

## STRENGTHENING EMPLOYEE RETENTION IN ISLAMIC MICROFINANCE: ANALYZING WORKLOAD, PERCEIVED ORGANIZATIONAL SUPPORT, AND COMMITMENT AT BMT INSTITUTIONS

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**Abstract:** Human resources are an important aspect of an organization that cannot be separated from turnover problems. The high turnover rate remains a serious problem that organizations must minimize. One of the factors that can cause high turnover rates is the employee workload. Despite this, some factors can be highlighted to reduce turnover rates due to high workload, namely, perceived organizational support (POS) and continuance commitment. This study aimed to determine the effect of workload on turnover intention, with perceived organizational support (POS) and continuance commitment as moderating variables. This study used a quantitative method. Data were collected using questionnaires distributed to employees of BMT BIF Yogyakarta. The research respondents were 75 people collected using a saturated sampling method. Data analysis in this study used Structural Equation Modeling (SEM) in the Smart PLS 3.2.9 application. The results of the study show that there is an influence between workload and turnover intention. In addition, the perceived organizational support variable can also moderate the effect of workload on turnover intention, while continuance commitment cannot moderate the effect of workload on turnover intention. The managerial implications lead to the organization's role to always pay attention to the workload assigned to employees and to increase the perceived organizational support for employees so that turnover intention can be minimized.

**Keywords:** *baitul maal wat tamwil (BMT); continuance commitment; perceived organizational support (POS); turnover intention; workload*

**Abstrak:** Sumber daya manusia merupakan salah satu aspek penting dalam organisasi yang tidak terlepas dari masalah turnover. Tingginya angka turnover masih menjadi masalah serius yang harus mampu diminimalisir oleh organisasi. Salah satu faktor yang dapat menyebabkan tingginya angka turnover adalah beban kerja karyawan. Maka dari itu diperlukan faktor untuk menurunkan tingkat turnover akibat tingginya beban kerja yaitu perceived organizational support (POS) dan continuance commitment. Penelitian ini bertujuan untuk mengetahui pengaruh beban kerja terhadap turnover intention dengan perceived organizational support (POS) dan continuance commitment sebagai variabel moderasi. Metode penelitian yang digunakan adalah metode kuantitatif, pengumpulan data dilakukan dengan kuesioner yang dibagikan kepada pegawai BMT BIF Yogyakarta, responden penelitian berjumlah 75 orang dengan menggunakan metode sampel jenuh. Analisis data dalam penelitian ini menggunakan Structural Equation Modeling (SEM) pada aplikasi SmartPLS 3.2.9. Hasil penelitian menunjukkan adanya pengaruh antara beban kerja terhadap turnover intention. Selain itu, variabel perceived organizational support juga mampu memoderasi pengaruh beban kerja terhadap turnover intention, sedangkan continuance commitment tidak mampu memoderasi pengaruh beban kerja terhadap turnover

intention. Implikasi manajerial tersebut mengarah pada peran organisasi untuk selalu memperhatikan beban kerja yang diberikan kepada karyawan dan meningkatkan dukungan organisasi yang dirasakan terhadap karyawan sehingga keinginan untuk berpindah kerja dapat diminimalkan.

**Kata kunci:** *Beban Kerja; Turnover Intention; POS; Continuance Commitment; BMT*

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## INTRODUCTION

Human resources are an important component in achieving the organizational goals. Daffa et al. stated that organizational goals could be achieved if companies pay attention to and maintain their employees properly so that employees will have good qualifications and no desire to leave the organization (turnover intention).<sup>1</sup> Turnover intention refers to an employee's intention to stop working.<sup>2</sup> Turnover remains a problem related to the workforce of an organization.<sup>3</sup>

In Indonesia, the employee turnover rate remains relatively high. The average turnover rate was 8 percent, and the largest turnover rate was in the financial services industry at 12 percent.<sup>4</sup> The latest data from a survey conducted by Mercer Consulting in 2020 found that the level of employees who resigned from the company voluntarily (voluntary turnover) was 7%, and the financial services industry was still the largest industry, experiencing a turnover rate of 14%.<sup>5</sup> According to Maier, the turnover rate is high if it reaches 5% or more.<sup>6</sup>

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<sup>1</sup> Muhammad Irfan Daffa, Moh. Mas'udi, and Ilmi Mu'min Musyrifin, "Leaders and Whistleblowers: Application of Whistleblowing in Islamic Financial Institutions," *Journal of Islamic Economic and Business Research* 2, no. 1 (June 30, 2022), <https://doi.org/10.18196/jiebr.v2i1.50>.

<sup>2</sup> Mudiono, Ika Nurul Qamari, and Heru Kurnianto Tjahjono, "The Meaning of Work Life Enrichment and Its Impact on Turnover Intention," *International Journal of Innovative Research and Scientific Studies* 4, no. 4 (2021): 258–68, <https://doi.org/10.53894/ijirss.v4i4.268>.

<sup>3</sup> Sajjad Nazir et al., "Influence of Organizational Rewards on Organizational Commitment and Turnover Intentions," *Employee Relations* 38, no. 4 (June 6, 2016): 596–619, <https://doi.org/10.1108/ER-12-2014-0150>.

<sup>4</sup> Athika Rahma, "Tren Perekrutan Karyawan Indonesia Bakal Melambat Di 2020," [liputan6.com](http://liputan6.com), 2019.

<sup>5</sup> Muhammad Armedi Eka Purdini Harahap and Alice Salendu, "Peran Perceived Organizational Support Dan Psychological Capital Sebagai Moderator Pada Hubungan Antara Job Insecurity Dan Turnover Intention," *Syntax Literate Jurnal Ilmiah Indonesia* 6, no. 1 (November 20, 2021): 81, <https://doi.org/10.36418/syntax-literate.v6i1.3775>.

<sup>6</sup> Norman R.F Maier, *Psychology In Industry 3Rd Edition* Terjemahan. Boston : The Riverside Press. (Boston: The Riverside Press., 1970).

High turnover intention indicates a discrepancy between employees' expectations and actual conditions.<sup>7</sup> Sutrisno and Indriasari stated that several factors influence the desire to move, one of which is workload. According to the regulation of the Minister of Home Affairs Number 12 of 2008, workload is the amount of work that must be borne by a position/organizational unit and is the product of work volume and time norm.<sup>8</sup> Heavy workloads can cause turnover intention in employees. Therefore, it is necessary to control turnover in organizations with high demand and workload.<sup>9</sup> Zhang et al. stated that to prevent high employee turnover, companies need to increase employee organizational commitment.<sup>10</sup> Robbins and Coulter argued that increasing perceived organizational support within a company can also reduce the level of turnover intention.<sup>11</sup>

Organizational support (perceived organizational Support/POS) can create perceptions among employees that the organization supports them. According to Timorti, employees remain loyal to the organization when they feel that the organization cares about their situation.<sup>12</sup> Organizational support will help employees survive in the organization despite the pressure due to the high workload; thus, the role of POS is needed to minimize turnover intention. In addition to organizational support, the level of employee turnover intention can also be minimized by increasing motivation, one of which is internal motivation, such as commitment to the organization. This research focuses on one form of commitment, namely, continuance commitment.

Meyer and Allen argued that continuance commitment is based on employees' desire to remain in the organization due to a calculation or analysis of gains and

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<sup>7</sup> Muhammad Zakiy, "To Examine Leader-Member Exchange as Moderating Variable on the Influence of Employee Psychological Uncertainty toward Employees' Job Satisfaction and Turnover Intention," *Journal of Leadership in Organizations* 1, no. 1 (April 3, 2019): 29–47, <https://doi.org/10.22146/jlo.43770>.

<sup>8</sup> "The Effect of Workload on Organizational Citizenship Behaviour (OCB) with Work Motivation in Islamic Perspective as a Mediating Variable," *Al Tijarah* 6, no. 1 (2020): 72, <https://doi.org/10.21111/tijarah.v6i1.5091>.

<sup>9</sup> Viona Anin Dwita and Rozikan, "The Effect of Islamic Work Ethics and Affective Commitment on Quality of Work Life and Turnover Intention of Sharia Bank," *Journal of Islamic Economic and Business Research* 2, no. 1 (June 30, 2022): 90–103, <https://doi.org/10.18196/jiebr.v2i1.52>.

<sup>10</sup> "Organizational Commitment, Work Engagement, Person-Supervisor Fit, and Turnover Intention: A Total Effect Moderation Model," *Social Behavior and Personality* 43, no. 10 (2015): 1657–66, <https://doi.org/10.2224/sbp.2015.43.10.1657>.

<sup>11</sup> Ni Komang Astri Pramita Darmika and Anak Agung Ayu Sriathi, "Pengaruh Pengembangan Karier, Komitmen Organisasi Dan Perceived Organizational Support Terhadap Retensi Karyawan," *E-Jurnal Manajemen Universitas Udayana* 8, no. 7 (2019): 4153, <https://doi.org/10.24843/ejmunud.2019.v08.i07.p06>.

<sup>12</sup> Rizky Jati Timorti, "Pengaruh Job Insecurity Dan Beban Kerja Terhadap Turnover Intention Dengan Perceived Organizational Support Sebagai Variabel Pemoderasi (Studi Pada Karyawan BRI Syariah DIY)," *Repository UMY*, 2020.

losses.<sup>13</sup> The existence of workload felt by employees in the organization can cause various problems, such as work stress and fatigue, and even affect turnover intention. Therefore, there is a need for encouragement from employees in the form of continuance commitment. Continuing commitment will help reduce employees' desire to leave the organization due to high workload, a sense of need for work, considerations of profit and loss, and the absence of other job alternatives.

Several previous studies have examined the relationship between workload and turnover intention, who found a positive relationship between workload and turnover intention.<sup>14</sup> However, these studies have not explored the factors that can moderate this relationship in the context of Islamic financial institutions. Therefore, this study contributes to the literature by adding perceived organizational support (POS) and continuance commitment as moderating variables, especially in the context of BMTs, which have different organizational characteristics than other industries. Turnover in BMT tends to be influenced by non-financial factors such as Islamic values and social ties to the community, in contrast to the conventional financial industry, which is more influenced by financial incentives and broader career opportunities.<sup>15</sup> Therefore, this study is crucial for uncovering the unique dynamics that influence employee retention in BMT. Thus, this study not only fills a gap in the literature but also provides more specific practical implications for HR management in BMTs.

The selection of BMT BIF as the object of research was based on several main factors. First, BMT BIF is one of the largest BMTs in Yogyakarta, with a number of members that continues to increase, reaching 46,000 in 2020. Second, with the increase in digital services and competition between financial institutions, both macro and micro, the work pressure for BMT BIF employees has increased, allowing for significant turnover intentions. Third, BMT BIF has a unique organizational structure compared to other Islamic banks because most of its administrators are from the Muhammadiyah organization, a community organization with a very high level of trust from the community.<sup>16</sup> Therefore, this study is important for examining how

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<sup>13</sup> "A Three-Component Conceptualization of Organizational Commitment," *Human Resource Management Review* 1, no. 1 (March 1991): 61–89, [https://doi.org/10.1016/1053-4822\(91\)90011-Z](https://doi.org/10.1016/1053-4822(91)90011-Z).

<sup>14</sup> Francesco Montani et al., "Examining the Inverted U-Shaped Relationship between Workload and Innovative Work Behavior: The Role of Work Engagement and Mindfulness," *Human Relations* 73, no. 1 (January 2020): 59–93, <https://doi.org/10.1177/0018726718819055>.

<sup>15</sup> Qosdan Dawami, Dzuljastri Abdul Razak, and Hamdino Hamdan, "Human Resources and Islamic Microfinance Sustainability: An Empirical Study of Baitul Maal Wat Tamwil in Indonesia," *Journal of Islamic Business and Management (JIBM)* 11, no. 01 (June 30, 2021): 90–104, <https://doi.org/10.26501/jibm/2021.1101-007>.

<sup>16</sup> Zuly Qadir, "Menjaga Marwah Muhammadiyah" (Yogyakarta, 2024).

organizational factors such as POS and continuance commitment play a role in suppressing employee turnover intentions.

The selection of moderating variables, namely perceived organizational support (POS) and continuance commitment, was based on their theoretical relevance in the context of HR in Islamic financial organizations. POS was chosen because social exchange theory shows that perceived organizational support can increase loyalty and decrease turnover intention.<sup>17</sup> Continuance commitment was chosen because commitment based on considerations of profit and loss can be the main factor that keeps employees working despite experiencing high workloads.<sup>18</sup> These two variables are more relevant than other factors, such as intrinsic motivation, because in the Islamic financial industry, economic factors and organizational support play a more dominant role in employees' decisions to stay.

Consequently, the research gap in previous studies prompted researchers to review the effect of workload on turnover intention by adding perceived organizational support and continuance commitment as moderating variables. This study aimed to determine the effect of variables and test the role of moderating variables. This research is expected to increase knowledge and is expected to be one of the input ideas for BMT BIF to determine the next steps.

## LITERATURE REVIEW

### 2.1 Social Exchange Theory

Social exchange theory is one of the most influential theories of organizational behavior.<sup>19</sup> Social exchange theory posits that there is a reciprocal relationship between behavior and the environment, there is a relationship that influences each other (reciprocal).<sup>20</sup> The occurrence of various problems, such as turnover, indicates the need for a balance between what the organization provides to employees and what it demands from them.<sup>21</sup> Social exchange theory implies that employees who are

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<sup>17</sup> R. Eisenberger and F. Stinglhamber, *Perceived Organizational Support: Fostering Enthusiastic and Productive Employees* (Washington DC: American Psychological Association, 2011).

<sup>18</sup> Meyer and Allen, "A Three-Component Conceptualization of Organizational Commitment."

<sup>19</sup> Muhammad Zakiy, "Linking Person Supervisor Fit with Employee Performance and Work Engagement: The Mediating Role of LMX," *Sage Open* 14, no. 3 (July 16, 2024), <https://doi.org/10.1177/21582440241271183>.

<sup>20</sup> Rina Eka Widjayanti, Siswoyo Haryono, and Susanto, "The Mediating Role of Perceived Organization Support on the Effect of Intrinsic and Extrinsic Rewards on Organizational Commitment among the Employees of Madukismo Sugar Factory Yo ... The Mediating Role of Perceived Organization Support on the Effect Of" 45, no. July (2018): 23–31.

<sup>21</sup> Widjayanti, Haryono, and Susanto.



treated well by the company respond with positive behavior.<sup>22</sup> This behavior can be in the form of sincerity in completing the workload.

Accordingly, the treatment given by the organization can be realized by providing support to its employees. The benefits of POS are often understood in terms of the reciprocity of employees who see their superiors support the employee's attitude.<sup>23</sup> Based on social exchange theory, individuals in organizations enter into exchange relationships with other people because of their motivation to obtain rewards.<sup>24</sup> Organizations want employees to work well to generate large profits. In addition, employees want high rewards and welfare in return for their work.<sup>25</sup>

## 2.2 Workload

Workload is a consequence of the activities assigned to workers in an organization.<sup>26</sup> According to the regulation of the Minister of Home Affairs Number 12 of 2008, workload is the amount of work that must be borne by a position/organizational unit and is the product of work volume and time norm. The assigned workload must be proportional to the capabilities possessed and the workload received. A loading level that is too high allows excessive energy use, and overstress occurs, whereas a loading intensity that is too low allows boredom or understress to occur.<sup>27</sup> Workload can be viewed from objective and subjective perspectives.<sup>28</sup> The objective workload is the total time used or the number of activities carried out, whereas the subjective workload is a measure that a person uses of questions about workload submitted, feelings of being overloaded, work pressure, and job satisfaction.<sup>29</sup>

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<sup>22</sup> Zakiy, "Linking Person Supervisor Fit with Employee Performance and Work Engagement: The Mediating Role of LMX."

<sup>23</sup> Rina Eka Widjayanti, Siswoyo Haryono, and Susanto Susanto, "The Mediating Role of Perceived Organization Support on the Effect of Intrinsic and Extrinsic Rewards on Organizational Commitment among the Employees of Madukismo Sugar Factory Yogyakarta," *Journal of Resources Development and Management* 45 (n.d.), <https://www.iiste.org/Journals/index.php/JRDM/article/view/42899>.

<sup>24</sup> Zakiy, "Linking Person Supervisor Fit with Employee Performance and Work Engagement: The Mediating Role of LMX."

<sup>25</sup> Ulfah Kusmarjanti and Helly P Soetjipto, "Dukungan Organisasi Dan Komitmen Organisasi," *Jurnal Kebijakan Dan Administrasi Publik* 11, no. 1 (2007): 27–41.

<sup>26</sup> Nanda Ayu Wardati, "Pengaruh Beban Kerja Terhadap Turnover Intention Dimediasi Oleh Kejenuhan Kerja (Burnout) Sebagai Variabel Intervening Pada Pt. Pulau Baru Group Banjarmasin," *Jurnal Sains Manajemen Dan Kewirausahaan* 2, no. 2 (2018): 117–26.

<sup>27</sup> Wardati.

<sup>28</sup> Agnes Irtikasari Nelly Darmawanti, Eny Rahmawati, and Dina Nurpita Suprawoto, "Hubungan Beban Kerja Terhadap Tingkat Burnout Perawat Pasien Kemoterapi Di Rumah Sakit Panti Nirmala Malang," *Jurnal Keperawatan Florence* 1, no. 1 (2021).

<sup>29</sup> M. Zainal Arifin, Taher Alhabsji, and Hamidah Nayati Utami, "Pengaruh Beban Kerja Dan Kompensasi Terhadap Komitmen Organisasional Dalam Upaya Meningkatkan Kinerja Karyawan (Studi Pada Karyawan Tingkat Pelaksana Perum Jasa Tirta I Wilayah Sungai Brantas Dan Bengawan Solo)," *Jurnal Bisnis Dan Manajemen* 3, no. 2 (2016): 64–76.

### 2.3 Perceived Organizational Support (POS)

Perceived organizational support is a general belief of employees regarding the extent to which organizations appreciate contributions and care about employee welfare.<sup>30</sup> Perceived organizational support is something that every employee expects. Organizational support for employees can include reliable and trustworthy organizations that show interest in their members and pay attention to their welfare.<sup>31</sup> Rhoades and Eisenberger stated that perceived organizational support has several aspects: appreciation for employee contributions, attention, and care for employee welfare.<sup>32</sup> POS in this study was measured using six main indicators developed by Eisenberger et al., namely: (1) appreciation for employee contributions, (2) organizational attention to employee welfare, (3) organizational concern for employee job satisfaction, (4) guarantee of assistance from the organization in dealing with work problems, (5) employee trust in organizational justice, and (6) employee perceptions of policies that support their welfare. These indicators ensured that the POS concept used in this study had a clear scope and could be measured with good validity.<sup>33</sup>

### 2.4 Continuance Commitment

Organizational commitment is an important behavioral dimension that can be used to assess employees' tendency to remain members of the organization.<sup>34</sup> Astuti and Zakiy argued that high commitment to employees influences individual attitudes toward themselves, motivates their behavior in the organization, influences their actions and ambitions, and helps them achieve their set goals.<sup>35</sup> Meyer and Allen believe that continuance commitment refers to the awareness of the costs associated with leaving an organization.<sup>36</sup> Employee considerations are based on the amount of investment that has been given to the company, and there are no alternatives in other companies. If alternatives to working in other companies are limited, employees will

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<sup>30</sup> Robert Eisenberger et al., "Perceived Organizational Support," *Journal of Applied Psychology* 71, no. 3 (August 1986): 500–507, <https://doi.org/10.1037/0021-9010.71.3.500>.

<sup>31</sup> Muhammad Zakiy and Khairiza Ramadhani, "Linking Perceived Supervisor Listening with OCBIP in Islamic Financial Institution: Multiple Mediation Approach," *Journal of Islamic Accounting and Business Research*, May 1, 2024, <https://doi.org/10.1108/JIABR-09-2023-0291>.

<sup>32</sup> Linda Rhoades and Robert Eisenberger, "Perceived Organizational Support: A Review of the Literature," *Journal of Applied Psychology* 87, no. 4 (August 2002): 698–714, <https://doi.org/10.1037/0021-9010.87.4.698>.

<sup>33</sup> "Perceived Organizational Support."

<sup>34</sup> Zhang et al., "Organizational Commitment, Work Engagement, Person–Supervisor Fit, and Turnover Intention: A Total Effect Moderation Model."

<sup>35</sup> Dewi Puji Astuti and Muhammad Zakiy, "Self Efficacy Sebagai Variabel Moderasi Pengaruh Stres Kerja Terhadap Turnover Intention Dan Komitmen Afektif Karyawan Bank Syariah Indonesia," *Jurnal Riset Manajemen & Bisnis* 7, no. 1 (2022): 13–23.

<sup>36</sup> "A Three-Component Conceptualization of Organizational Commitment."

remain highly committed.<sup>37</sup> A form of ongoing commitment is the desire of employees to continue working for the organization because they need the job and cannot do anything else.<sup>38</sup>

## 2.5 Turnover Intention

According to Sukanto et al., turnover intention is the level or intensity of the desire to leave the company.<sup>39</sup> High turnover intention can negatively impact organizations, such as creating instability and uncertainty about the conditions of the existing workforce.<sup>40</sup> In addition, organizations need to pay more to carry out the recruitment, selection, and retraining processes for new employees whose work abilities are not necessarily the same as those of previous employees.<sup>41</sup> Amalia and Zakiy found that there are two kinds of employee turnover in an organization or turnover intention: employees who decide to leave the organization because of their desires (voluntary turnover) and employees who leave the organization due to dismissal or policies taken by the organization (involuntary turnover).<sup>42</sup>

## 2.6 Hypothesis Development

### 2.6.1 Effect of Workload on Turnover Intention

The workload carried by each employee is one of the factors that influences turnover intention.<sup>43</sup> Prasetyo et al. suggested that one way to deal with the workload is to have

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<sup>37</sup> Liza Nora, "Trust, Commitment, and Customer Knowledge: Clarifying Relational Commitments and Linking Them to Repurchasing Intentions," *Management Decision* 57, no. 11 (2019): 3134–58, <https://doi.org/10.1108/MD-10-2017-0923>.

<sup>38</sup> Roberto Goga Parinding, "Analisis Pengaruh Komitmen Afektif, Komitmen Berkelanjutan, Dan Komitmen Normatif Terhadap Kinerja Karyawan Pada PT. Pegadaian (Persero) Cabang Ketapang," *Magistra Jurnal Ilmu Manajemen* 1, no. 2 (2017): 88–107.

<sup>39</sup> Harwin Sukanto et al., "Analisa Pengaruh Komitmen Afektif, Komitmen Normatif, Dan Komitmen Berkelanjutan Terhadap Turnover Intention Di Dragon Star Surabaya," *Urnal Hospitality Dan Manajemen Jasa* 2, no. 2 (2014): 466–78, <https://www.neliti.com/id/publications/83905/analisa-pengaruh-komitmen-afektif-komitmen-normatif-dan-komitmen-berkelanjutan-t#cite>.

<sup>40</sup> Fawzi Rizki Pradana, Heru Kurnianto Tjahjono, and Nuryakin Nuryakin, "Increasing Knowledge Transfer to Employees Through Organizational Justice with Affective Commitment as Mediator," *Jurnal Manajemen Bisnis* 12, no. 2 (2021): Layouting, <https://doi.org/10.18196/mb.v12i2.11397>.

<sup>41</sup> Dewi Puspa Amalia and Muhammad Zakiy, "Working Period as A Moderating Variable of Work Family Conflict, Work Stress, And Turnover Intention on Contraproductive Work Behavior (Case Study on BCA Syariah)," *Perisai : Islamic Banking and Finance Journal* 5, no. 2 (October 16, 2021): 227–46, <https://doi.org/10.21070/perisai.v5i2.1363>.

<sup>42</sup> Donny Agung Harvida and Chandra Wijaya, "Faktor Yang Mempengaruhi Turnover Karyawan Dan Strategi Retensi Sebagai Pencegahan Turnover Karyawan : Sebuah Tinjauan Literatur," *Jurnal Ilmu Administrasi Negara* 16, no. 1 (2020): 13–23.

<sup>43</sup> Putu Intan Tillama and I Made Ady Wirawan, "Hubungan Beban Kerja Dan Kelelahan Kerja Dengan Turnover Intention Pada Pekerja Outsourcing Pt X Tahun 2020," *Archive of Community Health* 8, no. 1 (2021): 155, <https://doi.org/10.24843/ach.2021.v08.i01.p11>.



a clear division of labor and place employees according to their expertise.<sup>44</sup> A workload that is considered burdensome for employees and triggers continuous fatigue increases the chances of employees leaving the company.<sup>45</sup> In line with Pradana et al., workload positively and significantly affects turnover intention. That is, the higher the workload, the higher the turnover intention. Thus, the following hypothesis is proposed:<sup>46</sup>

H1: Workload has a positive effect on turnover intention (TI).

## **2.6.2 The Role of Perceived Organizational Support (POS) in Moderating the Relationship between Workload and Turnover Intention**

Perceived organizational support (POS) is valued as an assurance that assistance will be available from the organization when needed to carry out one's job effectively and to deal with stressful situations.<sup>47</sup> According to Eisenberger and Stinglhamber, POS provides real emotional support when employees face a heavy workload.<sup>48</sup> Eisenberger and Stinglhamber stated that employees with high perceived organizational support would reduce their desire to leave the organization.<sup>49</sup> Individuals who feel supported by those around them believe that their actions are supported by others.<sup>50</sup> Employees whose organizations value their efforts tend to remain and minimize turnover. It can be said that employees with a high workload have the potential to turn over, but the presence of perceived organizational support will help employees deal with the existing workload so that the potential for turnover will decrease. Subsequently, the following hypothesis is proposed:

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<sup>44</sup> Johan Hendri Prasetyo, Joko Ariawan, and Eny Ariyanto, "An Excellent Strategy in Reducing Turnover Intention at Permata Keluarga Bekasi Hospital," *International Journal of Scientific & Technology Research Forum* 10, no. 10 (2021), <https://www.ijstr.org/final-print/jan2021/An-Excellent-Strategy-In-Reducing-Turnover-Intention-At-Permata-Keluarga-Bekasi-Hospital.pdf>.

<sup>45</sup> Gayatri and Muttaqiyatun, "Pengaruh Job Insecurity, Beban Kerja, Kepuasan Kerja Dan Komitmen Organisasi Terhadap Turnover Intention Karyawan Milenial."

<sup>46</sup> "Increasing Knowledge Transfer to Employees Through Organizational Justice with Affective Commitment as Mediator."

<sup>47</sup> Linda Rhoades and Robert Eisenberger, "Perceived Organizational Support: A Review of the Literature," *Journal of Applied Psychology* 87, no. 4 (2002): 698–714, <https://doi.org/10.1037//0021-9010.87.4.698>.

<sup>48</sup> Eisenberger and Stinglhamber, *Perceived Organizational Support: Fostering Enthusiastic and Productive Employees*.

<sup>49</sup> Robert Eisenberger and Florence Stinglhamber, *Perceived Organizational Support: Fostering Enthusiastic and Productive Employees*. (Washington: American Psychological Association, 2011), <https://doi.org/10.1037/12318-000>.

<sup>50</sup> Purbo Jadmiko, "Perceived Social Support as Moderator Variable Between the Attitude of Becoming A Social Entrepreneur (ATB) On Social Entrepreneurial Intention," *Journal of Islamic Economic and Business Research* 1, no. 1 (2021): 86–99, <https://doi.org/10.18196/jiebr.v1i1.11703>.

H2: Perceived organizational support (POS) is able moderates the positive relationship between workload and turnover intention.

### **2.6.3 The Role of Continuance Commitment in Moderating the Relationship between Workload and Turnover Intention**

Workload can affect various factors within the scope of human resources, one of which is organizational commitment.<sup>51</sup> There are three dimensions of organizational commitment, one of which is continuance. Continuing commitment refers to an employee's awareness that they need a job. A high workload can influence employee turnover intention. However, employees with high continuance commitment will remain in the organization even if the workload they receive is high because they have a sense of need for the job. In addition, the many benefits of the organization also make employees stay in the organization and reduce turnover intention. Consequently, the third hypothesis is as follows:

H3: Continuance commitment moderates the positive relationship between workload and turnover intention.

## **METHODS**

### **3.1 Samples and Procedures**

This quantitative study was conducted at BMT BIF Yogyakarta using a saturated sampling technique. The variables used in this study were workload, turnover intention, perceived organizational support, and continuance commitment. The research questionnaire was distributed offline to all BMT BIF offices, with a total of 76 respondents. However, out of a total of 76 employees, only 75 responses could be processed because one questionnaire was not submitted. In this study, data validation was performed in several stages. First, an initial check was conducted to identify the completeness of the respondents' answers. Second, data with incomplete or inconsistent answers were eliminated before further analysis. Third, an outlier detection method was used to ensure that there was no extreme data that could affect the results of the analysis. The data were then processed using the SmartPLS application by testing the outer and inner models. The respondents in this study consisted of 75 employees of BMT BIF Yogyakarta with an age range of 25-45 years, the majority of whom had work experience between 3-5 years, and most of whom held positions as marketing staff and some as tellers/finance staff. This information is important for understanding how work experience and position in the organization

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<sup>51</sup> Sutrisno and Indriasari, "The Effect of Workload on Organizational Citizenship Behaviour (OCB) with Work Motivation in Islamic Perspective as a Mediating Variable."

can affect perceptions of workload, organizational support, and ongoing commitment.

### 3.2 Measurement

The research questionnaire was measured using a Likert scale of 1-5. The scale was as follows: 5 = strongly agree, 4 = agree, 3 = neutral, 2 = disagree, and 1 = strongly disagree. In addition, this study had four variables to be measured. The first was the workload variable, measured using 6-item statements.<sup>52</sup> The turnover intention variable was measured using five statements.<sup>53</sup> Perceived organizational support was measured by 6 statement items developed by Eisenberger et al., and continuance commitment was measured by 7 statement items.<sup>54</sup>

## RESULTS

### 4.1 Validity Test

This test was used to determine the accuracy of the instrument. The validity test in this study was based on convergent and discriminant validity values. The convergent validity test can be measured by calculating the factor loading value. The standard factor loading value is 0.5–0.6.<sup>55</sup> If the loading factor value is <0.6, then the construct cannot be used.

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<sup>52</sup> Timorti, "Pengaruh Job Insecurity Dan Beban Kerja Terhadap Turnover Intention Dengan Perceived Organizational Support Sebagai Variabel Pemoderasi (Studi Pada Karyawan BRI Syariah DIY)."

<sup>53</sup> Harwin Sukamto et al., "Analisa Pengaruh Komitmen Afektif, Komitmen Normatif, Dan Komitmen Berkelanjutan Terhadap Turnover Intention Di Dragon Star Surabaya," *Journal of Chemical Information and Modeling* 53, no. 9 (2013): 1689–99.

<sup>54</sup> Rhoades and Eisenberger, "Perceived Organizational Support"; Sukamto et al., "Analisa Pengaruh Komitmen Afektif, Komitmen Normatif, Dan Komitmen Berkelanjutan Terhadap Turnover Intention Di Dragon Star Surabaya," 2014; Sukamto et al., "THE ROLE OF MUSAWAH (SYMMETRIC) INFORMATION PARTNERSHIP ON FINANCIAL PERFORMANCE OF SHARI'A BPR," *INTERNATIONAL JOURNAL OF ECONOMICS MANAGEMENT AND ACCOUNTING* (PO BOX 70 PETALING JAYA, SALANGER, 46700, MALAYSIA: IIUM PRESS, 2023).

<sup>55</sup> Joseph F. Hair et al., "Mirror, Mirror on the Wall: A Comparative Evaluation of Composite-Based Structural Equation Modeling Methods," *Journal of the Academy of Marketing Science* 45, no. 5 (September 16, 2017): 616–32, <https://doi.org/10.1007/s11747-017-0517-x>.

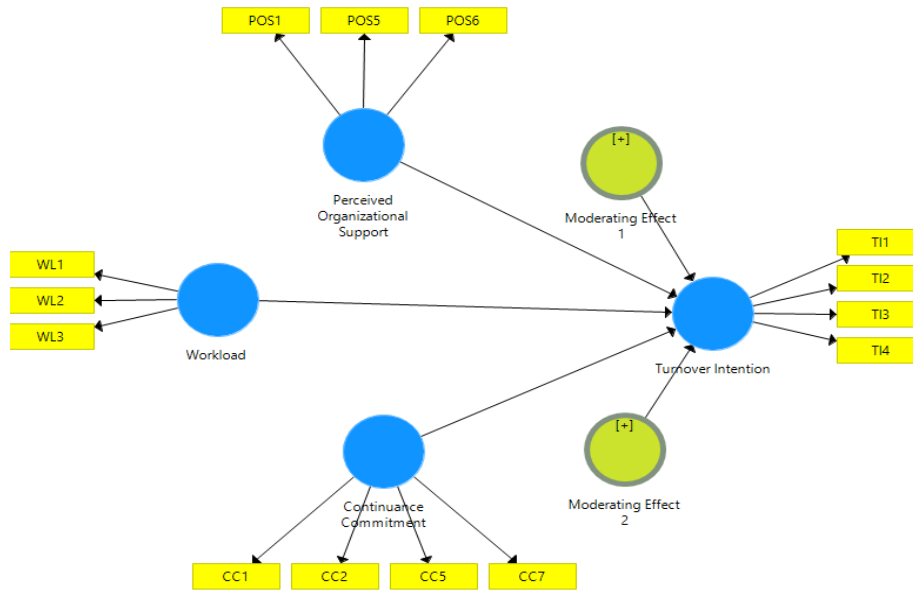


Figure 1. Output Outer Model  
Source: Processed primary data (2024)

Figure 1 shows that the convergent validity value has been met because all indicators have a loading factor value of  $> 0.6$  and an AVE value above 0.5. Several indicators with a loading factor value of  $< 0.6$  were eliminated from the research model, resulting in the output shown in the figure above. Several indicators were removed from the analysis because they had loading factor values below the threshold of 0.6. The removed indicators included W4, W5, W6, POS2, POS3, POS4, CC3, CC4, CC6, and TI5. This removal was performed to increase construct validity and ensure that only indicators that strongly contributed to the variables were retained. There are three indicators of workload variables, four indicators of turnover intention variables, three of perceived organizational support variables, and four of continuance commitment variables. The AVE values for each variable are presented in Table 1.

Table 1. Average Variance Extracted

Constructs	Nilai AVE	Results
Workload	0.721	Valid
Turnover Intention	0.753	Valid
Perceived Organizational Support	0.577	Valid
Continuance Commitment	0.526	Valid

Source: Processed primary data (2024)

## 4.2 Discriminant Validity

The discriminant validity test was calculated using the value of cross-loading and Average Variance Extracted (AVE). The standard cross-loading value is  $> 0.7$ , while the Average Variance Extracted (AVE) is  $> 0.5$ . A measurement model is declared valid if it meets the requirements of convergent and discriminant validity. The discriminant validity values are presented in Table 2.

Table 2. Discriminant Validity

Constructs	Workload	Continuance Commitment	Perceived Organizational Support	Turnover Intention
Workload	0.849			
Continuance Commitment	-0.058	0.726		
Perceived Organizational Support	-0.124	0.244	0.759	
Turnover Intention	0.411	-0.267	-0.267	0.868

Source: Processed primary data (2024)

### 4.3 Reliability Test

As shown in Table 3, a reliability test was used to determine the consistency of the measuring instruments. Testing was measured using two criteria: Cronbach's alpha and the composite reliability of the indicator block that measures the constructs. The alpha value must be greater than 0.6, and the composite reliability value must be greater than 0.7.<sup>56</sup>

Table 3. Composite Reliability and Cronbach Alpha

Constructs	Composite Reliability	Cronbach Alpha	Results
Workload	0.886	0.810	Reliable
Turnover Intention	0.924	0.890	Reliable
Perceived Organizational Support	0.801	0.647	Reliable
Continuance Commitment	0.816	0.707	Reliable

Source: Processed primary data (2024)

### 4.4 Inner Model Test (Structural Model)

After conducting validity and reliability tests, no problems were found, and all data were declared valid and reliable. The next step was to test the relationship between the variables. The structural or inner model evaluation in PLS was assessed using the R-square table, as presented in Table 4.

Table 4. R-Square Value

Variable	R-Square
Turnover Intention	0.304

Source: Processed primary data (2024)

Table 4 shows that the R-squared value for turnover intention is 0.304, which means that the workload variable has a 30.4% influence on employee turnover intention, while 69.6% is influenced by other variables not measured in this study.

<sup>56</sup> J. M Hartono and W Abdillah, *Konsep Aplikasi PLS (Partial Least Square) Untuk Penelitian Empiris, Edisi Pertama. Cetakan Kedua* (Yogyakarta: BPFE, 2014).



## 4.5 Hypotheses Tests

In testing this hypothesis, three points must be considered in the structural test with bootstrapping, where the original sample ( $\beta$ ) is used to see the effect of the direction of the relationship between constructs, the T-statistic, which functions to measure the level of significance in the hypothesis, and the P-value, which is used to measure the significance level of the hypothesis with different significance levels. The results of the hypothesis testing are shown in Table 5.

Table 5. Hypothesis Testing Results

	Original Sample	T-Statistic	P-Value
Workload $\rightarrow$ Turnover Intention	0.408	3.610	0.000
POS*Workload $\rightarrow$ Turnover Intention	-0.205	1.926	0.055
Continuance Commitment*Workload $\rightarrow$ Turnover Intention	-0.010	0.073	0.942

Source: Processed primary data (2024)

Table 5 shows that Hypothesis 1 states that workload has a positive effect on turnover intention. These results are indicated by the original sample value of 0.408, which indicates a positive effect. The T-statistic value is  $3.610 > 1.65$ , so the effect is significant, and the p-value is  $0.000 < 0.1$ , indicating that the first hypothesis is supported.

Hypothesis 2 states that perceived organizational support moderates the positive effect of workload on turnover intention. These results are indicated by the original sample value of -0.205, which indicates a negative effect. The T-statistic value is  $1.926 > 1.65$ , so the effect is significant, and the p-value is  $0.055 < 0.1$ , indicating that the second hypothesis is supported.

Hypothesis 3 states that continuance commitment does not moderate the positive effect of workload on turnover intention. These results are indicated by the original sample value of -0.010, which indicates a negative effect. The T-statistic value is  $0.073 < 1.65$ , so the effect is insignificant, and the p-value is  $0.942 > 0.1$ , indicating that the third hypothesis is not supported.

## DISCUSSION

The first hypothesis testing showed that workload positively affected turnover intention. This means that an increase in workload increases turnover intention and vice versa. The results of this study support previous research conducted by Montani et al., who stated that workload has a significant positive effect on turnover

intention.<sup>57</sup> Employees' desire to leave an organization is due to the provision of a workload that is too high. If the organization provides excessive work in the form of high targets, inappropriate time to complete work, and lack of rest time, the employee's desire to leave the organization will increase.

Based on testing the second hypothesis, the results of this study indicate that perceived organizational support is able to moderate the positive effect between workload and turnover intention. The effect of perceived organizational support or organizational support as a moderating variable shows results that weakens the positive effect of workload on turnover intention. This shows that organizational support can minimize turnover intention due to a high workload. The results of this study indicate a novelty from previous research conducted by Timorti, which stated that Perceived Organizational Support does not moderate the positive effect of workload on employee turnover intention of BRI Syariah DIY.<sup>58</sup>

This study proves the importance of organizational support for employees in reducing turnover intention. The impact of work with characteristics full of time pressure, deadlines, and workload that is not balanced with working time often causes the desire to leave work or separate from the organization (turnover intention).<sup>59</sup> This impact can be minimized by raising employees' positive perceptions of organizational support (perceived organizational support). Perceived organizational support arises when the organization provides support to employees by providing assistance when facing problems, rewarding employee work performance, caring about employee job satisfaction, and so on, manifested as a form of organizational obligations and responsibilities to employees for the work provided. This research strengthens the social exchange theory, which explains that a person will provide compensation according to what they receive.<sup>60</sup> In this case, employees who feel high organizational support will increase their willingness to help the organization achieve its goals.<sup>61</sup>

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<sup>57</sup> Examining the Inverted U-Shaped Relationship between Workload and Innovative Work Behavior: The Role of Work Engagement and Mindfulness, *Human Relations*, vol. 73, 2020, <https://doi.org/10.1177/0018726718819055>.

<sup>58</sup> Timorti, "Pengaruh Job Insecurity Dan Beban Kerja Terhadap Turnover Intention Dengan Perceived Organizational Support Sebagai Variabel Pemoderasi (Studi Pada Karyawan BRI Syariah DIY)."

<sup>59</sup> Widia Sri Ardias, "Peran Perceived Organizational Support Sebagai Moderator Pada Hubungan Job Stress Dengan Intensi Turnover," *Al-Qalb: Jurnal Psikologi Islam* 9, no. 1 (2019): 20-31, <https://doi.org/10.15548/alqalb.v9i1.850>.

<sup>60</sup> Muhammad Zakiy and Muhsin Haryanto, "Linking of Service Quality and Switching Costs with Turnover Intentions: The Mediating Role of Customer Loyalty," in *Proceedings of the 4th International Conference on Sustainable Innovation 2020-Accounting and Management (ICoSIAMS 2020)*, vol. 201 (Paris, France: Atlantis Press, 2021), 29-37, <https://doi.org/10.2991/aer.k.210121.005>.

<sup>61</sup> Robert Eisenberger et al., "Reciprocation of POS," *Journal of Applied Psychology*, 2001.

Additionally, the third hypothesis testing shows that continuance commitment does not moderate the positive effect of workload on turnover intention. This shows whether or not an employee's continuance commitment increases, which affects the positive effect of workload on turnover intention. Employees with a high workload in the organization and ongoing commitment do not necessarily make the workload they receive a reason to leave. The workload felt by employees is the limit of the ability of employees so that the extra benefits obtained from the organization do not increase the limits of their abilities, which in the end cannot reduce the employee's turnover intention.

Several alternative arguments can explain the unsupported Hypothesis 3. The first assumption based on the demographic data of the respondents in this study is that the majority of employees who filled out the questionnaire had a length of service between 6-10 years. These results suggest that employees have an affective commitment. According to Parinding, the length of service in an organization is very positively related to affective commitment.<sup>62</sup> Affective commitment refers to a condition in which employees have a sense of attachment to the organization, such that they will maintain their membership in the organization. Employees with affective commitment tend to stay in an organization because they agree with its goals and values. This means that employees are comfortable with the organization, so even when there is a high workload, they will remain in the organization and not choose to leave.

Continuance commitment is related to losses incurred when leaving the organization and economic matters. In addition, competitive labor market conditions may cause economic factors to be insufficient to keep employees employed if they perceive the workload as too heavy. It is no longer only related to economic value but has reached the stage of how employees can improve their abilities because of the high level of competition in the current era. The longer employees carry out the assigned tasks. They gain work experience, skills, and knowledge. The measure of the length of service that an employee has can help better understand their duties in a job and obtain better work results.

## CONCLUSION

This study provides valuable insights into the dynamics of employee turnover intention in the context of Islamic microfinance institutions, specifically examining the case of Micro Finance in Indonesia. The findings revealed a significant positive relationship between workload and turnover intention, highlighting the critical role

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<sup>62</sup> Parinding, "Analisis Pengaruh Komitmen Afektif, Komitmen Berkelanjutan, Dan Komitmen Normatif Terhadap Kinerja Karyawan Pada PT. Pegadaian (Persero) Cabang Ketapang."

of workload management in employee retention strategies. Notably, this study demonstrates the moderating effect of Perceived Organizational Support (POS) on this relationship, where POS weakens the positive impact of workload on turnover intention. This underscores the importance of organizational support in mitigating the negative effects of high workload on employee retention. Interestingly, continuance commitment did not show a significant moderating effect on the workload turnover intention relationship, suggesting that the economic and perceived costs associated with leaving the organization may not be sufficient to counteract the impact of a high workload on turnover intentions. These findings contribute to the existing literature on organizational behavior and human resource management in Islamic financial institutions, offering practical implications for managers in addressing turnover issues in the banking sector. This study emphasizes the need for organizations to not only manage workload effectively but also foster a supportive organizational environment to enhance employee retention. Future research should explore these relationships in diverse organizational contexts and consider additional factors that may influence the complex dynamics of employee turnover in the rapidly evolving Islamic finance landscape.

In relation to the findings of this study, there are several strategies that BMT managers can apply to increase organizational support and reduce employees' intention to leave. These strategies include implementing flexible work policies to reduce workload pressures, providing Islamic values-based employee welfare programs such as tahsin and spiritual mentoring programs, increasing employee involvement in decision-making so that they feel more valued by the organization, and developing long-term loyalty-based incentive schemes to strengthen sustainability commitments.

## **DISCLOSURE**

### **Ethical Statement**

This study was conducted with the approval of BMT BIF, and data collection was carried out with the consent of relevant stakeholders.

### **Conflicts of Interest**

There is no conflict of interest regarding the publication of this paper

### **Funding Statement**

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### **Disclaimer Statement**

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### **Author Contribution**

Laila Khoirunisa made the primary contribution in conceptualizing the research, drafting the manuscript, and collecting data. Muhammad Zakiy contributed to data analysis and the development of the research methodology. Purbo Jadmiko conducted the literature review and edited the manuscript. Ardian Samsuddin contributed to the interpretation of the results and addressed revisions.

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