

## Unraveling the Root of Bank Muamalat's Employee Turnover Intention: Workload, Compensation or Lack of Motivation?

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### ***Abstract***

*The high turnover rate of employees in the banking sector, including at Bank Muamalat Indonesia East Java Region, is a serious challenge for human resource management. This study aims to examine the influence of workload and compensation on turnover intention, with work motivation as a mediating variable. Using quantitative approaches and explanatory survey methods, data were collected from 105 employees and analyzed using SEM AMOS. The results of the study showed that workload had no significant effect on motivation or turnover intention. These findings indicate that the spiritual values and culture of Islamic organizations play a protective factor in maintaining employee motivation and loyalty. In contrast, compensation has a negative influence on motivation and a positive influence on turnover intention, which shows a mismatch between the perception of compensation fairness and employee expectations. In addition, motivation was found to have a positive effect on turnover intention, indicating that more motivated employees tend to have higher career ambitions and potentially seek opportunities outside the organization. Pathway analysis shows that motivation does not mediate the influence of workload on turnover intention, but rather acts as a mediator in the relationship between compensation and turnover intention. These findings support the importance of strategic compensation and motivation management in human resource policies, especially in institutions based on sharia values.*

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## INTRODUCTION

Turnover intention or employee intention to leave the organization is a crucial issue that is often faced by various industry sectors, including banking. High turnover rates can have a negative impact on the company, including increased recruitment and training costs, as well as the loss of valuable employee experience and skills. In a banking industry that demands high competence and the ability to work under pressure, this problem is becoming increasingly complex. Especially at Bank Muamalat Indonesia East Java Region, the employee turnover rate has reached more than 20% in the last three years, showing the urgency to understand the factors that affect it.

Two factors that are often identified as triggers for turnover intention are workload and compensation. A high workload can lead to stress and burnout, while inadequate compensation can lead to dissatisfaction and a desire to switch jobs. Nevertheless, not all employees with heavy workloads or low compensation have high exit intentions. This shows that there are other variables that also play a role, one of which is work motivation. Work motivation is suspected to have a role as an intervening variable that can strengthen or weaken the influence of workload and compensation on turnover intention.

This study aims to examine the effect of workload and compensation on turnover intention, with work motivation as an intervening variable, in employees of Bank Muamalat Indonesia East Java Region. The results of this research are expected to contribute to the development of more effective human resource management strategies, in order to reduce turnover rates and maintain organizational stability.

## METHOD

This study uses a quantitative approach with an explanatory survey method. The design of this study is designed to test the direct and indirect influence between workload and compensation variables on turnover intention, with motivation as a mediating variable.

The population in this study is all employees of Bank Muamalat Indonesia East Java Region who serve in six branch offices, namely Surabaya Darmo, Surabaya Undaan, Surabaya Sungkono, Malang, Kediri, and Jember. This study uses a saturated sampling technique with a target population of 278 employees, where the entire population is used as a sample. The questionnaire was sent in full to all respondents, but only 105 respondents (37.8%) returned the questionnaire in a complete state during the data collection period. In this study, the model used was simple, with no more than 4 indicators in each latent variable, so that the number of 105 respondents was sufficient for SEM analysis.

Data collection was carried out by distributing questionnaires that were compiled based on indicators of research variables that have been tested for validity and reliability. The measurement scale used is a *5-point Likert* scale, ranging from "strongly disagree" to "strongly agree". The questionnaire contains statements about the variables of workload (X<sub>1</sub>), compensation (X<sub>2</sub>), motivation (Z), and turnover intention (Y).

Data analysis was carried out using AMOS-based Structural Equation Modeling (SEM) as a statistical software tool. SEM was chosen because it is able to test the causal relationship simultaneously between latent and manifest variables. The research model consists of a measurement model and a structural model. Measurement models are used to test the validity and reliability of constructs with their indicators, while structural models are used to test relationships between latent constructs.

(Ghozali, 2013) (Ghozali I., 2008) (Ghozali I., 2014) (Ghozali, 2013) construct reliability (Ghozali I., 2008) (Ghozali I., 2014) (AVE), with a minimum limit of 0.70 for reliability and 0.50 for AVE. Furthermore, (Ghozali I., 2008) goodness of fit testing is carried out to assess the suitability of the model. The indices used include: Chi-square (expected small), CMIN/DF  $\leq$  2.00, GFI  $\geq$  0.90, RMSEA  $\leq$  0.08, AGFI  $\geq$  0.90, TLI  $\geq$  0.90, and significance probability  $\geq$  0.05. Hypothesis testing is carried out by looking at the Critical Ratio (CR) and p-value (Ghozali I., 2014), where the relationship is said to be significant if  $p < 0.05$ .

## RESULTS and DISCUSSION

### 1. Validity Test

The validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that the questionnaire will measure. To test the validity of the SEM, it is known through the value of "Estimate". (Keep in mind that validity is done to test the variable indicator, so what is matched is the value of the variable against the indicator, Ex: Ki2  $\leftarrow$  Kualitas\_Informasi), the variable is called valid if the value of "Loading Factor" or "Standardized Loading Estimate"  $> 0.5$  Here are the test results:

### 1. Standardized Loading Estimate Phase 1 Results

		Item	Estimate	Keterangan
X11	<---	workload	0.830	Valid
X12	<---	workload	0.482	Tidak Valid
X13	<---	workload	0.772	Valid

X14	<---	workload	0.379	Tidak Valid
X21	<---	Compensation	0.751	Valid
X22	<---	Compensation	0.805	Valid
X23	<---	Compensation	0.435	Tidak Valid
X24	<---	Compensation	0.854	Valid
Z11	<---	Motivasi	0.884	Valid
Z12	<---	Motivasi	0.905	Valid
Z13	<---	Motivasi	0.775	Valid
Z14	<---	Motivasi	0.617	Valid
Y11	<---	Turnover_Intension	0.884	Valid
Y12	<---	Turnover_Intension	0.856	Valid
Y13	<---	Turnover_Intension	0.833	Valid
Y14	<---	Turnover_Intension	0.856	Valid

Based on the table above shows the Standardized Loading Estimate value of this test, all statements of the Workload, Compensation, and Turnover intention variables are valid except X.1.2. (0.482), X.1.4. (0.379) of Workload, X.2.3. (0.435) of the Compensation, so some of these indicators are invalid and must be excluded from the model and retested. The following is the table of stage two retesting

#### Standardized Loading Estimate *Phase 2* Results

Item			Estimasi	Keterangan
X11	<---	workload	0.786	Valid
X14	<---	workload	0.720	Valid
X21	<---	Compensation	0.765	Valid
X22	<---	Compensation	0.813	Valid
X24	<---	Compensation	0.859	Valid
Z11	<---	Motivation	0.880	Valid
Z12	<---	Motivation	0.905	Valid
Z13	<---	Motivation	0.777	Valid
Z14	<---	Motivation	0.625	Valid
Y11	<---	Turnover_Intension	0.895	Valid
Y12	<---	Turnover_Intension	0.851	Valid
Y13	<---	Turnover_Intension	0.825	Valid
Y14	<---	Turnover_Intension	0.856	Valid

#### 1. Construct Validity and Reliability Test Results

The construct validity test was carried out using Standardized Loading Factor (SLF), Construct Reliability (CR), and Average Variance Extracted (AVE) values. The construct validity assessment criteria refer to the SLF value  $\geq 0.50$ , CR  $\geq 0.70$ , and AVE  $\geq 0.50$ .

1. The Workload variable has a CR value of 0.724 and AVE of 0.568, indicating a reliable and valid construct.
2. The Compensation variable showed a CR of 0.854 and AVE of 0.661, meeting the reliability and validity requirements of the construct.
3. The Motivation variable obtained a CR value of 0.878 and AVE of 0.647, which means that this construct is reliable and valid.
4. The Turnover Intention variable has a CR of 0.917 and AVE of 0.735, making it valid and reliable.

## 5. Normality Test Results

The multivariate normality test showed a value of -0.643, which is below the critical value of  $\pm 2.58$ . This indicates that the data is normally distributed and meets SEM assumptions

## 6. Model Goodness-of-Fit Results

Based on the results of the AMOS analysis, the model shows the test results as follows:

Indeks	mark	Kriteria	Evaluasi
Chi-Square	20.483	Kecil	Fit
Probability	0.058	$> 0.05$	Fit
RMSEA	0.082	$\leq 0.08$	Fit (marginal)
GFI	0.952	$\geq 0.90$	Fit
AGFI	0.857	$\geq 0.90$	Marginal Fit
CMIN/DF	1.707	$\leq 2.00$	Fit
TLI	0.968	$\geq 0.95$	Fit
CFI	0.986	$\geq 0.94$	Fit

Overall, the model is categorized as fit, although there is one indicator (AGFI) that is in the marginal fit category, but it is still acceptable overall.  <b>Direct Hypothesis Test Results</b> Testing the direct relationship between variables using Critical Ratio (CR) and P-value.  <b>Connection</b>	<b>Estimasi</b>	<b>CR</b>	<b>P-Value</b>	<b>Conclusion</b>
workload → Motivation	0.020	0.973	0.331	Not Significant
compensation → Motivation	-0.631	-7.641	***	Significant (negatif)
Motivation → Turnover Intention	0.444	2.452	0.014	Signifikan (positif)
workload → Turnover Intention	0.097	1.436	0.151	Not Significant
compensation → Turnover Intention	1.110	5.792	***	Significant (positif)

Workload has no significant effect on motivation or turnover intention. Compensation has a negative and significant effect on motivation, but positive and significant on turnover intention. Motivation has a positive and significant influence on turnover intention.

## 1. Mediation Test Results

Mediation analysis was conducted to see if motivation mediated the influence of workload and compensation on turnover intention.

Jalur	Estimasi	P-Value	Standardized Estimate	Keterangan
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workload → Motivation → Turnover Intention	0.009	0.133	-	Not Significant
Compensation → Motivation → Turnover Intention	-0.280	0.004	-0.306	Significant (Negative Mediation)

Motivation does not mediate the relationship between workload and turnover intention. However, motivation plays a role as a negative partial mediator in the relationship between compensation and turnover intention. This means that higher compensation decreases motivation, and decreased motivation actually increases employees' desire to leave.

## DISCUSSION

The results of the study showed that workload did not have a significant effect on the motivation of employees of Bank Muamalat East Java Region. These findings differ from the common assumption that high workloads lower motivation. In the context of sharia institutions, the spiritual values and culture of Islamic organizations are suspected of moderating the negative influence of workload.

Furthermore, compensation has been shown to have a negative and significant effect on motivation. These results show a mismatch between employee expectations and compensation received, as described in Herzberg's theory of equity and two factors. Compensation that is not considered fair actually lowers work motivation.

The workload does not have a significant effect on turnover intention. This indicates that workload is not the main factor driving intention to quit work. Social support, commitment to sharia values, and loyalty to the organization are protective factors that suppress turnover intentions.

Compensation has a positive and significant effect on turnover intention, which means that the higher the compensation, the higher the employee's intention to leave. These findings contradict previous theories and studies, such as Equity Theory (Adams, 1963) which states that fair compensation can lower exit intentions. Alternative explanations suggest that high compensation can increase self-confidence and open up career opportunities elsewhere (Ahmad & Bakri, 2021), or compensate for high workload without being balanced by psychological well-being (Prasetya et al., 2022). This shows that compensation without the support of other intrinsic factors, such as career path or interpersonal relationships, is not strong enough to reduce turnover intention (Zulkarnaen & Ramadhani, 2023).

Motivation was also found to have a positive effect on turnover intention, which shows that employees who are more motivated are more likely to leave. This is contrary to the Two-Factor Theory (Herzberg) and the Expectancy Theory (Vroom), which explain that motivation should lower the intention to exit. This finding can be explained by motivation based on personal ambitions that are not supported by the organizational environment (Ali, 2021), as well as the desire to develop faster than the opportunities available in the organization (Putri & Riyanto, 2020). In other words, ambitious employees tend to look for organizations that are able to accommodate their career aspirations.

The effect of workload on turnover intention through motivation is not significant, so motivation does not mediate in this relationship. This means that even if the workload is high or low, it does not directly change turnover intention through motivation. These results corroborate the findings of Angelisa et al. (2023) that workload and motivation are not significant to turnover intention. The context of religious values and the spirit of worship at Bank Muamalat can be a source of non-financial motivation that restrain the desire to leave, despite the high workload (Hidayat et al., 2020).

Finally, compensation has been shown to have an indirect effect on turnover intention through motivation. This means that good compensation can increase motivation, which in turn

lowers turnover intention. These findings are consistent with the Two-Factor Theory and Expectancy Theory, which state that compensation deserves to increase satisfaction and motivation, which ultimately reduces the intention to quit. Therefore, the role of motivation as a mediator in the relationship between compensation and turnover intention is important to pay attention to in human resource policy.

## CONCLUSION

This study shows that the workload does not have a significant effect on the motivation and turnover intention of Bank Muamalat employees in the East Java Region. In contrast, compensation has a significant influence, but the direction of its influence shows complexity: compensation has a negative effect on motivation and positively on turnover intention. Motivation also has a positive effect on turnover intention. In addition, motivation has been shown to mediate the relationship between compensation and turnover intention, but it does not mediate the effect of workload on turnover intention. These findings indicate the importance of managing a strategic compensation system and career development to retain high-performing employees.

The suggestions in this study are as follows:

- Improve the compensation system to be fairer, more transparent, and contributed.
- Develop a clear career path to manage motivation and prevent turnover.
- Strengthen Islamic work culture as a support for the psychological well-being of employees.
- Conduct regular workload evaluations with a participatory approach.
- Manage motivation strategically, understanding intrinsic and extrinsic drivers.
- Improve communication and expectation management between management and employees.
- Build a value- and performance-based retention system to strengthen HR loyalty.

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