

Date Recieved : February 2025
Date Accepted : March 2025
Date Published : March 2025

THE EFFECT OF JOB INEQUITY, JOB FAIRNESS ON TURNOVER INTENTION WITH COMMITMENT EMPLOYEES AS MODERATING VARIABLES

Nur Afifah¹

Universitas Islam Negeri Aalauddin Makassar, Indonesia (afifahnurafifah312@gmail.com)

Syharuddin

Universitas Islam Negeri Aalauddin Makassar, Indonesia (syharuddinsyharuddin7@gmail.com)

Nasrullah Bin Sapa

Universitas Islam Negeri Aalauddin Makassar, Indonesia (nasrullah.sapa@uin-alaududin.ac.id)

Kata Kunci:	ABSTRAK
Job Insecurity, Job Equity, Turnover Intention, Employee Commitment	This study aims to analyze and explain the influence of job insecurity on employee turnover intentions at PT. Bank Muamalat Indonesia KCU Makassar, the influence of job fairness on employee turnover intentions at PT. Bank Muamalat Indonesia KCU Makassar, the influence of job insecurity on turnover intentions with employee commitment as a moderating variable at PT. Bank Muamalat Indonesia KCU Makassar, the influence of job fairness on turnover intentions with employee commitment as a moderating variable at PT. Bank Muamalat Indonesia KCU Makassar. This study uses a quantitative research type with associative analysis. The population in this study were all permanent employees at PT. Bank Muamalat Indonesia TBK. Makassar Branch, totaling around 105 people. This study uses a saturated sample technique so that the sample is 105 people. The instrument in this study used a questionnaire distributed to respondents via Google Form. The results of this study indicate that job insecurity has a positive and significant effect on turnover intentions, job fairness has a negative and significant effect on turnover intentions, employee commitment weakens the effect of job insecurity on turnover intentions, employee commitment strengthens the effect of job fairness on turnover intentions.

¹Correspondence Author

A. INTRODUCTION

Job insecurity is a feeling of insecurity regarding the continuity of employment. In the context of the banking industry, factors such as restructuring, technological developments, and market dynamics can increase job insecurity among employees. Research shows that Job Insecurity can contribute to stress, low job satisfaction, and potentially increase turnover intentions. Job insecurity refers to the feeling of uncertainty experienced by employees regarding the future of their employment. In the banking sector, including PT Bank Muamalat, Job insecurity is often influenced by various factors, such as unstable economic conditions, regulatory changes, and digital transformation that affect banking business models. In addition, from an Islamic perspective, it explains the verse that regulates Job insecurity, namely in Q.S. Al-An'am / 6: 132 as follows:

وَلِكُلِّ دَرَجَةٌ مِّمَّا عَمِلُوا وَمَا رَبُّكَ بِغَافِلٍ عَمَّا يَعْمَلُونَ

"And each person gets degrees (balanced) according to what he does. And your Lord is not unaware of what they do". (Ministry of Religion of the Republic of Indonesia, 2019).

This verse explains that in Job insecurity (Job insecurity) is often a human thought in working, but it is clear that whatever is done must have been seen and this is in accordance with the word of Allah SWT. Likewise, work justice in the workplace includes distributive, procedural, and interactional justice. Employees who feel treated fairly tend to have a higher commitment to the organization and less intention to move. Injustice in treatment can worsen job uncertainty and increase turnover intentions.

The principle of Justice in the context of an organization refers to the fair treatment of employees in various aspects, including the distribution of resources, the decision-making process, and interactions between management and employees. At PT Bank Muamalat, the implementation of work justice is very important to create a positive work environment and support employee commitment. As a sharia-based bank, PT Bank Muamalat prioritizes ethical values and fairness, which are reflected in its relationships with employees, customers, and other stakeholders. Distributive justice ensures that employees feel valued according to their contributions, while procedural justice ensures that the decision-making process is transparent and fair).

Research shows that when employees feel they are treated fairly, they are more likely to have high levels of job satisfaction and strong commitment to the organization. This is especially important in the banking industry, where employee trust and loyalty have a direct impact on customer service and the company's reputation. By adopting the principle of fairness, PT Bank Muamalat not only contributes to employee well-being but also improves the overall effectiveness of the organization. Turnover intention refers to the employee's desire to leave the organization. In the banking industry, high turnover can result in significant costs and loss of important knowledge and skills. Understanding the factors that influence turnover intention, such as job insecurity and job fairness, is crucial for employee retention. Turnover intention is the employee's intention to leave their organization in the near future. At PT Bank Muamalat, turnover intention is an important issue that needs to be considered, especially amidst the increasingly tight competition in the banking industry and rapid changes in technology and regulations. High turnover intention can have a negative impact on organizational stability, productivity, and the quality of service provided to customers.

Employee commitment is the level of emotional and psychological attachment of employees to the organization. Research shows that high commitment can reduce the negative impact of job insecurity and poor perceptions of fairness on turnover intentions. Employees who feel emotionally attached to the company are more likely to stay despite uncertainty. Employee commitment refers to the extent to which employees feel attached and committed to the organization where they work. At PT Bank Muamalat, employee commitment is very important to create a stable and productive work environment, especially in the competitive banking industry. Employees who have high commitment tend to be more loyal, motivated, and contribute positively to organizational goals.

B. METHOD

1. Type and Location of Research

a. Type of Research

The type of research used in this study is associative research which according to Sugiyono (2023) is a study based on the level of explanation (level of clarity) with the aim of determining the influence or relationship between two or more variables

b. Research Location

This research took place at a regional bank in Makassar, namely PT Bank Muamalat Indonesia Tbk. Makassar Branch, located on Jl. DR. Ratulangi No. 12, Mangkura, Ujung Pandang District, Makasar City, South Sulawesi.

2. Research Approach

This study uses a quantitative approach, namely as a research method based on the philosophy of positivism, used to research certain populations or samples, data collection using research instruments, data analysis in the form of statistics, with the aim of testing existing hypotheses. This research method is called quantitative because the data used is in the form of numbers.

3. Population and Sample

a. Population

Population is all objects or subjects that are in an area and meet certain requirements related to the research problem. The population in this study were all permanent employees at PT. Bank Muamalat Indonesia TBK. Makassar Branch, totaling around 105 people.

b. Sample

A sample is part of the number and characteristics of the population. In this study, the author used a saturated sample. According to Sugiyono (2020: 124) "Saturated sampling is a sampling technique when all members of the population are used as samples. This is often done when the population is relatively small, less than 10 people, or research that wants to make generalizations with very small errors. Another term for a saturated sample is a census, where all members of the population are sampled."

The reason this study uses a saturated sample technique is because the population is small, so the sample in this study uses the entire population to be used as respondents as many as 105 people.

4. Types and Methods of Data Collection

The data source used in this study is primary data collected by the researcher directly from the first source or the place where the research object is carried out.

Primary data sources are obtained by distributing questionnaires (research questionnaires) to the objects to be studied in this case permanent employees of PT. Bank Muamalat Indonesia Makassar Branch. In addition to using primary data, this study also uses secondary data obtained from previous research results.

5. Research Instrument

The author collects data by distributing questionnaires or closed questionnaires. Closed questionnaires are questions where respondents will only choose alternative answers that have been provided. The scale used by the author in this instrument is the Likert scale. Likert is a scale that is commonly used in questionnaires and is most often used in research in the form of surveys. The Likert scale is also called a psychometric scale because it is used to measure opinions, attitudes and perceptions of individuals and groups related to social phenomena. The research in the questionnaire will later be compiled based on indicators from the existing variables Indriantoro & Supomo.

6. Data Management and Data Analysis Techniques

- Validity Test and Reliability Test
- Classical Assumption Test
- Heteroscedasticity Test
- Linearity Test
- Hypothesis Test

B. RESULT AND DISCUSSION

Findings

1. Validation and Reliability Test

Table 2. Validation Test Results

Variable	Item	r-hitung	r-tabel	Description
<i>Job Insecurity</i>	X1.1	0.6832	0,192	Valid
	X1.2	0.8204	0,192	Valid
	X1.3	0.8141	0,192	Valid
	X1.4	0.7954	0,192	Valid
	X1.5	0.8231	0,192	Valid
<i>Job Fairness</i>	X2.1	0.8875	0,192	Valid
	X2.2	0.9127	0,192	Valid
	X2.3	0.8790	0,192	Valid
<i>Turnover Intention</i>	Y1	0.9143	0,192	Valid
	Y2	0.9017	0,192	Valid
	Y3	0.9138	0,192	Valid
<i>employee commitment</i>	Z1	0.8489	0,192	Valid
	Z2	0.8518	0,192	Valid
	Z3	0.8933	0,192	Valid

Source: Primary data processed with SPSS, 2024

Based on the table above, it can be seen that the calculated r value of all statements from each variable is greater than the table r value, so it can be concluded that the questionnaire statement items are declared valid.

Tabel 3. Hasil Uji Reliabilitas

Variable	Cronbach's Alpha	Description
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<i>Job Insecurity</i>	0,842	Reliabel
<i>Job Fairness</i>	0,873	Reliabel
<i>Turnover Intention</i>	0,896	Reliabel
<i>Employee commitment</i>	0,828	Reliabel

Source: Processed Data (2025)

Based on the table above, it can be seen that the cronbach alpha value of the job insecurity variable is 0.842, job fairness 0.783, turnover intention 0.896, and employee commitment 0.828. The value is greater than 0.7, so it can be concluded that the statement items used in the variable are reliable and can be continued to further testing.

2. Normality Test

Table 4. Results Normality test

Table Results Normality test - One Sample Kolmogorov-Smirnov

		Unstandardized Residual
N		105
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	1,89073647
Most Extreme Differences	Absolute	,080
	Positive	,049
	Negative	-,080
Kolmogorov-Smirnov Z		,823
Asymp. Sig. (2-tailed)		,507
a. Test distribution is Normal.		
b. Calculated from data.		

Source: SPSS 21 Output (2025)

From table 4.11, it can be seen that the significant value of Kolmogorov-Smirnov indicated by asymp sig is greater than 0.05, which is 0.507, this indicates that the data in this study is normally distributed.

3. Multikolinearitas

Table 5 Results Test Multikolinearitas

Results Test Multikolinearitas

Model		Collinearity Statistics	
		Tolerance	VIF
1	<i>Job Insecurity</i>	,471	2,122
	<i>Job Fairness</i>	,837	1,195
	<i>employee commitment</i>	,429	2,330
a. Dependent Variable: <i>Turnover Intention</i>			

Source: SPSS 21 Output (2025)

Based on the table above, it can be seen that the tolerance value of all variables is 0.1 (0.471, 0.837, 0.429 > 0.1) and the VIF value is less than 10 (2.122, 1.195 and 2.330 < 10) so it can be concluded that this study is free from multicollinearity symptoms

4. Heteroscedasticity Test

This test uses the Glejser test, as follows:

Table 6 Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,577	,846		1,865	,065
	<i>Job Insecurity</i>	-,062	,047	-,186	-1,308	,194
	<i>Job Fairness</i>	,072	,053	,145	1,357	,178
	<i>Employee commitment</i>	,017	,081	,031	,210	,834
a. Dependent Variable: AbsUt						

Source: SPSS 21 Output (2025)

Based on the table above, the significant value of all variables is above 0.05, so it can be concluded that this study is free from heteroscedasticity symptoms

5. Hypothesis Testing

a. Correlation Coefficient and Determination

Table 9. R Square Test Results

Hasil Uji Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,722 ^a	,521	,512	2,05837
a. Predictors: (Constant), <i>job fairness</i> , <i>job insecurity</i>				

Source: SPSS 21 Output (2025)

The results of the determination coefficient test can be seen from the adjusted r square value. Based on the table above, the adjusted r square value of 0.512 indicates that 51.2% of the turnover intention variable is influenced by job insecurity and job fairness. The remaining 48.8% is influenced by other variables outside this study.

b. Simultaneous F Test

Table 10 F Test Results

c. F Test Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	469,970	2	234,985	55,462	,000 ^b
	Residual	432,164	102	4,237		
	Total	902,133	104			
a. Dependent Variable: Niat Berpindah Kerja						
b. Predictors: (Constant), <i>job fairness</i> , <i>job insecurity</i>						

d. Source: SPSS 21 Output (2025)

e. Based on the table above, it can be seen that the calculated f result is greater than the f table value ($55.462 > 3.09$), with a significance level smaller than 0.05 ($0.000 < 0.05$), meaning that the variables of job insecurity and job fairness together have an effect on turnover intentions.

f. Partial T Test

Table 11. T Test Results

T Test Results						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,928	1,347		2,175	,032
	<i>Job Insecurity</i>	,571	,054	,753	10,528	,000
	<i>Job Fairness</i>	-,222	,081	-,194	-2,719	,008
a. Dependent Variable: <i>Turnover Intention</i>						

Source: SPSS 21 Output (2025)

Based on the results of the SPSS.21 program output in the table above, the following equation results are obtained:

$$Y = 2.928 + 0.571 X_1 - 0.222 X_2 + e$$

Based on the equation above, the following conclusions can be drawn:

- 1) The constant value is 2.918, meaning that if there is no change in the variables of job insecurity and job fairness (the values of X_1 and X_2 are 0), then the intention to move jobs is 2.918.
- 2) The value of the job insecurity coefficient is 0.571, meaning that if the job insecurity variable (X_1) increases by 1% assuming the constant (a) is 0 (zero), then the employee's intention to move jobs increases by 0.572. This shows that if job insecurity increases, the intention to move jobs will also increase.
- 3) The value of the job insecurity coefficient is -0.222, meaning that if the job fairness variable (X_2) increases by 1% assuming the constant (a) is 0 (zero), then employee turnover intention decreases by -0.222. This shows that if job fairness increases, turnover intention will also decrease.

The results of the interpretation of the proposed research hypothesis can be seen as follows:

- 1) Job insecurity has a positive and significant effect on turnover intention.
The job insecurity variable has a t count that is greater than the t table ($10.528 > 1.983$), with a beta coefficient of 0.571, and a significance level of $0.000 < 0.05$. So it can be concluded that job insecurity has a positive and significant effect on turnover intention of employees of PT. Bank Muamalat Indonesia KCU Makassar. Thus the first hypothesis is accepted.
- 2) Job fairness has a negative and significant effect on turnover intention.
The job fairness variable has a t count that is greater than the t table ($-2.719 > 1.983$), with a beta coefficient of -0.222, and a significance level of $0.008 < 0.05$. So it can be concluded that job fairness has a negative and significant effect on turnover intention of employees of PT. Bank Muamalat Indonesia KCU Makassar. Thus the second hypothesis is accepted.

Analysis/Discussion

1. The Effect of Job Insecurity on Job Turnover Intention

Job insecurity refers to an individual's feeling of uncertainty about the continuity of their employment in the future, which can be influenced by factors such as organizational change, layoffs, or economic instability. Job insecurity often has a

significant influence on job turnover intention which can be explained through several theories:

Stress Theory: Job insecurity can cause significant psychological stress for individuals. This stress arises due to concerns about the future, the impact on mental and physical health, and feelings of helplessness. High stress can motivate individuals to seek more stable or safer jobs. This strengthens the intention to move jobs as an effort to reduce the stress and uncertainty experienced.

The results of the study showed that job insecurity has a positive and significant effect on job turnover intention. The higher the job insecurity, the higher the intention to move jobs of PT. Bank Muamalat Indonesia KCU Makassar employees. In line with the results of the descriptive analysis which showed an average value of 4.34, it states that almost all employees are worried about sudden changes that can affect their position in the future.

This study is in line with the research of Nadhiroh and Bnudsono (2022) and Cheng and Chang (2019). Which states that job insecurity has a positive effect on turnover intention. In contrast to the research of Putri and Rivai (2019), which states that job insecurity does not have a significant effect on turnover intention, because threats and employee powerlessness will not influence employees to leave the company.

2. The Effect of Job Fairness on Turnover Intention

The theory that discusses the effect of job fairness on turnover intention, namely the Organizational Justice Theory, explains how employee perceptions of fairness in the workplace can influence their various behaviors, including the decision to stay or leave the organization. Fairness here is divided into several dimensions, each of which plays a role in influencing satisfaction and turnover intention. How Does Job Fairness Affect Turnover Intention? Based on the theory of organizational justice, employee perceptions of justice, be it distributive, procedural, interactional, or informational, will greatly affect their job satisfaction. Employees who feel treated unfairly in one or more of these dimensions tend to feel dissatisfied with their organization, which can encourage turnover intention. Conversely, employees who feel that fairness is well maintained tend to feel appreciated and more loyal to the organization.

The results of the study indicate that job fairness has a negative and significant effect on turnover intention. The higher the employee's perception of the principle of fairness in the workplace, the lower their intention to leave the organization. This reflects that employees who feel treated fairly are more likely to stay in their jobs. In line with the results of the descriptive analysis which showed an average value of 4.28, it states that almost all employees consider the organization to always make decisions according to established procedures.

This study is in line with the research of Puryana and Priyono (2017) which shows that organizational justice has a negative effect on turnover intention, so if employees feel high organizational justice, it will reduce turnover intention. Different research results are shown by Laura (2021) who states that organizational justice has no effect on turnover intention. So it can be concluded that there are other variables outside the variables of this study that cause turnover intention, because employees have felt fairness from the company such as getting compensation according to the work done and giving performance assessments without siding with anyone, but this does not reduce employee desire to leave the company.

3. Employee Commitment Moderates the Effect of Job Insecurity on Turnover Intention

Theories that discuss employee commitment as a moderating variable in the relationship between job insecurity and turnover intention can be found in Organizational Commitment Theory and Job Insecurity Theory. In this context, employee commitment functions as a factor that moderates the effect of job insecurity on turnover intention.

Based on the results of the research findings, it shows that employee commitment plays a significant moderating role in the relationship between job insecurity and turnover intention. Employees who have high organizational commitment tend to feel more motivated to survive and face insecurity, because they feel they have an emotional and affective attachment to the organization. Conversely, employees with low commitment are more likely to seek other opportunities when they feel their jobs are threatened.

The results of the study showed that employee commitment weakens the effect of job insecurity on employee turnover intention, this shows that employees with high commitment tend to be motivated to work, so that anxiety about job insecurity becomes low which has an impact on the intention to leave the organization also becomes low. The results of the descriptive analysis also showed a value of 4.23 with an average of respondents answering from agree to strongly agree, this shows that employee commitment to the organization is very high, where employees will always give their best for the progress of the company.

4. Employee Commitment Moderates the Effect of Job Fairness on Turnover Intention

The results of the study show that employee commitment weakens the effect of job insecurity on employee turnover intention, employees with high commitment will feel the positive influence of the principle of justice more strongly, so they tend to have a lower intention to leave the organization compared to employees with low commitment. The results of the descriptive analysis also showed a value of 4.23 with an average of respondents answering agree to strongly agree, this shows that employee commitment to the organization is very high, where employees will always give their best for the progress of the company.

Organizational justice is the perception that employees have of the company about the extent to which employees are treated fairly, equally, according to moral standards and are valued within the company (Anggela and Andriani, 2022). If employees are treated unfairly at their place of work, then employees will relinquish their responsibilities, the consequences that will arise are increased employee absenteeism and will trigger turnover (Mahdi et al., 2012). This is very important in the banking industry, where employee trust and loyalty have a direct impact on customer service and the company's reputation. By adopting the principle of fairness, PT Bank Muamalat not only contributes to employee welfare, but also increases the effectiveness of the organization as a whole.

C. CONCLUSION

Based on the results of the research and discussion, several conclusions can be drawn as follows:

1. Job insecurity has a positive and significant effect on the turnover intention of employees of PT. Bank Muamalat Indonesia KCU Makassar. This shows that the higher the sense of job insecurity, the higher the intention to move.
2. Job fairness has a negative and significant effect on the turnover intention of employees of PT. Bank Muamalat Indonesia KCU Makassar. This shows that the higher the sense of job fairness, the lower the intention to move. Conversely, the lower the sense of job fairness, the higher the intention to move.
3. Employee commitment is able to weaken the influence of job insecurity on the turnover intention of employees of PT. Bank Muamalat Indonesia KCU Makassar. This shows that employees with high commitment tend to be motivated to work, so that anxiety about job insecurity is low, which has an impact on the intention to leave the organization also being low.
4. Employee commitment is able to strengthen the influence of job fairness on the turnover intention of employees of PT. Bank Muamalat Indonesia KCU Makassar. This shows that employees with high commitment will feel the positive influence of the principle of justice more strongly, so they tend to have a lower intention to leave the organization compared to employees with low commitment.

D. SUGGESTIONS AND ACKNOWLEDGMENTS

For banking, job insecurity is a serious problem, because job insecurity can contribute to stress, low job satisfaction, and potentially increase turnover intention. In addition, job fairness also needs to be considered by the company, where employees who feel treated fairly will have a decreased intention to change jobs.

Therefore, how do companies pay attention to employees, such as giving awards, creating a supportive work environment, and the need for training to improve employee skills. For employees, it is necessary to maintain a positive mind because it will produce positive habits or attitudes as an effort to avoid disturbances or mental pressure such as stress. With a positive mind, employee turnover intentions will be lower. For further researchers, it is hoped that they can develop this research by adding other variables or expanding the research location because they may get different results.

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