


**THE MEDIATING ROLE OF ISLAMIC JOB SATISFACTION ON RELATIONSHIP OF ISLAMIC WORK ETHICS ON INTENTION TO LEAVE**

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ARTICLE INFO	ABSTRACT
<p><b>Article history:</b></p> <p><b>Received</b> 20 February 2023</p> <p><b>Accepted</b> 22 May 2023</p>	<p><b>Purpose:</b> This study aims to explore the effect of Islamic work ethics on intention to leave. This study also examines the indirect effect of Islamic work ethics on intention to leave using Islamic job satisfaction as a mediator.</p>
<p><b>Keywords:</b></p> <p>Islamic; Ethic; Intention to Leave; Job Satisfaction; Maluku.</p>	<p><b>Design/methodology/approach:</b> This study used a saturated sampling technique with a sample size of the 77 employee at all Islamic banks in Ternate City, North Maluku Province. SEM-PLS is used to test the hypothesis.</p>
	<p><b>Findings:</b> The study results found that Islamic work ethics had a negative and significant effect on intention to leave; Islamic work ethics also had a positive and significant effect on Islamic job satisfaction. Islamic job satisfaction has a negative and significant effect on intention to leave. Islamic job satisfaction partially mediates the influence of Islamic work ethics on intention to leave.</p> <p><b>Research limitations/implications:</b> Sources of reference regarding Islamic job satisfaction are still conceptual and very limited are the results of research on Islamic job satisfaction in field of management and organization.</p> <p><b>Practical implications:</b> This research generates theoretical findings in strategic human resource management science which states that values of Islamic work ethics and Islamic job satisfaction will generate benefits for all organizational stakeholders.</p> <p><b>Social Implications:</b> Values in Islamic job satisfaction and Islamic work ethics will be able to guide a Muslim individual in working from values related to his relationships with fellow humans and values in behavior that in essence humans are created to serve Allah and as the caliph of Allah. as well as to prosper the earth.</p> <p><b>Originality/value:</b> This research employ Islamic job satisfaction as a mediating variable. Unlike job satisfaction in general, Islamic job satisfaction has several aspects (<i>ruhiyyah, aqliyyah, nafsiyyah</i> and <i>jasadiyyah</i>) to obtain job satisfaction</p> <p>Doi: <a href="https://doi.org/10.26668/businessreview/2023.v8i5.2066">https://doi.org/10.26668/businessreview/2023.v8i5.2066</a></p>

**A FUNÇÃO MEDIADORA DA SATISFAÇÃO ISLÂMICA NO TRABALHO SOBRE A RELAÇÃO DA ÉTICA ISLÂMICA NO TRABALHO COM A INTENÇÃO DE SAIR**

**RESUMO**

**Objetivo:** O objetivo deste estudo é explorar o efeito da ética islâmica no trabalho sobre a intenção de sair da empresa. O estudo também examina o efeito indireto da ética islâmica do trabalho sobre a intenção de sair usando a satisfação islâmica no trabalho como mediadora.

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**Projeto/metodologia/abordagem:** Este estudo usou uma técnica de amostragem saturada com um tamanho de amostra de 77 funcionários de todos os bancos islâmicos na cidade de Ternate, província de Maluku do Norte. O SEM-PLS é usado para testar a hipótese.

**Conclusões:** Os resultados do estudo revelaram que a ética islâmica no trabalho teve um efeito negativo e significativo sobre a intenção de sair; a ética islâmica no trabalho também teve um efeito positivo e significativo sobre a satisfação islâmica no trabalho. A satisfação islâmica com o trabalho tem um efeito negativo e significativo sobre a intenção de sair. A satisfação islâmica no trabalho medeia parcialmente a influência da ética islâmica no trabalho sobre a intenção de sair.

**Limitações/implicações da pesquisa:** As fontes de referência sobre a satisfação islâmica no trabalho ainda são conceituais e os resultados da pesquisa sobre a satisfação islâmica no trabalho no campo da administração e organização são muito limitados.

**Implicações práticas:** Esta pesquisa gera descobertas teóricas na ciência da gestão estratégica de recursos humanos, que afirma que os valores da ética islâmica no trabalho e a satisfação islâmica no trabalho gerarão benefícios para todas as partes interessadas da organização.

**Implicações sociais:** Os valores da satisfação islâmica no trabalho e da ética islâmica no trabalho poderão orientar um indivíduo muçulmano no trabalho a partir de valores relacionados a seus relacionamentos com outros seres humanos e valores de comportamento que, em essência, os seres humanos foram criados para servir a Alá e como califa de Alá, bem como para prosperar na Terra.

**Originalidade/valor:** Esta pesquisa emprega a satisfação islâmica no trabalho como variável mediadora. Diferentemente da satisfação no trabalho em geral, a satisfação no trabalho islâmica tem vários aspectos (ruhiyyah, aqliyyah, nafsiyyah e jasadiyyah) para obter satisfação no trabalho

**Palavras-chave:** Islâmicos, Ética, Intenção de Sair, Satisfação no Trabalho, Maluku.

## EL PAPEL MEDIADOR DE LA SATISFACCIÓN LABORAL ISLÁMICA EN LA RELACIÓN DE LA ÉTICA LABORAL ISLÁMICA CON LA INTENCIÓN DE ABANDONAR EL TRABAJO

### RESUMEN

**Objetivo:** El objetivo de este estudio es explorar el efecto de la ética laboral islámica en la intención de abandonar el trabajo. El estudio también examina el efecto indirecto de la ética laboral islámica sobre la intención de abandonar el trabajo utilizando la satisfacción laboral islámica como mediador.

**Diseño/metodología/enfoque:** En este estudio se utilizó una técnica de muestreo saturado con una muestra de 77 empleados de todos los bancos islámicos de la ciudad de Ternate, provincia de Maluku del Norte. Para probar la hipótesis se utiliza SEM-PLS.

**Conclusiones:** los resultados del estudio revelan que la ética laboral islámica tiene un efecto negativo y significativo en la intención de abandonar el trabajo; la ética laboral islámica también tiene un efecto positivo y significativo en la satisfacción laboral islámica. La satisfacción laboral islámica tiene un efecto negativo y significativo en la intención de abandonar el trabajo. La satisfacción laboral islámica media parcialmente la influencia de la ética laboral islámica en la intención de abandonar el trabajo.

**Limitaciones/implicaciones de la investigación:** Las fuentes de referencia sobre la satisfacción laboral islámica siguen siendo conceptuales y los resultados de la investigación sobre la satisfacción laboral islámica en el ámbito de la gestión y la organización son muy limitados.

**Repercusiones prácticas:** Esta investigación genera resultados teóricos en la ciencia de la gestión estratégica de los recursos humanos, según los cuales los valores de la ética laboral islámica y la satisfacción laboral islámica generarán beneficios para todas las partes interesadas de la organización.

**Implicaciones sociales:** Los valores de la satisfacción laboral islámica y la ética laboral islámica podrán guiar a un individuo musulmán en el trabajo a partir de valores relacionados con sus relaciones con otros seres humanos y valores de comportamiento que, en esencia, los seres humanos fueron creados para servir a Alá y como califa de Alá, así como para prosperar en la tierra.

**Originalidad/valor:** Esta investigación emplea la satisfacción laboral islámica como variable mediadora. A diferencia de la satisfacción laboral en general, la satisfacción laboral islámica tiene varios aspectos (ruhiyyah, aqliyyah, nafsiyyah y jasadiyyah) para lograr la satisfacción laboral

**Palabras clave:** Islámico, Ética, Intención de Abandonar, Satisfacción Laboral, Maluku.

## INTRODUCTION

Voluntary intention to leave is a major problem for companies in many countries in world. The 5 countries with highest voluntary intention to leave are Philippines 15,5%, Indonesia 15,8%, Romania 16,5%, Venezuela 16,7%, Argentina 16,8% having the average Global intention to leave of 9,1% (Gutmann, 2016). Voluntary intention to leave also occurs in banking industry in Indonesia with an average employees' intention to leave rate of 5% in 2009, which increased 10% in 2012. Piracy occurs because of imbalance amount of demand. As a result, there is frequent movement from one Islamic bank to another (Karim Business Consulting, 2012).

The PriceWaterhouse Coopers (PwC) Indonesia survey (2012) concluded that employees' intention to leave rate in banking sector in Indonesia has reached 15%. PwC Indonesia showed a tendency of human resources banking industry to move to another companies. The 54% of respondents wanted to move for a better compensation package; while 37% of respondents said they wanted to move for advancement or better career prospects and remaining 4% each expressed dissatisfaction with their boss's leadership style. Other reason is due to one's intention to have more challenging role. PwC claims that survey results represent 80% of assets of Indonesian banking industry ([www.finansial.bisnis.com](http://www.finansial.bisnis.com)). The OJK (Otoritas Jasa keuangan/ Financial Services Authority) report in 2016 stated that voluntary intention to leave rate of Indonesian banking sector has reached 5-15% per year (OJK, 2016).

There have been some previous researches in Indonesia regarding intention to leave to analyze the factors that influence the intention to leave (Rokhman and Omar; 2008; Hayati and Caniago, 2012; and Ary et al., 2020). Some factors studied organizational commitment, Islamic work ethics, job satisfaction, intrinsic motivation, leadership style and organizational perception support. The researchers in Indonesia have examined various factors that influence intention to leave and provide recommendations to companies in order to reduce the intention to leave. However, as far as the researcher has concerned, there has not been any research to use mediation of Islamic job satisfaction on the effect of Islamic work ethics on intention to leave (Qaralleh et al. 2023). Some researchers found different research results, Khan et al. (2015) and Marri et al. (2012) stated that Islamic work ethics has a negative and significant effect on intention to leave. Adversely, Yousef (2001); Rokhman and Omar (2008); Ajmal and Irfan (2014); Sadozai et al. (2013), and Moradzadeh et al. (2015) concluded that Islamic work ethics has a negative but insignificant effect on intention to leave.

This research was conducted to fill the gaps of aforementioned research results by employing Islamic job satisfaction as a mediating variable. Unlike job satisfaction in general, Islamic job satisfaction has several aspects (*ruhiyyah*, *aqliyyah*, *nafsiyyah* and *jasadiyyah*) where each aspect is provided to obtain job satisfaction and is more appropriately used for Muslim employees who rely on *ruhiyyah* job satisfaction as the highest entity in achievement of job satisfaction. In addition, conventional job satisfaction (Sasi Kumar and Sujatha, 2023) variables which are generally used refer to human thinking and have not been able to reach spiritual job satisfaction so it is not appropriate to measure job satisfaction of Muslim employees or Islamic institutions in Muslim-majority countries. Therefore, this research was conducted in Islamic banks to examine the role of Islamic job satisfaction in mediating the influence of Islamic work ethics on intention to leave.

## **THEORY AND HYPOTHESES**

The intention to leave is an enthusiasm and deliberation conveyed to leave the company in the near future (Mobley, 1977). The intention to leave variable in this study refers to Kumar and Govindarajo (2014) which consists of three indicators, namely: 1) perceived alternative job opportunities; 2) job expectations, and: 3) intention to leave.

### **Islamic Work Ethic**

Quddus et al. (2009) stated that a person's religious beliefs influence their understanding of ethics; thus, people describe their beliefs and thoughts in understanding and practicing ethics on a regular basis in their life and business which describes their religious experiences, morals and beliefs. The source of Islamic work ethics is Al-Qur'an and Hadith of Prophet Muhammad. Djakfar (2012) explained the advantages of Islamic work ethics which are not limited to mutual respect which outwardly looks good, but also describes the inner heart, namely the heart (*qalb*). This behavior is seen in one's sincerity that is the traits of avoiding envy and jealousy. This is the advantage to teach morality in Islam, which teaches human beings to behave in accordance to provisions of Shari'a, both physically and mentally (*tazkiyah al-dhar wa al-qalb wa batn*). Viewed from perspective of ethical teachings (morals) in Islam, principally humans are required to do good to themselves, as well as to fellow humans, their natural environment and to God as his Creator. If humans have done well to last three (externally), then it can say that actually humans have done well to themselves (Djakfar, 2012).

Islamic work ethics also determine how individuals in organizations respond to keep staying with an organization. However, there are contradictions in the results of previous studies, Khan et al. (2015) and Marri et al (2012) stated that Islamic work ethics have a negative and significant effect on intention to leave. Adversely, Yousef (2002); Rokhman and Omar (2008); Ajmal and Irfan (2014); Sadozai et al. (2013), and Moradzadeh et al. (2015) concluded that Islamic work ethics have a negative but insignificant effect on intention to leave.

Based on description of theory and empirical studies, hypothesis is formulated below.

H<sub>1</sub>. Islamic work ethic has a negative effect on intention to leave.

### **Islamic Job Satisfaction**

Islamic job satisfaction is very important to be applied in Islamic banking because the satisfied attitude is manifested is not merely pursuing material life, but it is also oriented towards spiritual satisfaction, namely seeking prosperity in world and happiness in hereafter. The satisfied attitude manifested by this employee to realize his personal goal as a servant of Allah or caliph on earth and surrounding environment, namely mutual prosperity. The concept of job satisfaction refers to interpretation of Imam Al-Ghazali (2001) regarding the values of human creation in Islam related to two factors, namely, 1) the body, and 2) spirit. Furthermore, it was developed by Halimatus Saadiah and Baharom (2014) into Islamic job satisfaction variables. The spirit factor above is divided into 3 Islamic job satisfaction indicators, namely, a) *ruhiyyah* job satisfaction; b) *aqliyyah* job satisfaction, and; c) *nafsiyyah* job satisfaction. While the body factor is a physical job satisfaction. This *ruhiyyah* (spiritual) job satisfaction is manifested by employees to satisfy their natural will as a human being, namely the goal of human creation in which humans must obey Allah's orders and increase His pleasure. The effort in making employees to always be connected to Allah is enhanced so that spiritual job satisfaction will be achieved. This is manifested into various programs which are carried out by Islamic banks to get closer to their creators. This approach can be done by: getting employees accustomed to praying in congregation, doing *dzikir*, listening to religious lectures, teaching the *qur'an*, and giving donation. *Aqliyyah* (intellectual) job satisfaction refers to recognition of employees' intellectual and knowledge. The higher *aqliyyah* job satisfaction employees have frequency of involving employees into various deliberations, discussions and decision making is higher. *Nafsiyyah* (social) job satisfaction is an element of employees' social interaction between colleagues and leaders. This *nafsiyyah* job satisfaction values are a building that reinforces one another in organization. *Nafsiyyah* job satisfaction will increase if there is

adequate support from leadership level one of which can be seen from leaders' attitude who always hears the complaints of his employees. Other example can be seen from colleagues' assistance and cooperation which later promote work comfort. Meanwhile, *jasadiyyah* (material) job satisfaction comes from salaries, benefits, promotions and promotion justice the employees get.

The findings of study of Islamic work ethics on job satisfaction state that individuals who perceive higher values in Islamic work ethics are predicted to have higher job satisfaction. On other hand, individuals who underestimate the values of Islamic work ethics are predicted to have lower job satisfaction (Mohamed et al., 2014). This is supported by other researchers stating that Islamic work ethics is positively and significantly related to job satisfaction (Yousef, 2001; Rokhman and Omar, 2008; Hayati and Caniago, 2012; Marri et al., 2012; Zaman et al., 2013; Ajmal and Irfan. 2014, and; Khan et al., 2015; ).

Many other researchers have concluded that job satisfaction is negatively and significantly related to intention to leave (Hellman 1997; Lam et al., 2001; Van Dick et al., 2004; Rahman et al., 2008; Lambert and Hogan 2009; Egan et al., 2009; Salleh et al., 2012; Iqbal et al., 2014; Husain et al., 2015, and; Abbasi, 2015). However, researchers rarely conclude the results of Islamic job satisfaction studies on intention to leave. A recent study conducted by Soleman et al. (2020) also concluded the same result that Islamic job satisfaction has a significant effect on intention to leave.

Based on description of theory and empirical studies, hypotheses are formulated as follows:

H<sub>2</sub>. Islamic work ethics have a positive effect on Islamic job satisfaction.

H<sub>3</sub>. Islamic job satisfaction has a negative effect on intention to leave.

H<sub>4</sub>: Islamic work ethic has a significant effect on intention to leave by mediating the Islamic job satisfaction.

## METHOD

### Types of Research

This study uses a positivism approach with survey and questionnaire methods designed to obtain required information. The unit of analysis or subject of this research is the employees of Islamic banks in Ternate City, Indonesia. The population is limited or only 77 permanent employees, so this study uses a saturated sampling technique, because all the population of this study was used as the sample. The data analysis used inductive statistical

methods, both descriptive and inferential. Data analysis instrument uses Partial Least Square or PLS (SmartPLS Version 3.2.6 Program).

### Sample and Data Collection Procedures

This research was conducted at some Syariah Banks in Ternate. Those banks are *BNI Syariah*, *Mandiri Syariah*, *Bank Muamalat Indonesia* and *BPRS Bahari Berkesan*. A questionnaire was employed data collection technique accompanied by drop-off and pick-up methods. From distributed questionnaires, number of questionnaires received back by researcher was 77 and 3 questionnaires were corrected by returning to respondents to some incomplete questionnaire questions that could be used or processed for hypothesis testing. The demographic results reveal that majority of respondents (64.6%) are male. About 53.2% were 30-40 years old, 26.9% were <30 years old, and remaining 16.9% were those aged more than 40 years old. The majority of respondents or 54.5% had a working period of 5-10 years, 19.5% of respondents had a working period of more than 10 years, and 26% of respondents had a working period of less than 5 years. Next, number of respondents having Bachelor degree (S1) education is 62.3% followed by those having Diploma education for 18.1% and Senior High School graduates for 11.8% and remaining 7.8% is Master (S2) education.

### Measurement

Measurements used a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Islamic work ethic (IWE) is measured using an instrument developed by Ali (1988). Measuring indicators of Islamic work ethics consist of: 1) intention; 2) knowledge; 3) worship, and; 4) social relations.

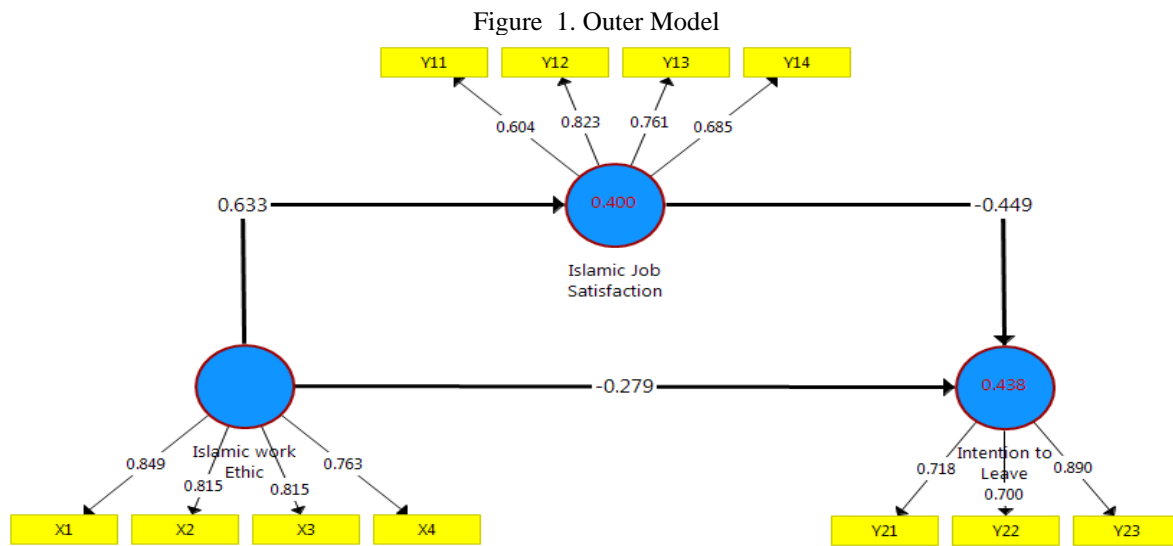
Islamic job satisfaction is formed from elements of human creation according to *Qur'an* by referring to interpretation of al-Ghazali's creations. Based on four dimensions of IJS, namely, spiritual, intellectual, social and material dimensions, then Halimatus Saadiaah and Baharom (2014) develop the instrument consist of four main dimensions of Islamic job satisfaction, namely *ruhiyyah* (spiritual) job satisfaction, *aqliyyah* (intellectual) job satisfaction, *nafsiyyah* (social) job satisfaction, and *jasadiyyah* (material) job satisfaction.

Intention to leave is measured using Intention to leave Instrument (TII) from Kumar and Govindarajo (2014) which consists of three indicators, namely: 1) perceived alternative employment opportunities; 2) job expectations, and; 3) turnover intention.

**RESULTS**

**Outer Model**

Outer model aims to examine the relationship of each indicator to latent constructs in inner model. In relation to indicators with reflective constructs, factor weights will be taken from loadings value. The largest loaded indicator explains that strongest latent construct forms the indicator. Indicators with a loading factor of 0.50 or more indicate that these indicators have good validation for measuring latent variables (Solimun, 2012). Figure 1 describes the results of outer model.



All indicators have high validation because they have a loading of more than 0.50. The Islamic work ethic is substantively measured more on indicator of intention (X1). This indicator has a loading factor value of 0.849. The level of reliability of these four indicators in form of AVE = 0.658, composite reliability = 0.885 and Cronbach's alpha coefficient of 0.826 are acceptable. In construct of Islamic work ethics, main indicator is intention with a description of working seriously, discipline in work, work is an obligation to be carried out honestly.

Table 1. Construct Validity and Reliability

Indicator	Mean	Loading Factor	AVE	Composite Reliability	Alpha Cronbach
<b>Islamic Work Ethic</b>			0,658	0,885	0,826
1. Intention (X1)	4.38	0.849			
2. Knowledge (X2)	4.24	0.815			
3. Worship (X3)	4.49	0.815			
4. Social Relationship (X4)	4.39	0.763			
<b>Islamic Job Satisfaction</b>			0,522	0,812	0,692



Indicator	Mean	Loading Factor	AVE	Composite Reliability	Alpha Cronbach
1. Spiritual ( <i>Ruhiyyah</i> ) (Y11)	4.33	0.604			
2. Intellectual ( <i>Aqliyyah</i> ) (Y12)	3.84	0.823			
3. Social ( <i>Nafsiyyah</i> ) (Y13)	4.04	0.761			
4. Material ( <i>Jasadiyyah</i> ) (Y14)	3.64	0.685			
<b>Intention to leave</b>			0,599	0,816	0,662
1. Alternative job opportunities (Y21)	2.08	0.718			
2. Job Expectation (Y22)	2.68	0.700			
3. Intention to leave (Y23)	2.10	0.890			

Substantially, Islamic job satisfaction is measured more on indicators of intellectual satisfaction (*aqliyah*) (Y12). This indicator has a loading factor value of 0.823. The level of reliability of these four indicators in form of AVE = 0.522, composite reliability = 0.812 and Cronbach's alpha coefficient of 0.692 are acceptable. In Islamic job satisfaction construct, main indicator used is intellectual satisfaction (*aqliyah*) which describes a high level of satisfaction toward the leader for paying attention on employees' feedback, experience, knowledge and asking for employees' opinion before making decisions.

Substantively, measurement of intention to leave lies in intention to stop indicator (Y23). This indicator has a loading factor value of 0.890. The reliability level of these three indicators in form of AVE value = 0.599, composite reliability = 0.816 and Cronbach's alpha coefficient of 0.662 are acceptable. Therefore, to measure intention to leave, main indicator used is the strong resign intention either because of personal desire or because of a colleague's persuasion.

Discriminant validity on three constructs is good, where the discriminant validity value of each construct is higher than the correlation coefficient against other constructs. The validity of construct can also be seen from results of Heterotrait-Monotrait Ratio (HTMT). It is expected that in its appropriate model the HTMT ratio must be below 1.0 (Garson, 2016). Therefore, HTMT ratio is a supporting or reinforcing value of discriminant validity value. Between constructs will show strong reliability that is when the HTMT ratio value is less than 1.0.

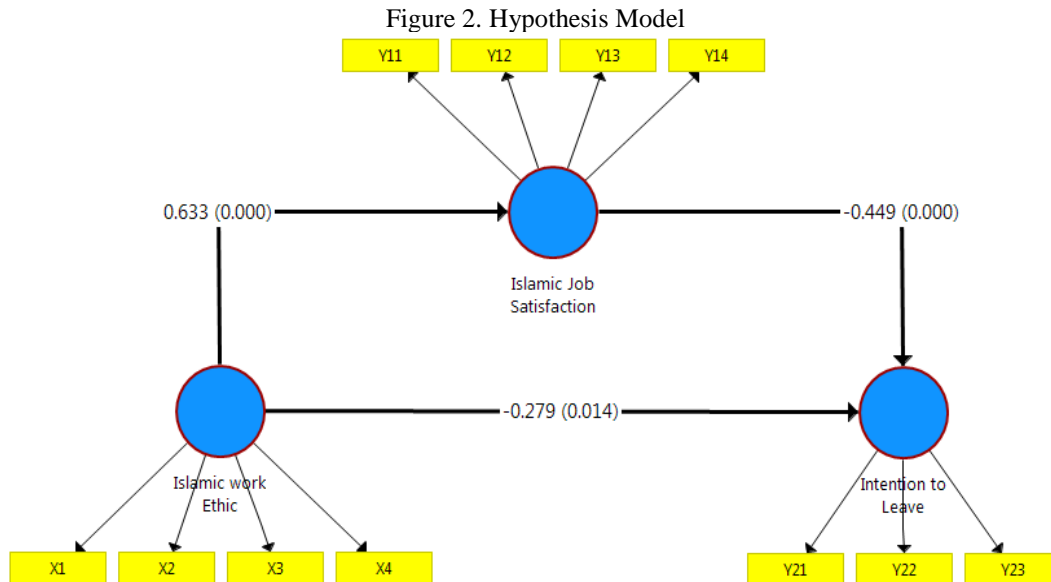
Table 2. Discriminant Validity and Construct Reliability

	Islamic work ethics	Islamic Job satisfaction	Intention to leave
Islamic work ethics	(0.811)	0.831	0.734
Islamic Job satisfaction	0.633	(0.723)	0.886
Intention to leave	-0.563	-0.625	(0.774)
<i>Cronbach's Alpha</i>	0.826	0.692	0.662
<i>Composite Reliability</i>	0.885	0.812	0.816
<i>Average Variance Extracted (AVE)</i>	0.658	0.522	0.599

Note: The number in less is discriminant validity calculated from AVE root; the number below the diagonal is the correlation coefficient; the number above the diagonal is the Heterotrait-Monotrait Ratio (HTMT)

**Inner Model**

The hypothetical model of relationship between Islamic work ethics and desire to move is mediated by Islamic job satisfaction is described in Figure 3. The structural model that explains the relationship of three variables is built on two equations because there are only two endogenous variables in it namely Islamic job satisfaction and intention to leave.



In results of hypothetical model, contribution of Islamic work ethics in explaining Islamic job satisfaction is 40.0%. The combined contribution of Islamic work ethics and Islamic job satisfaction to explain intention to change jobs is 43.8%. These two coefficients of determination explain fairly high fit of model in this model. The coefficient of determination with a value of more than 25% of model is categorized as having a good model fit (Hair et al., 2017).

The accuracy of model can also be measured from coefficient  $f^2$ , to measure the effect that would arise if the pathway linking Islamic job satisfaction or intention to leave was removed from model. The coefficient  $f^2$  describes the ratio of change in  $R^2$  after one path is omitted in model. An  $f^2$  value 0,15 of more than 0.15 indicates that this pathway has a large effect as an explanation for Islamic job satisfaction or intention to leave. If the value of  $f^2$  is less than 0.02, then this path can be omitted from model because the effect of changing the coefficient of determination is low. The following table is the calculation result of  $f^2$ .

Table 3. The Result of coefficient measurement  $f^2$

Variable Relationship	$f^2$
Islamic work ethics -> Islamic work satisfaction	0,668
Islamic work ethics -> intention to leave	0,083
Islamic job satisfaction	0,212

There is no path with an  $f^2$  coefficient of less than 0.02. There is only one path that is more than 0.02 and less than 0.15, namely the relationship of Islamic work ethics on intention to leave with a value of 0.083. The other two pathways have an  $f^2$  coefficient of more than 0.15, namely the relationship of Islamic work ethics and Islamic job satisfaction (0.668) and Islamic job satisfaction on intention to leave (0.212). The results of this analysis indicate that no pathway is omitted in hypothetical model because the effect of changes is low.

Table 4. Model Fit Test Results with SRMR and NFI

Index	Statistics	Good Fit Limit	Poor F(limited)
SRMR	0,097	Less than 0,08	More than 0,10
NFI	0,725	More than 0,50	Less than 0,50

Model fit or model fit can be measured using the Standardized Root Mean Square Residual (SRMR) and normed fit index (NFI) model fit indexes. SRMR represents the mean value of all standardized residuals, and has a range from 0 to 1. A model that has a good fit will have an SRMR value less than 0.08 and a poor fit if it is more than 0.10. The model proposed in this study has an SRMR value of 0.097, which means that it is between 0.08-0.10, so it can be concluded that model is marginal fit. The NFI value of 0.732 (more than 0.50) also explains that model fit is good.

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Table 5. The Result of Coefficient Testing on Inner Model

Variable Relationship	Original Sample	Standard error	T	P
Islamic work ethics -> Islamic job satisfaction	0.633	0.053	11.932	0.000

Endogen:

*Intention to leave*,  $R^2 = 43.8\%$ ,  $Q^2=0.231$

Work -> intention to leave	-0.279	0.113	2.465	0.014
Islamic work satisfaction -> intention to leave	-0.449	0.103	4.369	0.000

The path coefficient of 0.633 ( $t = 11.932$ ;  $p < 0.001$ ) of Islamic work ethics on Islamic job satisfaction is significant. The level of Islamic job satisfaction will be higher if employees feel a high Islamic work ethic. The path coefficient of -0.279 ( $t = 2.465$ ;  $p = 0.014$ ) of Islamic work ethics on intention to leave is significant. The path coefficient of -0.449 ( $t = 4.369$ ;  $p < 0.001$ ) of Islamic job satisfaction on intention to leave is significant. The desire to change jobs can be inhibited because employees feel a good Islamic work ethic and have high Islamic job satisfaction. The contribution of Islamic job satisfaction is greater in suppressing employees' intention to leave.

The Q2 value on Islamic job satisfaction is 0.183 and desire to move is 0.231, which is greater than zero, explaining that indicating the predictive relevance of path model in context of endogenous constructs and existing reflective indicators is appropriate. The calculation of value of Q2 is obtained from results of running the blindfolding section with a distance setting of 7.

### Testing Result of Indirect Effect

The path coefficient of 0.633 ( $t = 11.932$ ;  $p < 0.001$ ) of Islamic work ethics on Islamic job satisfaction is significant. The level of Islamic job satisfaction will be higher if employees feel a high Islamic work ethic. The path coefficient of -0.279 ( $t = 2.465$ ;  $p = 0.014$ ) of Islamic work ethics on intention to leave is significant. The path coefficient of -0.449 ( $t = 4.369$ ;  $p < 0.001$ ) of Islamic job satisfaction on intention to leave is significant. The desire to change jobs can be inhibited because employees feel a good Islamic work ethic and have high Islamic job satisfaction. The contribution of Islamic job satisfaction is greater in suppressing the desire of employees to move.

Table 6. The result of testing indirect effect

Relationship	effect of indirect coefficient	Error Standar	Statistics t	P
Ethics-- > satisfaction-- > Pindah	-0.284	0.070	4,067	0.000

Ethics = Islamic work ethics; satisfaction = Islamic job satisfaction; leave = intention to leave

The total effect of Islamic work ethics on intention to leave is -0.563 which is obtained from sum of direct effect -0.279 and indirect effect -0.284. The Value of Variance Account For (VAF) is a comparison of indirect effect on total effect, namely -0.284 / -0.563 of 0.504 or

50.4%. Hair (2014) states that VAF in range of 20% to 80% of mediation is partial mediation because the contribution of both direct and indirect effects is significant. High job satisfaction and strong Islamic work ethics in employees can suppress or slow down the intention to change jobs.

## DISCUSSION

Based on results of model test, Islamic work ethic has a significant effect on intention to leave. The findings of this study support previous research (Marri et al., 2012; Khan et al., 2015, dan; Abbasi, 2015). On other hand, study of Yousef (2002); Rokhman & Omar (2008); Ajmal and Irfan (2014); Sadozai et al. (2013), and; Moradzadeh et al. (2015) concluded that Islamic work ethics has a negative but insignificant effect on intention to leave

Islamic work ethics has a positive effect on Islamic job satisfaction. This supports previous researchers who stated that Islamic work ethics is positively and significantly related to job satisfaction (Yousef, 2001; Rokhman and Omar, 2008; Hayati and Caniogo, 2012; Marri et al., 2012; Zaman et al., 2013; Ajmal. and Irfan 2014, and; Khan et al., 2015). So the higher one's Islamic work ethic (Islam emphasizes hard work, dedication to work, being cooperative and fair), higher the job satisfaction is felt (Kumar and Rose, 2010). In literature, it is very rare for researchers to examine the relationship between Islamic work ethics and Islamic job satisfaction. This quote is made for literature that discusses the influence of Islamic work ethics and job satisfaction, but this relationship may differ from what might be found between Islamic work ethics and Islamic job satisfaction. Due to difference between conventional job satisfaction and Islamic job satisfaction, relationship between the two can still provide insight into nature and types of kinship between job satisfaction and Islamic job satisfaction.

Islamic job satisfaction has a negative and significant effect on intention to leave. This finding is in line with research conducted by Hellman (1997); Lam et al. (2001); Van Dick et al. (2004); Rahman et al. (2008); Lambert and Hogan (2009); Egan et al. (2009); Salleh et al. (2012); Iqbal et al. (2014); Husain et al. (2015), and; Abbasi (2015). However, researchers rarely concluded the results of Islamic job satisfaction studies on intention to leave. Soleman et al. (2020) concluded the same result that Islamic job satisfaction has a significant effect on intention to leave.

We also find that Islamic job satisfaction is partially able to mediate the influence of Islamic ethics on intention to leave. This is consistent with previous research from Liu et al. (2019) who concluded that Organizational Management job satisfaction (Satisfaction, Reward

Satisfaction, Occupation Satisfaction, and Social Recognition) mediates the relationship between work stress (Work Load and Negative Emotion) and intention to leave.

### **Contribution for Theory and Practice**

This research contributes to development of concepts related to Islamic work ethics, Islamic job satisfaction and intention to leave. This research generates theoretical findings in strategic human resource management science which states that values of Islamic work ethics and Islamic job satisfaction will generate benefits for all organizational stakeholders. Values in Islamic job satisfaction and Islamic work ethics will be able to guide a Muslim individual in working from values related to his relationships with fellow humans and values in behavior that in essence humans are created to serve Allah and as the caliph of Allah. as well as to prosper the earth. Both of these variables are proven to significantly influence the desire to move employees. The application of Islamic job satisfaction will produce various benefits that will not be achieved through satisfaction that applies conventional values. There are two advantages obtained by employees from application of Islamic job satisfaction, namely a satisfied attitude from material life obtained from work and a satisfied attitude towards worship performed at work, namely seeking prosperity in world and happiness in hereafter.

### **Limitations and Future Research**

Sources of reference regarding Islamic job satisfaction are still conceptual and very limited are the results of research on Islamic job satisfaction in field of management and organization, so it is difficult to pre-conceptualize and confirm the results of this study and also difficult to generalize to similar studies. Furthermore, it is very important that use of sharia-based variables such as the intention to leave is applied to Islamic banks, but it is still very difficult to find the results of sharia-based research, so the measurement of intention to leave only uses a few items in Islamic perspective on indicator of intention to leave .

Further researchers should use indicators leadership, organizational culture, and local culture as a mediation between Islamic job satisfaction and intention to leave so that result can be full mediation. Further researchers are suggested to use a wider scope and object of conventional banks and other companies in Muslim-majority countries so that research results can be generalized with a larger sample size.

## CONCLUSION

This study empirical evidence study demonstrates that Islamic work ethics have a negative and significant effect on intention to leave. Islamic work ethics also have a positive and significant effect on Islamic job satisfaction. Islamic job satisfaction has a negative and significant effect on intention to leave. The results showed that Islamic job satisfaction was able to mediate the effect of Islamic work ethics on intention to leave.

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