rate in companies, there will be more and more potential costs, both training costs that have been invested in employees, performance levels that must be sacrificed, as well as recruitment and retraining costs (Aziz et al., 2021). According to Chen & Wang (2019) the desire to end a task or leave the organization is negatively related to job satisfaction. Perceived job satisfaction can influence a person's thinking of leaving. Evaluation of various job alternatives will eventually result in turnover because individuals who choose to leave the organization will expect more satisfactory results elsewhere. The reasons for looking for other alternative jobs include satisfaction with the salary received. Individuals feel a sense of justice (equity) for the salary they receive in connection with the work they do. Salary satisfaction can be interpreted that a person will be satisfied with his salary when the perception of salary and what they get is as expected. Job satisfaction is also negatively associated with employee turnover (turnover intention) but other factors such as labor market conditions, alternative job opportunities, and length of service are important obstacles to leaving existing jobs (Robbins & Judge, 2017). Individuals who feel satisfied with their jobs tend to stay in the organization. Meanwhile, individuals who feel dissatisfied with their work will choose to leave the organization. Perceived job satisfaction can influence a person's thinking of leaving. Evaluation of various job alternatives will ultimately result in turnover because individuals who choose to leave the organization will expect more satisfying results elsewhere (Alferaih et al., 2018). Job satisfaction itself is a predictor of organizational commitment such as findings from research from Soleman et al (2020) which shows that in the context of Islamic banks, job satisfaction from employees will have an impact on higher commitment from employees.

Islamic banks in Indonesia have positive developments in Indonesia. However, even though it has good development, when compared to conventional banks, the performance of Islamic banks is still far behind that of Islamic banks. In order to become more developed and able to compete with conventional banks, support from Islamic bank human resources who have good capabilities and competence is needed. In reality, many experts with banking backgrounds prefer to work with conventional banks compared to Islamic banks, so this creates problems in fulfilling qualified human resources. In addition, the supply of human resources with a background in Islamic banking from formal and non-formal institutions is still limited. To overcome these deficiencies, Islamic banks invest a lot by conducting training and development for employees to improve the skills of employees so that they become more qualified. Employees who are trained and have good experience while working in Islamic banking are of course an important asset for Islamic banks, but there are problems in terms of retaining these employees. Another problem faced by Islamic Banks is employee turnover. Based on an annual report from one of the sharia banks in Indonesia, it has a turnover of over 10% (bank Muamalat annual report, 2021). This employee turnover is of course a high value and will disrupt the operational activities of Islamic banks, because replacements are still quite difficult to find who really understand Islamic banking activities. Therefore it is important for Islamic banks to try to find out what factors can reduce the turnover intention of Islamic bank employees.

2. Turnover Intention

Turnover intention is the tendency of employees to leave work that is actually being carried out (Belete, 2018). Turnover intention can also be defined as voluntary or involuntary resignation from an organization (Robbins & Judge, 2017). According to Ali & Anwar (2021) a comparison of the percentage of the number of individuals that must be replaced by an organization in a certain period of time with the average total number of individuals in an organization (Ali & Anwar, 2021). According to Robbins & Judge (2017). Most employees who leave the organization for voluntary reasons can be categorized into avoidable voluntary turnover and unavoidable voluntary turnover. Avoidable voluntary turnover can be caused by reasons such as salary, working conditions, superiors or other organizations that are perceived to be better, while voluntary work transfers that cannot be avoided can be caused by changes in career paths or family factors. The Turnover Intentions discussed in this study are in the context of the voluntary turnover model. There are several factors that affect the turnover rate of an organization, and these factors can come from employees and employers. These factors can be in the form of compensation, benefits, wages, job analysis and so on. if turnover occurs, it causes indirect and direct costs to the organization, which sacrifice human resource costs of training, advertising, retention and loss of productivity (Mahmood Aziz et al., 2021). If turnover occurs, the organization must prepare to replace new employees, which includes training, selection and recruitment) all of these variables will cause enormous costs for the organization (Mahmood Aziz et al., 2021). Employee replacement costs, including segregation, replacement and training costs, are estimated to be between 1.5-2.5 times the employee's annual salary. Likewise, hiring and training replacement employees can cost a company anywhere from 50% to 60% of an employee's annual salary, and the costs don't stop there. In addition, high staff turnover will result in financial losses for the organization. Talent replacement can cost up to 25% of a company's total annual fees as compensation to the company. In addition, employee turnover will be very detrimental to the organization, including money, time, lost productivity and other resources (Al-Suraihi et al., 2021). Although turnover is a cost to an organization, a certain level of turnover is unavoidable, and can even be beneficial to the organization as new people join the organization with new ideas which in the process enrich other organizational activities. A healthy turnover rate is always desired by the top management of an organization to ensure healthy innovative growth of the organization. When turnover is too low, fresh blood and new ideas are lacking and an organization can quickly turn into an aging machine, unable to cope with change (Belete, 2018). Maertz and Griffeth in (Luz et al., 2018) specifically, built a theoretical framework called "eight forces" which can be used to explain why employees make voluntary turnover which is considered important. The eight factors are. The eight “forces” are (a) affective forces—the overall feeling about the organization and being a member of it; (b) contractual forces—feelings of obligation arising from the fulfillment or breach of a psychological contract by the organization; (c) calculative forces—the perception that individuals will be able to achieve their career and life goals, as well as personal values, if they stay in the organization; (d) alternative forces—assessing beliefs about one's own ability to find alternative jobs; (e) behavioral forces—perceived sacrifices associated with leaving the organization; (f) normative forces—the opinions of family members and friends about staying or leaving the current job; (g) moral forces—assessing whether employees tend to stay in one organization or change employers regularly; (h) constituent forces— assessing engagement and commitment with supervisors and co-workers. These eight forces do not appear alone and can interact with each other and can also be multidimensional and can be grouped into organizational, contextual and personal aspects. Figure of this model can be seen in the figure below.



3. Research Method

The research design is a survey whose data will be used for hypothesis testing (Hypotheses Testing). According to (Sekaran & Bougie, 2016), the hypothesis testing research design is used to test the relationship between constructs in research. Through this research, the researcher wanted to test the influence between the variables so that a hypothesis testing research design was used. Data was collected in just one period of time so that the type of data collection was cross sectional (Sekaran & Bougie, 2016). In conducting data analysis, this study used the Structural Equation Modeling (SEM) method. This method is a method used for testing hypotheses which is a combination of path analysis and factor analysis. SEM itself was chosen because it can be used to test complex models simultaneously and also in handling classical assumptions and problems. Several other terms from SEM are Linear Structural Relationship, Latent Variable Analysis, Covariant Structural Analysis, (Hair, et al., 2018). The SEM process includes several steps that must be carried out, namely: 1. Conceptualization of the model In this step, the relationship between variables is carried out. This step is based on a structural model based on the theoretical framework to be tested 2. Preparation of path diagrams In this step, a path diagram is prepared which is a graphical form of the relationship between the variables studied in the model. In this step, the causal path between the variables in the research will be seen, which will then be tested for modeling. 3.Model specifications The next step is related to the specification of the model which describes the characteristics and number of parameters to be estimated. Input data for SEM can be in the form of a correlation matrix or covariance matrix. This is done to obtain clarity regarding causality between latent variables. Covariance data input is used when the purpose of the analysis is to test a model that has received theoretical justification. 4. Model identification The model identification step is needed in the SEM procedure to ensure that the specified model is not an under-identified or unidentified model. An under-identified model is a model with a greater number of estimated parameters than the known data. 5. Parameter estimation This step aims to obtain an estimate of each parameter specified in the model. The significance test is carried out by determining whether the resulting parameters are significantly different from zero. 6. Test fit To ensure that the model in this research is good, a model test is carried out in the analysis. The model in this study was analyzed to ensure goodness of fit. According to Hair et al., (2018), testing the suitability of the goodness of fit model was carried out by looking at several measurement criteria, namely: Absolute Fit Measures Absolute Fit Measures, namely measuring the overall fit model (both structural models and measurement models simultaneously). The criterion for this measurement is to look at the value of: The Likelihood-Ratio Chi Square Statistics The minimum accepted significance levels are 0.05 and 0.01 at the chi-square measurement level, researchers looking for insignificant differences because the test lies between the actual and predicted matrices. The chi-square measurement is of course very dependent on the number of samples. That is why some researchers recommend combining this measurement with other measurements (Hair et al., 2006). 1. Goodness-Fit Index (GFI) The higher the GFI value, the fitter the model is. No value can be used as a reference, but some researchers recommend a GFI value of 0.90 or more. 2. The Root Mean Square Error of Approximation (RMSEA) RMSEA returns values ranging from 0 to 1 and reflects worse fit as the value increases (i.e., values closer to zero reflect less "bad fit"). The calculation of the RMSEA denominator includes the sample size and the df model. Thus, RMSEA tends to value complex models with high df estimates with large samples. It is also less likely to qualify for simpler structural equation models that are estimated with fewer variables to analyze at smaller sample sizes. Incremental Fit Measures Incremental Fit Measures, namely measures to compare the proposed model with other models specified by the researcher. The criteria are by looking at the Normal Fit Index, the Adjusted Goodness of Fit Index the Tucker-Lewis Index (TLI) and the Comparative Fit Index (CFI). Parsimonious Fit Measures Parsimonious Fit Measures, namely making adjustments to the fit measurement so that it can be compared between models with the recommended number of coefficients, namely a lower limit of 1 or an upper limit of 5. To analyze the data, the method used in this study conducted a hypothesis test with a high

The hypothesis in this study will be carried out by examining the influence between variables in this study. To test this relationship Structural Equation Modeling (SEM) is used as an analytical technique with the help of the AMOS program version 25. The hypothesis test in this study uses a 95% degree of confidence where a relationship between variables is considered influential when it has a significant value of less than 0.05

4. Results and Discussion

The results of testing the first hypothesis show that there is no significant effect of Islamic job satisfaction on turnover intention so that the first hypothesis in this study fails to be supported. According to Alferaih et al (2018) that employees develop attitudes towards aspects of work including work, salary, promotions, colleagues, company policies, supervisors, and customers. It was also reported that employees who are satisfied with their ownership tend to have lower switching intentions (Alferaih et al., 2018). However, the results of this study do not show any effect of job satisfaction on turnover intention. Where these results show the size of the Islamic job satisfaction of employees is not a factor that can have an impact on employee turnover intention. This might happen because the answers of the respondents tend to be very homogeneous statistically and the samples come from various banks and also the majority of respondents in this study are employees under the age of 40, where this age still has many opportunities and new challenges in other companies. , so that even if you are satisfied with your current job, you may leave the company when you get a more challenging offer or just want to try a new environment. To test the second hypothesis, it shows that

Islamic job satisfaction affects turnover intention through organizational commitment. The results of this study indicate that high Islamic job satisfaction will be able to encourage high organizational commitment where job satisfaction has been considered a factor influencing organizational commitment where employees who have satisfaction tend to be more committed to the organization (Jehanzeb and Mohanty, 2018). When employees have high commitment, employees will tend to be more attached to the company and will reduce employee turnover intention (Chan & Ao, 2019). This research is in line with research from (Jehanzeb and Mohanty, 2018) and also (Chan & Ao, 2019) which shows that there is an influence from Islamic job satisfaction on commitment, which later this commitment will reduce turnover intention. The results of testing the third hypothesis show that there is no statistically significant effect of reward on turnover intention, however there is a substantial negative effect of reward on turnover intention. This shows that reward is not a factor that can affect the turnover intention of Islamic Sharia bank employees statistically, but substantially there is a negative effect of reward, the lower the turnover of employees. The results show that there is no effect of reward on turnover intention where this can occur due to homogeneity problems and high standard deviations caused by respondents coming from various banks. But substantially it can be said that the results of this study are in accordance with Chen and Ao (2018) dissatisfaction with salary has proven to be the main cause for workers to leave their jobs while employees who receive high pay may feel satisfied with their salary and will feel less attractive. to stop.

The results of testing the fourth hypothesis show that there is an influence from reward on turnover intention through organizational commitment. This shows that when employees feel there is a reward that is considered fair, then this will encourage higher commitment from employees where this high commitment will reduce employee turnover. The results of research from Chan & Ao (2019) and also Ashraf (2020) show that there is an effect of rewards on organizational commitment, which shows that good compensation will encourage better commitment from employees. Employees with high commitment tend to stay with the company Chan & Ao (2019). The results of this study support previous research conducted by Chan & Ao (2019) which showed that there was an effect of reward on turnover intention through organizational commitment. The results of testing the fifth hypothesis show that there is an influence from Islamic Job Satisfaction that has a direct effect on organizational commitment. This shows that the better employees feel Islamic Job Satisfaction, the higher the level of commitment from employees. This can happen because employees who have satisfaction tend to be more committed to the organization (Jehanzeb and Mohanty, 2018). The results of this study are in line with research conducted by Soleman et al (2018) which also shows that Islamic job satisfaction has a positive influence on organizational commitment. The results of testing the sixth hypothesis show that there is a direct effect of rewards on organizational commitment. This shows that the better employees feel employees feel reward, the higher the level of commitment from employees. Salary is an incentive for job performance while salary dissatisfaction from employees often causes adverse job reactions, such as performance impact, slowdown, absenteeism, and job dissatisfaction. Therefore the compensation system is closely related to job satisfaction (Yen et al, 2018). Better compensation helps increase the commitment of employees with the behavior of wanting to stay with the company (Kumari, 2020). The results of testing the last hypothesis show that there is a negative effect of organizational commitment on employee turnover intention. The results of this study indicate that the higher the employee's commitment, the lower the employee's turnover intention. when employees are psychologically attached to an organization, they are less likely to leave the organization. Most research has investigated this relationship in industrial organizational settings and research on the relationship of these two variables is scant in the academic sector (Hussain et al., 2020). The results of this study are in line with the findings of Chan & Ao (2019) which show that employees with high commitment tend to stay with the company.

5. Conclusion

From the results of the analysis, it can be concluded that Islamic job satisfaction and reward do not have a negative direct effect on turnover intention but have a positive effect on organizational commitment. The results of the study also show that Islamic job satisfaction and rewards have a negative indirect effect on turnover intention through organizational commitment. The results of the study also show that there is a direct negative effect of organizational commitment on turnover intention. The results of testing each hypothesis in this study are as follows: 1) The results of this test show that there is no significant effect of Islamic job satisfaction on turnover intention so that hypothesis 1 fails to be supported. 2) The results of this test show that Islamic job satisfaction has an effect on turnover intention through organizational commitment. Based on these results, the second hypothesis in this study can be supported 3) The results of this test show that rewards have no effect on turnover intention. Based on these results, the third hypothesis in this study failed to be supported 4) The results of this test show that rewards have an effect on turnover intention through organizational commitment. Based on these results, the fourth hypothesis in this study can be supported 5) The results of this test show that rewards have a positive and significant effect on organizational commitment. Based on these results, the fifth hypothesis in this study can be supported 6) The results of this test show that rewards have a positive and significant effect on organizational commitment. Based on these results, the sixth hypothesis in this study can be supported 7) The results of this test show that organizational commitment has a negative and significant effect on turnover intention. Based on these results, the seventh hypothesis in this study can be supported

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