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## The Effect of Islamic Work Ethics and Affective Commitment on Quality of Work Life and Turnover Intention of Sharia Bank

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### Abstract

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Maintaining the good performance of an employee must continue to be carried out by the company. This can be done by controlling the quality of work life and intention to leave, both of which are considered to be influenced by Islamic work ethics and affective commitment. Therefore, this study examined the effect of Islamic work ethic and affective commitment on the quality of work life and intention to leave. The object of this research is Bank BPD DIY Syariah. In this quantitative study, data were collected using a questionnaire distributed to employees of Bank BPD DIY Syariah. The questionnaires used in this study were 55 questionnaires that were analyzed using the SmartPLS 3.0 application. The test results show the positive influence of Islamic work ethic and affective commitment on the quality of work life. It was also found that the negative effect of Islamic work ethic on the intention to leave, while affective commitment had no effect on the intention to leave. Employees with Islamic work ethics and affective commitment show attitudes encouraging them to do their best. Employees focus on self-achievement, the relationship between employees and the company's achievements. For this reason, bank management is expected to take several steps in order to improve Islamic work ethics and affective commitment to employees, such as incorporating Islamic work ethic values in corporate culture and paying more attention to the needs and desires of employees.

**Keywords:** *Islamic Work Ethics, Affective Commitment, Quality of Work Life, Turnover Intention, Sharia Bank*

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## I. Introduction

An employee devotes a lot of time and energy to the place where they work. This makes companies need to find ways to make employees always comfortable in their work environment. This comfortable feeling can be obtained through satisfaction with the quality of work life. Ali (2021) states that employees' quality of work life and a good work environment have the potential to improve communication, motivation, and employee capability. For organizations, quality of work life can create a positive work culture, thereby motivating every worker to develop themselves and make optimal contributions to the achievement of organizational goals (Winurini, 2010).

Another aspect that must be considered to maintain employee performance is turnover intention. The intention to leave is indeed only a desire or plan to move, not yet in the form of actual turnover realization (Astamarini, 2019). However, Suyono et al. (2020) state that for companies, the turnover intention is more dangerous than the turnover decision because employees who have the intention to leave do not have a focus on their work, and their hearts and souls are no longer in the company but are just waiting for the opportunity to move to another company.

Considering the importance of these two aspects, organizations are required to formulate strategies so that both can be controlled. This control is carried out to form employees with good work motivation. Motivation is related to the level of effort made by employees in achieving goals and is closely related to the level of performance of an employee (Wulandari, 2021). Both the quality of work life and turnover intention can be influenced by the internal and external aspects of employees. These internal factors include beliefs, attitudes, and commitments.

The level of satisfaction with the quality of work life and turnover intention is considered to be controlled through the application of Islamic work ethics. Work ethics, according to the Islamic view, can be defined as a set of values or belief systems derived from the Qur'an and the sunnah regarding work (Lailatirrohmah, 2014). Islamic work ethics can create positive attitudes for individuals that can provide several advantages, including hard work, commitment and dedication at work, work creativity, cooperation, and fair competitiveness in the workplace (Yousef, 2001). Ahmad (2011) said, an employee's turnover intention can be predicted by studies of Islamic work ethics, where adopting an Islamic work ethic can increase organizational commitment and level of motivation and thus is likely to reduce the number of staff who want to leave the organization.

In addition to Islamic work ethics, the internal factor that can control the quality of work life and turnover intention is affective commitment. Affective commitment is an employee's sentimental relationship with the organization (Yukongdi & Shrestha, 2020). Wong & Wong (2017) stated that among the three components of organizational commitment, affective commitment was a significant antecedent to turnover intention. Affective commitment also indirectly influences the quality of work life. An affective commitment that employees have

can increase their involvement in work (Fitriyani, 2021). Work participation which includes participation in conflict resolution, is part of the quality of work life dimension.

Control of quality of work life and turnover intention is needed, especially by companies that have high demands and workloads, such as financial institutions. One example is Bank BPD DIY Syariah. In addition to high work demands, in 2022, Bank BPD DIY Syariah employees will also be burdened with preparations for a spin-off. The spin-off is carried out based on the provisions of Law no. 21 of 2008 concerning Islamic Banking which stipulates that *Unit Usaha Syariah* (UUS) belonging to Conventional Commercial Banks (BUK) are required to carry out a spin-off no later than 15 years after the issuance of the law.

The good performance of Bank BPD DIY Syariah employees needs to be maintained so that the preparation for a spin-off that might increase the workload will not affect their work results. Thus, this research is considered an important consideration for companies in the banking sector, especially Bank BPD DIY Syariah. This research is expected to be considered in formulating strategies related to improving Islamic work ethics and affective commitment to create a good quality of work life for employees and avoid high employee turnover intentions.

## **II. Literature Review**

Koh & Boo (2004) stated that organizational justice theory could define the relationship between work ethic, job satisfaction, organizational commitment, and turnover intention. This theory explains that employees' perceptions of fairness affect work attitudes and organizational work outcomes. Employees who perceive their organization to be ethical tend to perceive their organization to be fair to them (Rokhman, 2010). Thus, in return, it is possible to increase employee job satisfaction and organizational commitment and also reduce turnover intention (Koh & Boo, 2004).

### **2.1. Islamic Work Ethics**

Islamic work ethics are teachings to Muslims that influence and tell a person how to contribute and be involved in the workplace (A. J. Ali & Al-Owaidan, 2008). Islamic work ethic is defined as an attitude at work that is based on religious values, including working optimally, competing fairly, carrying out obligations, being dedicated, working together in harmony without discrimination, and earning income according to what is done (Marsudi et al. (2019). An organization can directly benefit from having employees who are devout in religion because they tend to be balanced in all aspects, and according to a philosophical view, an obedient worker will not only improve the performance and productivity of the company but will also result in noble behavior among the workers ( Ibrahim & Kamri, 2013).

### **2.2. Affective Commitment**

Han et al. (2012) stated that affective commitment is part of organizational commitment, which refers to the emotional side attached to an employee's involvement in an organization. Strong belief in organizational values and goals, as well as a strong desire to

engage in work behavior, are one of the main manifestations of affective commitment (Usman et al., 2019). Employees who work well and according to standards in an organizational environment are considered valuable assets because they contribute to achieving organizational goals (Puspita & Zakiy, 2020). Employees' affective commitment will be stronger if their experience in the organization is consistent with their expectations and basic needs are met (Alfaris & Zakiy, 2021).

### **2.3. Quality of Work Life**

According to Helmiatin (2013), quality of work life is a working condition as a result of the interaction between individuals and their work to make workers more productive and provide job satisfaction. Vicky & Asj'ari (2021) concludes companies that provide and ensure employees' lives are better than before will make employees who work more active and enthusiastic in providing the best for the company. According to Yasa (2007) in Utama (2018), there are 4 dimensions of quality of work life, namely participation, salary/wages, work restructuring, and work environment. Quality of work life relates to the situation and atmosphere of the employee's work, whether it is related psychologically, such as treatment, or physically, such as the work environment (Dipodjoyo, 2015).

### **2.4. Turnover Intention**

Turnover intention is only limited to the desire or plans to move, not yet in the form of actual turnover realization (Astamarini, 2019). The realization of an employee's turnover will be very detrimental to the company. Companies need to spend more to carry out the recruitment, selection, and training process for new employees whose work abilities are not necessarily the same as previous employees (Amalia & Zakiy, 2021). Therefore, organizations highly value employees with high potential to create superior and competitive human resources and can achieve organizational goals (Utami & Zakiy, 2020). Turnover intention can be triggered by external and internal factors. External factors include salaries/wages, incentives, or career opportunities outside the company. Meanwhile, internal factors were asked, such as motivation, work experience, job satisfaction, and commitment. Turnover intention can create new needs and expectations for the company. Thus, companies need to understand the factors that trigger exit intentions and develop appropriate strategies to retain them (Yukongdi & Shrestha, 2020).

### **2.5. Hypothesis Formulation**

#### **Islamic work ethic as an antecedent of quality of work life**

Islamic work ethics prevent someone from doing injustice in the work environment. Employees realize that relationships with fellow employees are an important concern in maintaining a comfortable work environment. This view makes employees live in harmony and help each other. Individuals who feel supported by the people around them will feel that what they do is supported by others (Jadmiko, 2021). Perceptions of a positive ethical climate lead to positive work attitudes because employees perceive a good work environment through honesty and trust (Kharismawati & Dewi, 2016). The perception of a good work environment is one factor that increases the quality of work life. Muna (2015)

states that a positive relationship has been found between aspects of Islamic work ethics and the dimensions of quality of work life. Similar results were found in research conducted by Ghashghaeizadeh (2019) and Vicky & Asj'ari (2021). Based on research that has become empirical evidence, the researchers built the first hypothesis as follows:

**H1. Islamic work ethic on employees has a positive effect on the quality of work life.**

**Affective commitment has a positive effect on the quality of work life**

Fitriyani's research (2021) shows that the higher the affective commitment of employees, the higher their work involvement or participation. Work participation is part of the dimension of quality of work life. Companies that involve their employees in various ways will increase their confidence in themselves, so it can be said that the quality of work life they receive is good for themselves (Utama, 2018). The existence of affective commitment in employees also shows that they feel that the problems in the organization are their problems too. By assuming the problem belongs to him, then he will want to participate in solving the problem. Afroz (2019) found participation in decision-making to be an important factor in the quality of work life. Based on this description, the researchers proposed the following hypothesis:

**H2: Affective commitment has a positive effect on the quality of the work life of employees.**

**Islamic work ethic has a negative effect on turnover intention**

The high level of Islamic work ethics in an employee forms positive work attitudes. The Islamic work ethic emphasizes the importance of Muslims having the nature of hard work, dedication, creativity, and cooperation in work (Mustakhirah & Helmy, 2021). Dedication is the highest aspect that affects the intention to leave because it will create a sense of belonging between employees and the company, which will suppress the desire of employees to change companies (Cahyono, 2022). That way, an understanding of Islamic work ethics will reduce the turnover intention of an employee. This statement is supported by research conducted by Caniago & Mustoko (2020), which states that Islamic work ethics have a negative effect on employee turnover intention. From the empirical evidence mentioned above, the researcher proposes the following hypothesis:

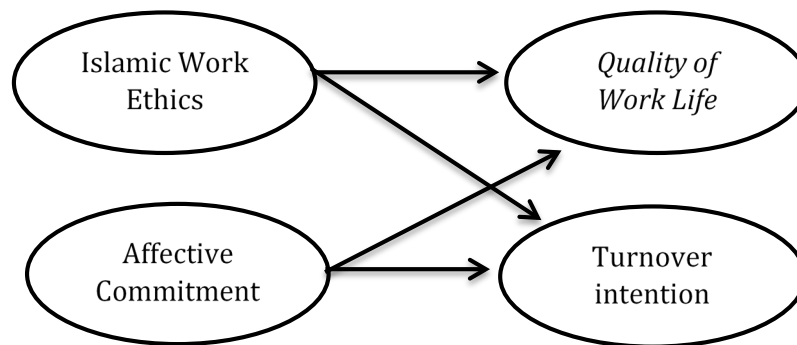
**H3. Islamic work ethic on employees has a negative effect on turnover intention.**

**Affective commitment has a negative effect on turnover intention**

Wong & Wong (2017) state that affective commitment is the most significant component as an antecedent of turnover intention compared to other components of organizational commitment. This is also supported by research conducted by Ahmad & Shahid (2020), which shows that affective commitment is proven to be a stronger predictor of turnover intention. Affective commitment is stronger than normative commitment and ongoing commitment. It is possible because affective commitment involves the emotional side of the

individual, where internal drives and individual motivations have more influence. Several studies have found a negative influence between affective commitment and turnover intention (Masud & Daud, 2019; Nabella, 2021; Yukongdi & Shrestha, 2020). Based on the results of the research that has been done, the researchers propose the following hypotheses:

**H4. Affective commitment to employees has a negative effect on turnover intention.**



**Figure 1.** Research Model

### III. Research Methodologies

#### 3.1. Samples dan Procedures

The population in this study were all employees of Bank BPD DIY Syariah. The sample selection in this study used non-probability sampling. Sampling was based on a census, where researchers took all employees at Bank BPD DIY Syariah to serve as research samples. Data collection techniques in this study used a questionnaire. Through the distribution of questionnaires, the number of samples in the study was 55 respondents.

#### 3.2. Measurement and Analysis

The measurement technique of all variables used in this study is the Likert scale. Respondents will be asked to choose one of 5 options regarding their level of agreement (Schindler, 2018). From all statements, these values are then combined so that a total value can be obtained that can describe the object under study. A score of "1" represents strongly disagree, and a score of "5" represents strongly agree. The data will be processed using SEM-PLS through the SmartPLS 3.0 application. Analysis through PLS is done by assessing the outer model and inner model.

#### Islamic Work Ethics

The Islamic work ethic is an orientation that shapes and influences the involvement and participation of those who believe in it in their place of work (Ali & Al-Owaihnan, 2008). In the Qur'an, Allah Almighty commands mankind to work to achieve a better life. Work and commitment are things that enable a person to get what he needs, which is mentioned in Q.S An-Najm Verse 39-41:

وَأَن لِّسَ لِلإِنسَنِ إِلَّا مَا سَعَى ۖ وَأَن سَعْيُهُ سَوْفَ يُرَى ۖ ثُمَّ يُجْزَاهُ الْجَزَاءُ الْأَوْفَى ۖ ﴿٣٩﴾

*"And that a human being does not get anything other than what he has worked for, and that the effort will be shown (to him). Then he will be rewarded with the most perfect recompense."*

Islamic work ethic is measured using an instrument developed by Ali (1992) (Rokhman, 2010). This instrument consists of 17 statement items. An example statement for this item is "Fairness and comfort in the workplace are important conditions for me to achieve employee well-being".

### **Affective Commitment**

Affective commitment is part of organizational commitment, which refers to the emotional side attached to an employee related to his involvement in an organization (Han et al., 2012). The measuring instrument for assessing the level of affective commitment of Islamic bank employees uses a questionnaire developed by Meyer J.F. Natalie J. Allen, and Catherine A. Smith (1993) in Widowati (2018). An example of his statement is, "I have a strong sense of belonging to the organization."

### **Quality of Work Life**

Quality of work life is defined as the company's efforts to be able to create a feeling of security and satisfaction at work so that human resources in the company become competitive (Nawawi, 2016). The quality of work life felt by employees is proven to increase their productivity at work. The tool to measure the level of quality of work life of Islamic bank employees consists of 6 statement items. An example of the statement is, "I think the company encourages employees to provide advice on handling a problem".

### **Turnover Intention**

Astamarini (2019) defines turnover intention as an employee's intention to stop working from his current job, which he does voluntarily based on his own decision without any coercion from any party. This study uses 5 statement items as a measuring tool. This questionnaire was developed by Hom and Griffeth (1991) in Zakaria & Astuty (2017). An example of a statement item in a questionnaire is "I often think about leaving this job".

## **IV. Results and Analysis**

### **4.1. Outer Model**

Based on the calculation of the PLS Algorithm, several indicators still do not meet the standard loading factor values, namely the EKI3 and EKI9 indicators. These indicators must be eliminated from the research model because they are below the standard 0.5 and insignificant. The following is the result of the outer model after the indicators that do not meet the standards are removed:

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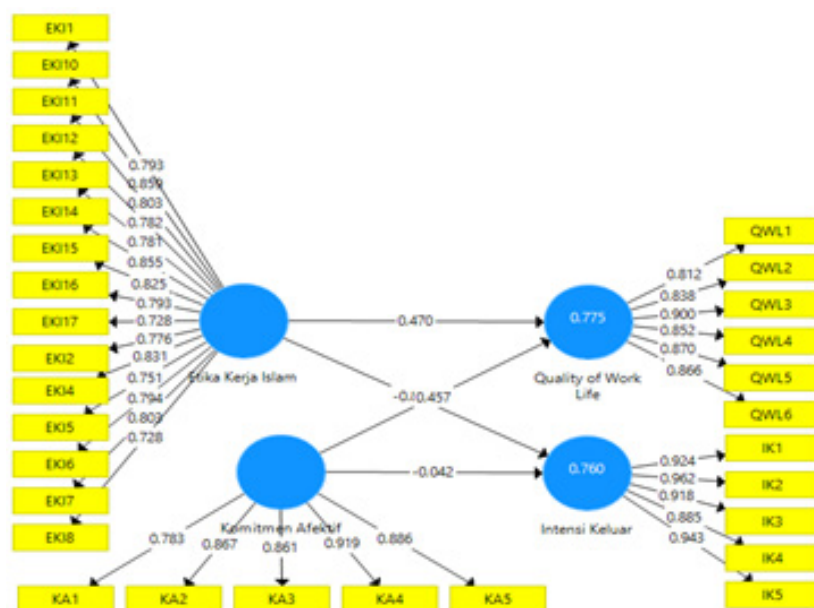


Figure 2. Output Model

Table 1. Discriminant Validity

	Islamic Work Ethics	Turnover intention	Affective Commitment	Quality of Work Life
Islamic Work Ethics	<b>0.794</b>			
Turnover intention	-0.871	<b>0.927</b>		
Affective Commitment	0.801	-0.712	<b>0.864</b>	
Quality of Work Life	0.836	-0.838	0.834	<b>0.857</b>

From table 1, it can be seen that the square root value of AVE (0.794, 0.927, 0.864, 0.857) is already above the standard value, which is 0.5. From the two test results above, it can be concluded that the outer model is valid because it meets convergent validity and discriminant validity.

The construct reliability test was measured using two criteria. The two criteria are composite reliability and Cronbach's alpha of the indicators that measure the construct. The test results of these two values can be seen in the following table:

Table 2. Cronbach's Alpha dan Composite Reliability

	Cronbach's Alpha	Composite Reliability
Islamic Work Ethics	0.958	0.962
Turnover intention	0.959	0.968
Affective Commitment	0.915	0.939
Quality of Work Life	0.927	0.943



The output results of composite reliability and Cronbach's alpha in the study show that all the measurement constructs used can be declared reliable. In general, composite reliability and Cronbach's alpha show a value of more than 0.7, so reliability can be considered good.

#### 4.2. Inner Model

**Table 3.** R-Square

	<i>R-Square</i>	<i>R-Square Adjusted</i>
<b>Turnover intention</b>	0.760	0.750
<b>Quality of Work Life</b>	0.775	0.766

The R-Square value for turnover intention is 0.760, which means that 76.0% of the variance of turnover intention is explained or influenced by the independent variables, namely Islamic work ethics and affective commitment, and 24.0% of the variance of the turnover intention variable can be explained by other variables not discussed in this study. The R-Square value for the quality of work life is 0.775, which means 77.5% variance of quality of work life is explained or influenced by independent variables, namely Islamic work ethics and affective commitment and for 22.5% variance of quality of work life variable is explained by other factors not tested in this study.

**Table 4.** Hypothesis Testing Results

	<i>Original Sample (<math>\beta</math>)</i>	<i>T-statistics</i>	<i>P-values</i>
<b>Islamic Work Ethics → Quality of Work Life</b>	0.470	2.516	0.012
<b>Affective Commitment → Quality of Work Life</b>	0.457	2.363	0.019
<b>Islamic Work Ethics → Turnover intention</b>	-0.837	4.964	0.000
<b>Affective Commitment → Turnover intention</b>	-0.042	0.231	0.817

Hypothesis 1: Islamic work ethic has a positive effect on the quality of work life. The results of the SmartPLS 3.0 calculation show that the Islamic work ethic has a positive effect on the quality of work life with the original sample value of 0.470, t-statistic 2.516 or > 1.96 or at the 5% level, and p-value of 0.012. This means that the first hypothesis is supported.

Hypothesis 2: affective commitment has a positive effect on the quality of work life. The results of hypothesis testing show the original sample value of 0.457, which means that affective commitment can positively affect the quality of work life. Based on the t-statistic value of 2,363 or <1.96 and the p-value of 0.019 or <0.05, it can be said that affective commitment has a significant effect on the quality of work life, thus making the second hypothesis supported.

Hypothesis 3: Islamic work ethic has a negative effect on turnover intention. The results show the original sample value is -0.837, which means that the Islamic work ethic has a negative effect on turnover intention. The t-statistic value is 4,964 or >1.96, and the p-value is 0.000 or <0.001. These results indicate that the third hypothesis is accepted.

Hypothesis 4: affective commitment has a negative effect on turnover intention. Table 4.7 shows a t-statistic value of 0.231 or  $<1.96$  and a p-value of 0.817 or  $>0.05$ , and it can be concluded that affective commitment has no significant effect on turnover intention, thus making the fourth hypothesis rejected.

#### 4.3. Discussions

Based on the results of the study, it was found that there was a positive influence of Islamic work ethics on the quality of work life. These results follow the research conducted by Vicky & Asj'ari (2021), which states that Islamic work ethics has a positive effect on the quality of work life. Islamic work ethic encourages employees to participate as much as possible because they feel it is beneficial, not only for the company but also for their personal development. Working in Islam will be worth worship if it is based on an orientation that is not solely on the material (Rozikan & Zakiy, 2019). Islamic work ethics also prevent someone from doing injustice in the work environment. Employees realize that relationships with fellow employees are an important concern in maintaining a comfortable work environment. Perceptions of a positive ethical climate lead to positive work attitudes because employees perceive a good work environment through honesty and trust (Kharismawati & Dewi, 2016). That way, a strong Islamic work ethic in employees will improve the quality of work life.

Based on hypothesis testing, affective commitment has a positive effect on the quality of work life. Affective commitment in an employee can increase the desire for their work involvement or participation (Fitriyani, 2021). If companies always involve their employees in various things, such as, it can be said that the quality of work life they receive is good for them. The high desire of employees for work participation supported by the company makes an employee have more opportunities to experience the quality of work life created by the company.

The results of the hypothesis test show that the Islamic work ethic has a negative effect on turnover intention. This result is in line with the research conducted by Marri et al. (2012), which states that employees who have a strong Islamic work ethic have less turnover intention. Islamic work ethics can be a stimulus for positive work attitudes, which can form dedication to the company. When someone has a strong dedication to his work, he will feel that the work he does is a pride for him and can make his presence in the company or organization meaningful, so that it can reduce his desire to change jobs (Hermawan et al., 2017).

The results showed that affective commitment had no effect on turnover intention. The first assumption is that affective commitment makes employees focus on things that can advance the company. High affective commitment also provides self-confidence so that employees will try optimally to improve performance quality to achieve company goals (Alfaris & Zakiy, 2021). Second is the perception of the availability of job opportunities, which makes employees view the company where they work now as an ideal workplace. Employees can assess their work in line with their interests and perceive that the company cares about their career needs, resulting in an attachment between employees and the company (Kundi et al., 2017).

## V. Conclusions

Based on the description of the results of hypothesis testing and discussion, four conclusions can be drawn. First, the Islamic work ethic positively affects the quality of work life. These results indicate that a high level of Islamic work ethic in employees will increase the quality of work life. Second, affective commitment was also found to have a positive effect on the quality of work life. These results support hypothesis 2 and indicate that a high level of affective commitment in employees will increase the quality of work life. Third, for its effect on turnover intention, the Islamic work ethic was found to have a negative effect. These results support hypothesis 3 and indicate that the higher the level of Islamic work ethic in employees, the lower the turnover intention. Meanwhile, the lower the level of Islamic work ethics, the employees will have high turnover intention. Fourth, affective commitment was found to have no effect on turnover intention. These results make hypothesis 4 rejected, and this means that affective commitment does not have a significant effect on turnover intention.

### 5.1. Research Limitation

The research was conducted by giving a questionnaire to one of the bank employees, so the researcher could not provide and assist the respondents in filling out the questionnaire. This limitation resulted in the writer not being able to know whether the respondents filled out the questionnaire properly. Further researchers are expected to be able to provide questionnaires directly to respondents and assist in filling them out in order to improve the quality of respondents' answers.

The research was also only conducted at one BPD DIY Syariah office because there were licensing constraints to conduct research at other branch offices. Further researchers are expected to conduct research in more than one office in order to provide an actual picture of the research site. This study only examines the effect of affective commitment. Organizational commitment consists of three dimensions, namely continuance commitment, affective commitment, and normative commitment. However, this study only uses one of the three dimensions of organizational commitment, namely affective commitment. Therefore, it is hoped that further research can use the three dimensions of organizational commitment.

### 5.2. Managerial Implications

This research is expected to be input to policyholders at Bank BPD DIY Syariah as the basis for determining the right policies to improve the quality of work life and control the level of employee turnover intention through the adoption of Islamic work ethics and increasing affective commitment. Policyholders can take several steps to improve the Islamic work ethic in employees, such as incorporating Islamic work ethic values into the company culture and making it an aspect of consideration in employee recruitment. Such policies can create an ethical climate, which can promote positive work attitudes from employees. In addition, managers can try to increase interaction with employees. Through this, the

company can find out what the employees need. Through these policies, employee performance will be maintained.

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