THE EFFECT OF WORKPLACE SPIRITUALITY

ON TURNOVER INTENTION IN INDONESIAN FINTECH STARTUPS:

THE MEDIATING ROLES OF JOB SATISFACTION

AND ORGANIZATIONAL COMMITMENT

THESIS

By:

M. SHAHRIZA RIJADI PUTRA

NIM 20221009

Thesis Supervisor:

Dr. Amelia Naim Indrajaya, MBA

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Prepared by:

M. Shahriza Rijadi Putra (20221009)

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Name & Student ID   : M. Shahriza Rijadi Putra (20221009)

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Fintech Startups: The Mediating Roles of Job Satisfaction and

Organizational Commitment

We hereby declare that this Thesis is from student's own work, has been read and presented to Sekolah Tinggi Manajemen IPMI Board of Examiners, and has been accepted as part of the requirements needed to obtain a Master of Business Administration Degree and has been found to be satisfactory.

Jakarta, 17 August 2024

Examined by,

Acknowledged by,

NON-PLAGIARISM DECLARATION FORM

This Thesis is a presentation of our original research work. Wherever contribution of others is involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions.

Also, this work is being submitted in partial fulfillment of the requirements for the Master of Business Administration degree and has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

Jakarta, 17 August 2024

M. Shahriza Rijadi Putra

TABLE OF CONTENT

LIST OF FIGURES

LIST OF TABLES

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First and foremost I would like to thank Allah swt.

ABSTRACT

One of the biggest problems faced by startups in Indonesia is the high turnover rate, which can go as high as 25% per year. Fintech startups, whose number of players in Indonesia increased six-fold over the last decade, is no exception to this problem. A high turnover rate certainly has a significant negative influence on an organization's costs. However, only a few researches have looked into the factors that influence employee turnover intentions in Indonesian fintech startups (turnover intention can be used as a valid proxy for actual labor turnover). Therefore, the objective of this study is to investigate the effect of Workplace Spirituality on Turnover Intention with mediating variables of Organizational Commitment and Job Satisfaction. Using a questionnaire-based survey with non-probability purposive sampling, this study collected data from a sample of 141 fintech employees. The data were analyzed using Statistical Package for the Social Sciences (SPSS) and Partial Least Square Structural Equation Model (PLS-SEM). The results showed that Workplace Spirituality was not proven to negatively influence Turnover Intention, but Organizational Commitment and Job Satisfaction were proven to mediate the negative effect of Workplace Spirituality on Turnover Intention. This study presents theoretical insights into the factors that influence employee turnover intention in fintech startups, as well as practical implications for lowering the employees turnover.

Keywords: *Fintech, Workplace Spirituality, Organizational Commitment, Job Satisfaction, Turnover Intention*

CHAPTER 1

INTRODUCTION

1.1 Background

Indonesian startups have grown rapidly in recent years. According to the Startup Ranking database in 2021, Indonesia has 2,293 active startups, placing 5th right below the US, India, UK, and Canada. These startups employ hundreds of thousands of employees, in which most of them are millennials born between 1981-1996 and gen Z born between 1997-2012. In general, these two generation groups sum up almost half of the entire Indonesian population. Based on the population census in 2020 by Badan Pusat Statistik (BPS), 75.49 million people or 27.94% of the total Indonesian population are gen Z, and 69.9 million people or 25.87% of the total population are millennials. These two generations will replace other generation predecessors such as baby boomers and gen X in the workforce.

Among these startups on the rise are financial technology or fintech startups. According to Kagan (2020), the term "fintech" refers to new technology that aims to improve and automate the delivery and usage of financial services. Fintech, at its most basic level, is used to help organizations, company owners, and individuals better manage their financial operations, procedures, and lives through the use of specialized software and algorithms that run on computers and, increasingly, smartphones. According to Kumar et al. (2023), the number of fintech players in Indonesia has expanded sixfold over the last decade, from 51 in 2011 to 334 by 2022. The rise of fintech startups in Indonesia is aided by the fact that despite, according to "The Indonesia Digital Lookbook" report by StartupIndonesia in 2021, there are 83 million of the unbanked population in Indonesia, 73.7% of the total population are internet users (202.6 million

people) and 125.6% (or 345.3 million people) have mobile connections. In addition, Indonesia's rapidly expanding fintech sector has been fueled in part by a proactive government that has enacted regulations in areas such as peer-to-peer (P2P) lending, digital payments, and, most recently, open banking, in the goal of encouraging innovation and increasing financial inclusion ("Indonesia Fintech Report and Map 2020", 2021). Fintech startups have a lot of space for expansion, but they have the same problem as most technology companies in general: a high turnover rate. According to De Plazaola (n.d.), the tech industry on average has a fairly high employee turnover rate of 18.3% worldwide.
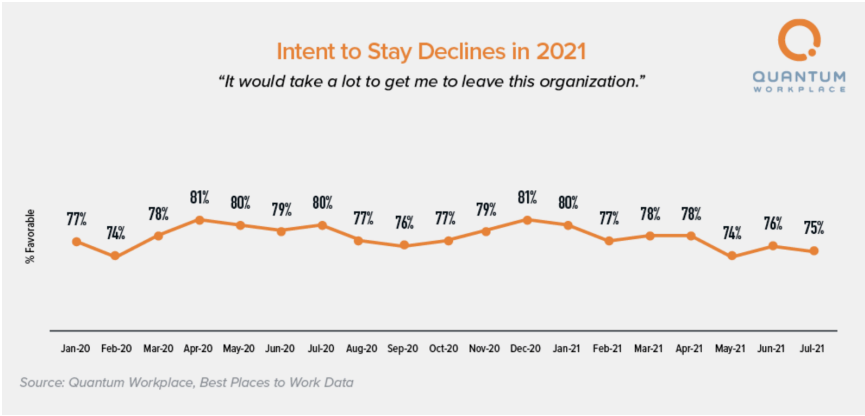
Figure 1.1 Employee Intent to Stay in 2021

Source: Quantum Workplace (2021)

As a matter of fact, according to the "2021 Employee Turnover Trends" (2021) by Quantum Workplace, employees' intentions to stay have been diminishing. Employee turnover is more likely to grow when unemployment rates fall and labor market confidence rises. Regionally, according to the ASEAN Growth and Scale Talent Playbook (2022), 91% of startup

employees in 6 out of 10 Southeast Asian countries are open to leaving their existing jobs, with one of the reasons being misalignment with their company's mission and culture.
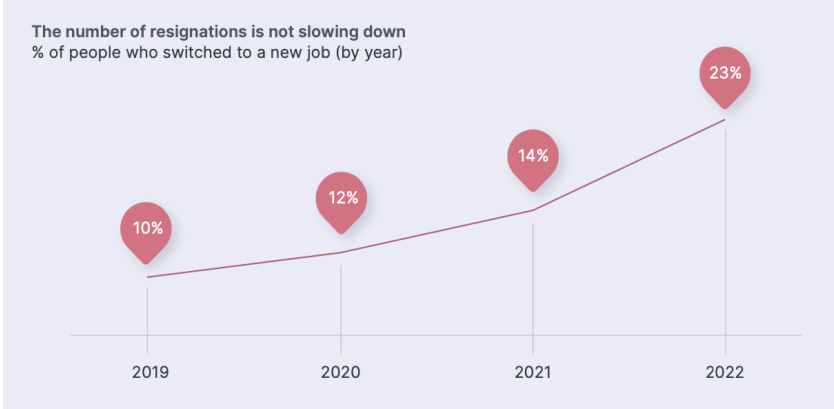
Figure 1.2 The Percentage of People Who Switched to A New Job in Indonesia 2019 - 2022

Source: Page Insights (2023)
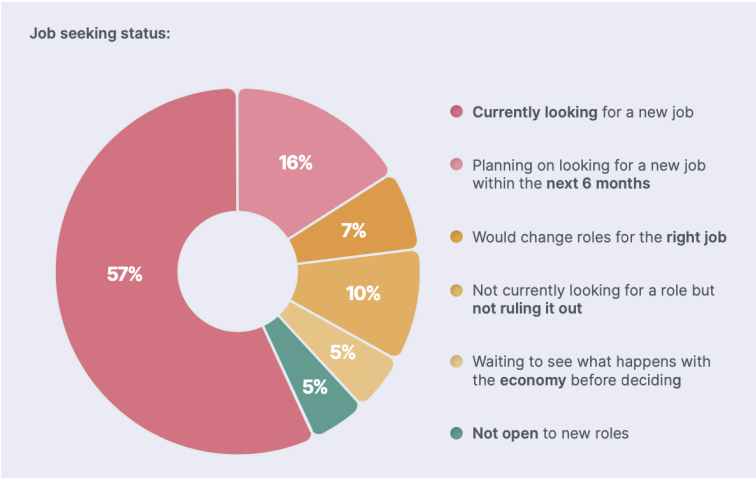
Figure 1.3 The Percentage of People Who Are Open to New Job in Indonesia in 2022

Source: Page Insights (2023)

Moreover, according to Page Insights' "Talents Trend 2023 | Indonesia | The Invisible Revolution" (2023), 95% of respondents in Indonesia who started a new job in 2022 are open to

new opportunities. As mentioned in the same report, from 2019 - 2022 there was also an increase in % of people who switched to a new job. According to Gutmann (2016), Indonesia is placed number 4 in countries with the highest voluntary turnover rate with 15.8%.
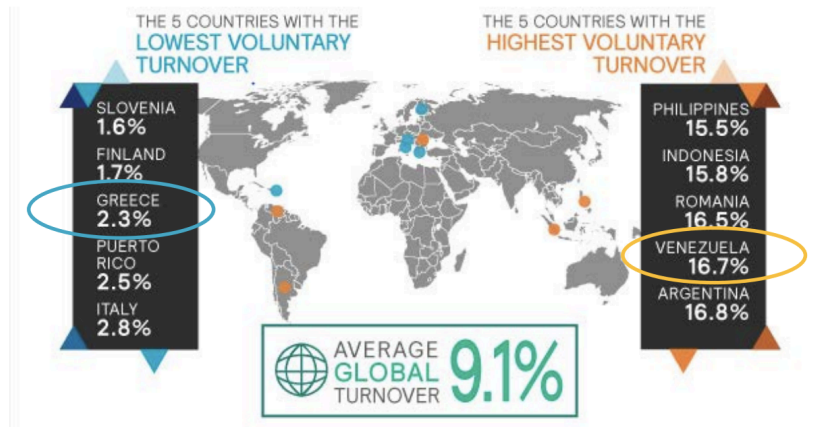
Figure 1.4 Countries with Lowest & Highest Turnover Rate

Source: Gutmann (2016)

High turnover rate means that companies have to allocate more of their cost to the recruitment and selection process. Phillips (1996) stated that "an excessive turnover rate clearly has a tremendous negative impact on an organization's costs, and HR programs designed to reduce turnover can result in a tremendous bottom-line improvement". This statement is further corroborated by Glebbeek & Bax (2004) who argued that turnover can have a negative impact on the performance of a company and by Hom & Griffeth (1995) who argued that voluntary turnover results in both measurable and tangible costs, including recruitment and training expenses, as well as intangible costs, such as lowered employee morale and customer discontent.

Alias et al. (2018) differentiate turnover into two categories, voluntary and involuntary. According to Bebe (2016), voluntary turnover occurs when an employee leaves the firm voluntarily, while involuntary turnover occurs when an employee leaves the company

unwillingly and compelled to resign due to a variety of circumstances such as poor performance. A research by Zhang (2016) found that there are several factors that affect employee turnover such as personal aspect (age, gender, education, status, etc.), organizational aspect (company size, salary, promotion, training, individual work attitude, etc.), and social economic aspects (transportation, residence, cost of living, health and education facility, etc.).

Schyns, et al. (2007) defined turnover intention as an employee's intention to voluntarily change jobs or companies. It has been empirically established that turnover intention has a positive relationship with actual turnover (actual behavior) (Byrne, 2005; Hendrix, Robbins, Miller & Summers, 1998; Steensma, Van Breukelen & Sturm, 2004). Several authors also argued that turnover intention can be used as a valid proxy for actual labor turnover (Jaros et al., 1993; Muliawan et al., 2009; Tett & Meyer, 1993). According to Nancarrow et al. (2014), the correlation between "intention to leave" and "intention to stay" was quite strong (r=0.84), indicating that the constructs have a lot of overlap (70%). Ngo-Henha (2017) suggested that turnover intention, turnover intent, intention to leave, and intention to quit can be used synonymously to describe the likelihood that an employee will quit their job in the near future.

Workplace spirituality is an emerging area of interest among management scholars and practitioners, in which it resulted in a quest for more rational and logical investigation into workplace spirituality, its construct, and its impact on employees and organizations (Garg, 2017). According to Pawar (2009a), workplace spirituality refers to employee experiences of spirituality at the workplace. It has great significance for research as it is being noted as "a new paradigm of organizational science" (Jurkiewicz and Giacalone, 2004). Moreover, it has utility for practitioners because workplace spirituality is associated with several employee outcomes (Benefiel et al., 2014) and thus organizations are interested in enhancing workplace spirituality

(Saks, 2011). According to Wasril (2019), spirituality at work influenced organizational commitment and job satisfaction, and based on research by Chen et al. (2014), organizational commitment and work satisfaction are two factors that affect turnover intention of employees. It is interesting to see the effect of workplace spirituality on turnover intention in Indonesian fintech startups with the mediating roles of organizational commitment and job satisfaction.

1.2 Research Gap

Previous researchers around the world have focused their study on the constructs of workplace spirituality, turnover intention, job satisfaction, and organizational commitment. Some of those research studies are listed in the table below:

Table 1.1 List of Previous Studies

No	Author	Year	Title of Research	Variable of Interest	Findings
1	Sreeja, Thupili; Mukherjee, Ujjal; Jagadeeswari, Urmila	2023	Workplace Spirituality and Turnover Intentions: Mediating Role of Job Satisfaction	● Workplace Spirituality ● Job Satisfaction ● Turnover Intention	The results of the study support the idea that job satisfaction plays a mediating role in the relationship between workplace spirituality and employees' intention to quit in the Indian IT sector.
2	Rakhmitania, Tina	2022	Job Satisfaction Relationship With Turnover Intention	● Job Satisfaction ● Turnover Intention	The employee turnover intention variable and the job satisfaction variable showed a strong relationship.
3	Bugis, Meili; E.S, Dedi Purwana; Saparuddin	2021	The Effect of Job Involvement and Work Stress on Turnover Intention with Organizational Commitment as an Intervening Variable PT. Perkebunan Minanga Ogan	● Organizational Commitment ● Turnover Intention	Organizational commitment has a positive and significant effect on turnover intention, in which it proves that the higher the organizational commitment, the lower the level of employee turnover. In addition, job involvement has a positive and significant effect on the turnover intention with organizational commitment as an intervening variable. It can be concluded that the indirect effect is significant, so the mediation hypothesis is supported. This

					proves that the organizational commitment variable can mediate work involvement on turnover intention.
4	Hussain, Sana; Hussain, Zareen	2020	Workplace Spirituality And Turnover Intentions Among The Doctors Working In Private Hospitals In Karachi, Pakistan: A Cross Sectional Study	• Workplace Spirituality • Turnover Intention	The study revealed similar results from previous studies, but there are some contrary findings between the relationship of different dimensions of the workplace spirituality and turnover intention.
5	Yamin, Adi Perkasa	2020	Factors Influencing Millennial Job Satisfaction and Its Effect on Turnover Intention. A Case Study of a Bank in Jakarta.	• Job Satisfaction • Turnover Intention	Turnover intention is negatively impacted by job satisfaction, therefore the greater the degree of job satisfaction, the lower the intention to leave, and vice versa.
6	Ghayas, Muhammad Muzammil; Bhutto, Sana Arz	2020	Workplace Spirituality and Turnover Intention in the Healthcare Sector of Istanbul	• Workplace Spirituality • Turnover Intention	The study shows that all the dimensions of workplace spirituality namely meaningful work, spiritual association, compassion and alignment of values are found to be negatively associated with turnover intention, thus, it is concluded that workplace spirituality is negatively associated with turnover intention. As a result, managers must focus on meeting the spiritual requirements of their employees to ensure that they do not leave the company too soon.
7	Yansens, Wendell; Tecoalu, Melitina; Wahyoedi, Soegeng; Colline, Fredella	2021	The Effect of Spirituality on Turnover Intention Mediated by Employee Engagement	• Spirituality • Turnover Intention • Employee Engagement	Relationship between spirituality and turnover intention was not confirmed in the study, in which there was no sufficient evidence to state that spirituality has a significant and negative effect on turnover intention.
8	Wasril, Mia Rosyawati	2019	Discovering the Influence of Spirituality at Work toward Organizational Commitment and Job Satisfaction: A Case Study of PT Surya Nusantara Sentosa	• Spirituality at workplace • Organizational Commitment • Job satisfaction	Spirituality at work positively and significantly influenced organizational commitment and job satisfaction, but spirituality at work cannot be implemented if there is no willingness from the management to implement it.

9	Hussain, Suhaidah; Xian, See Huei	2019	Factors Affecting Employees' Turnover Intention in Construction Companies in Klang, Selangor	● Organizational Commitment ● Turnover Intention	The research suggested that organizational commitment is highly correlated to employees' turnover intention, therefore it is considered as one of the factors that will affect employees' turnover intention.
10	Indrajaya, Amelia Naim; Daryanto, Wiwiek Mardawiyah; Sjahrifa, Cut; Yeung, Shirley	2019	The Conceptual Model Of Spiritual Leadership And Spirit At Work In Creating A Sustainable Competitive Advantage	● Spirit at work ● Organizational Commitment ● Job satisfaction	The organizational capabilities through Spiritual Leadership and the individual capabilities through Spirit at Work create a model of competitive advantage, in which Organizational Commitment and Job Satisfaction are seen as the proxy for Competitive Advantage in a Model of Service industry.
11	Indrajaya, Amelia Naim	2018	The Influence of Individual Spirituality Toward Spirit at Work in Enhancing Organizational Commitment and Job Satisfaction	● Individual Spirituality ● Spirit at Work ● Organizational Commitment ● Job Satisfaction	Findings from the research showed that Spirit at Work has an impact in enhancing Organizational Commitment and Job Satisfaction.
12	Chen, Man-Ling; Su, Zhi-Yuan; Lo, Chia Lun; Hu, Ya-han; Chiu, Ching-Hsuan; Shieh, Tien-Yu	2014	An empirical study on the factors influencing the turnover intention of dentists in hospitals in Taiwan	● Organizational Commitment ● Work Satisfaction ● Turnover Intention	The results of the research show that the most important factor affecting the turnover intention of resident dentists is organizational commitment, and the most important factor affecting turnover intention of attending dentists is work satisfaction.
13	Budiono, Sugeng; Noermijati; Alamsyah, Arief	2014	Pengaruh Spiritualitas di Tempat Kerja terhadap Turnover Intention Perawat melalui Komitmen Organisasional di Rumah Sakit Islam Unisma Malang	● Workplace Spirituality ● Organizational Commitment ● Turnover Intention	Workplace spirituality has a positive impact on organizational commitment to perform, a negative impact on turnover intention, a negative impact on nurses' intention to leave the company, and an indirect impact on nurses' intention to leave the company through an organizational commitment.
14	Gupta, Manu; Kumar, Vinod; Singh, Mandeep	2014	Creating Satisfied Employees Through Workplace Spirituality: A Study of the Private Insurance Sector in Punjab (India)	● Job Satisfaction ● Workplace Spirituality	There is a positive relationship between all the dimensions of workplace spirituality and job satisfaction.
15	Dandona, Anu	2013	Spirituality at Workplace and	● Spirituality at workplace	Through increasing employees' job satisfaction,

		Job Satisfaction	● Job satisfaction	workplace spirituality contributes significantly to building a solid, well-understood, and supportive organizational culture. It is concluded that workplace spirituality is very important in every organization because it has a positive impact on job satisfaction.

Source: Data processed by the Author (2024)

From previous studies discussing the relationship between variables of workplace spirituality, organizational commitment, job satisfaction, and turnover intention, there were not many researches that used empirical approach to prove the relationship between workplace spirituality and turnover intention with organizational commitment and job satisfaction as mediating variables and addressed the fintech startups ecosystem. Hence, there is a research gap that can be discussed to fill in this study.

1.3 Problem Identification

A lot of studies have been done on turnover intention because employees' actual turnover behavior is depending on their intention of leaving the organization (Yang and Wittenberg, 2016). Hence, employees' turnover intention is the most immediate determinant of real turnover behavior in which it must be taken seriously considering the influence it will give on organizational performance and lowering down the efficiency of productivity (Hussain & Xian, 2019). Moreover, this problem is one of the biggest problems faced by startups in Indonesia. Referring to an article by Annur (2019) in katadata.co.id, the turnover rate in several startups in Indonesia can go as high as 25% per year.

Many studies have tried to investigate the correlation between turnover intention, job satisfaction, and organizational commitment, but there's only few research that has tried to investigate the correlation between turnover intention and workplace spirituality with mediating variables of organizational commitment and job satisfaction, particularly in the Indonesian fintech startup environment, in which most of the employees are among the millennial and gen Z generation. Therefore, this study will investigate the effect of workplace spirituality on turnover intention with the mediating roles of organizational commitment and job satisfaction.

1.4. Research Questions

Based on the background, research gap, and problem identification provided above, this research would like to answer the following questions:

a. How strong does Workplace Spirituality influence Organizational Commitment?

b. How strong does Workplace Spirituality influence Job Satisfaction?

c. How strong does Organizational Commitment influence Turnover Intention?

d. How strong does Job Satisfaction influence Turnover Intention?

e. How strong does Organizational Commitment mediate the relationship between Workplace Spirituality and Turnover Intention?

f. How strong does Job Satisfaction mediate the relationship between Workplace Spirituality and Turnover Intention?

g. How strong does Workplace Spirituality influence Turnover Intention?

1.5 Research Objectives

Based on the research questions provided above, this research would like to achieve the following objectives:

a. To analyze the influence of Workplace Spirituality on Organizational Commitment.

b. To analyze the influence of Workplace Spirituality on Job Satisfaction.

c. To analyze the influence of Organizational Commitment on Turnover Intention.

d. To analyze the influence of Job Satisfaction on Turnover Intention.

e. To evaluate the impact of Organizational Commitment in mediating the relationship between Workplace Spirituality and Turnover Intention.

f. To evaluate the impact of Job Satisfaction in mediating the relationship between Workplace Spirituality and Turnover Intention.

g. To analyze the influence of Workplace Spirituality on Turnover Intention.

1.6 Scope of The Study

This study is limiting its scope of study to employees in fintech startups based in the Jakarta metropolitan area and categorized as payment gateway companies. It will discuss the influence of workplace spirituality, job satisfaction, and organizational commitment on turnover intention in fintech startup companies by measuring the factor structure analysis of workplace spirituality as independent variable, job satisfaction and organizational commitment as mediating variables, and turnover intention as dependent variable. The source of data collection and analysis for this research will be dependent on the close-ended questionnaires.

1.7 Significance of the Study

This research aims to contribute the following benefits:

- Theoretical Benefits

  ○ To provide the result on how workplace spirituality influences turnover intention with mediating variables of job satisfaction and organizational commitment.

  ○ To provide additional literature on the construct of workplace spirituality to the academics community.

- Practical Benefit

  ○ To provide feedback and recommendation to Indonesian fintech startups on how to maintain and increase workplace spirituality, job satisfaction, and organizational commitment among its employees to reduce their turnover intention, and therefore, reducing the company's employee turnover rate.

1.8 Thesis Structure

This thesis consists of five chapters with the following details:

Chapter I: Introduction

This chapter outlined the prerequisites for sound research including the explanation of research background, questions, objectives, and gap; problem identification; and scope & significance of the study.

Chapter II: Literature Review

This chapter explained the theoretical review as reference & guideline of the research. In addition, this chapter also presented the definition and result of previous studies, including

journals, books, newspaper articles, and other sources of information which supported the research.

Chapter III: Research Methodology

This chapter explained the methods used for completing the research, including the type of research, population & sampling technique, and data analysis & hypothesis testing.

Chapter IV: Data Analysis

This chapter described the details of data analysis, which is an essential part of this study. It also explained the process of data analysis from the procedures taken to take the data to the result and analysis of the result itself.

Chapter V: Conclusion and Recommendations

This chapter is the final chapter that summarizes the entire analysis from the beginning to the end of the research. The recommendations were provided to help future researchers and academicians understand this topic further.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter will explore the constructs that are related to the objectives of this study. A review of pertinent studies and literature on workplace spirituality, organizational commitment, job satisfaction, and turnover intention will be included. In addition, the relationship between observed components will be studied and reviewed from a prior similar study, and the study's theoretical framework will be discussed as well.

An underpinning theory used in this study is the job embeddedness theory. According to Mitchell et al. (2001), job embeddedness reflects a diverse set of factors that influence employee retention. Mitchell et al. (2001) further argued that "metaphorically, job embeddedness is like a net or a web in which one can become "stuck", one who is highly embedded has many links that are close together (a low level of differentiation)". Nge-Henha (2017) stated that the result of job embeddedness is employees are so ingrained in their professional and social environments that they are unwilling to give up their ties and relationships in exchange for an unknown new job or an unexpected new environment. Employees' organizational and community integration, according to this theory, is influenced by factors such as personal values, career goals, and knowledge and abilities. According to Mitchell et al. (2001), there are three critical aspects of job embeddedness which includes "the extent to which people have links to other people or activities, the extent to which their job and community are similar to or fit with the other aspects in their life space and, the ease with which links can be broken - what they would give up if they left, especially if they had to physically move to another city or home.".
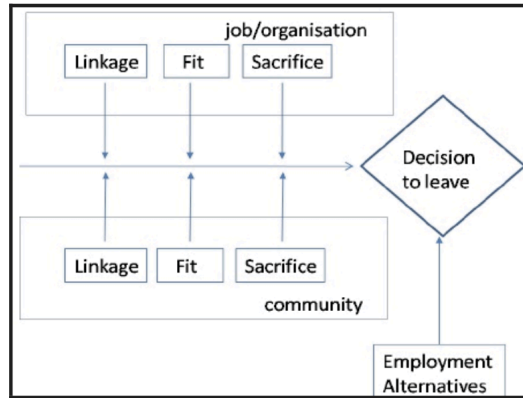
Figure 2.1 Job embedded theory diagram

Source: Nge-Henha (2017)

Another underpinning theory used in this study is the traditional attitude turnover model by WeiBo et al (2010) which was adapted from Griffeth et al. (2000). According to Griffeth et al (2000), based on review of studies on employee volunteer turnover that have been published in classic management magazines using the model of element analysis, related variables surrounding attitude models led to the identification of eleven different types of demographic predictors; sixteen different types of sub-structure variables linked to organizational and work environment factors as well as job satisfaction, including distributive justice, pay satisfaction, leader-member exchange, work group cohesion, co-worker satisfaction, and role clarification; six different types of variables related to job content and external environment factors, including job scope, routinization, job involvement, comparison with present job, etc.; three different types of other behavioral predictors; and nine different kinds of adjusting variables for the withdrawal process. In a study by Lee & Mitchell (1999) in WeiBo et al (2010), it is widely accepted that the process of employee volunteer turnover, including the intention and behavior of turnover, is the

reversed transformation process of employee retention psychology and behaviors in the traditional attitude turnover model.
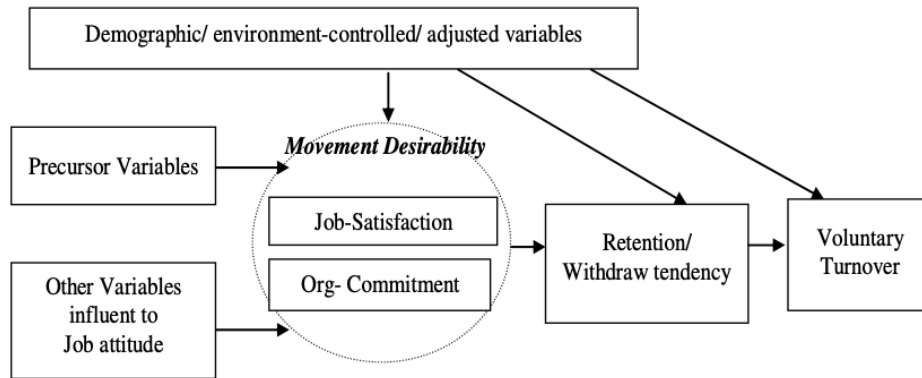
Figure 2.2 The traditional attitude turnover model adapted from Griffeth et al. (2000)

Source: Weibo et al (2010)

2.2 Workplace Spirituality

In recent years, there has been a growing emphasis on the spirit, spirituality, and spiritual phenomena (Pradhan et al., 2017). According to Johnson (2008), "spirit" has become a buzzword in recent years, and businesses are currently investigating the correct attitude (i.e. spirit) among their most important asset, human capital. Furthermore, Maginnis (2001) defined spiritual well-being as a person's accomplishment in satisfying his or her needs and significance in life, and so maintaining a connected existence with one's coworkers.

People spend a huge portion of their life at work and increasingly place demands on the workplace for a sense of wholeness and connectedness, and as a result, there has been a paradigm shift in the consciousness of workers and managers at all levels of organizations to find more meaning, purpose, and fulfillment in their work, rather than just materialistic outcomes (Aboobaker et al., 2018).

According to Sheep (2006), workplace spirituality is 'the lived experiences and expressions of one's spirituality in the context of the work'. It also refers to employee experiences of spirituality at the workplace (Pawar, 2009a). According to Ashmos & Duchon (2000), a workplace can be considered to be spiritual (or spirit friendly) when it recognizes that employees have an inner life that nourishes and is nourished by meaningful work that takes place in the context of community. Here, we can see that there are three components of the definition developed by Ashmos & Duchon (2000), which includes inner life, meaningful work, and community.

Table 2.1 Schema of workplace spirituality construct

Authors & Year of Publication	Propositions on workplace spirituality
(Neck and Milliman 1994)	Oneness of life, and Perception of Reality
(Mirvis 1997)	Meaningful Work and Sense of Community
(Beyer 1999)	Meaningful Work and Belongingness to Community
(Mitroff and Denton 1999)	Interconnectedness
(Ashmos and Duchon 2000)	Inner Life, Meaningful Work and Sense of Community
(Harrington et al. 2001)	Sharing and Sense of togetherness
(Milliman et al. 2003)	Meaningful Work and Sense of Community
(Giacalone and Jurkiewicz 2003b)	Transcendence through Work Process and Sense of Community
(Ashar and LaneMaher 2004)	Transcend Meaning, Purposeful Work, Sense of Community, Connectedness and Wholeness
(Marques et al. 2005)	Inner Power, Interconnectedness, Sense of Purpose
(Kinjerski and Skrypnek 2006)	Spiritual Connection, Meaning and Purpose in Work, Sense of Community and Mystical experience
(Sharma 2007)	Spiritual Synergy and Positive Spirit
(Krishnan 2007)	Oneness with all other beings

Source: Pradhan et al. (2017)

In relation to age, Mukherjee (2018) discovered that employees over 45 have significantly greater levels of workplace spirituality. During this period, individuals are hesitant to change jobs. They desire to settle in a specific organization. This can be related to their limited physical ability at this age, as well as their unwillingness to change while joining new organizations. Similarly, Jin & Lee (2020) found that age, nursing tenure, and the factors of nursing work spirituality were positively correlated with quality of nursing work life. Although, a study by Yunan et al. (2017) revealed that both younger and older employees reported comparable degrees of spirituality at work. However, in regards to education, employees with higher education reported higher levels of spirituality compared to those with lower education (Yunan et al., 2017).

Another construct that is quite related with workplace spirituality is work-life balance. In order for an individual to achieve well-being, two of the most important concepts are work-life balance and workplace spirituality (Patriarca, 2023). Researchers from both Eastern and Western regions of the world claim that people cannot keep equilibrium in their personal and professional lives unless they embrace and instill the spiritual component that helps to foster their intrapersonal abilities (Anupama et al, 2021). According to Malik & Saxena (2019), following a thorough analysis of the literature, it has been determined that workplace spirituality promotes work-life balance and helps employees balance their responsibilities between their jobs and their homes. In the same study, Malik & Saxena (2019) also argued that an efficient way to coordinate various duties and obligations at work, home, and in other areas of life is known as work-life balance. According to Fadillah et al (2024), work-life balance is a concept that refers to the balance between work (career & ambition) and personal life (health, happiness, family, and spiritual development). Two primary dimensions can be used to group work-life balance

definitions (and conceptualizations): (1) role participation in numerous roles in work and nonwork life; and (2) minimum conflict between work and nonwork roles (Sirgy & Lee, 2017).

2.3 Organizational Commitment

Porter (1974) defined organizational commitment as one's actual aptitude to participate in a particular organization. This concept of organizational commitment covers the following three dimensions: (i) employee recognition of and confidence in the values of the company; (ii) commitment towards the company so as to make substantial efforts; and (iii) readiness to continue in the same company (Mowday et al., 1979). Al-Jabari et al. (2019) suggested organizational commitment as being a voluntary act that is far away from an employee's obligation, which extensively improves the efficiency of the whole company. Another definition is given by Vrontis et al. (2015) in which organizational commitment is the degree of affection that an employee shows towards the company he/she is employed in.

Meyer and Allen (1993) defined three components of organizational commitment as: (i) affective commitment; (ii) continuance commitment; and (iii) normative commitment. These three components of commitment are alternatively described as the product of (i) emotional attachments (affective commitment), (ii) the costs of leaving, such as losing attractive benefits or seniority (continuance commitment) and (iii) the individual personal values (normative commitment) (Brief, 1998).

Affective commitment refers to feelings of belonging and sense of attachment to the organization and it has been related to personal characteristics, organizational structures, and work experiences, for example; pay, supervision, role clarity and skill variety (Hartmann & Bambacas, 2000). According to Aydogdu et al. (2011), continuance commitment, which reflects

the recognition of costs associated with leaving the organization, should be related to anything that increases perceived costs. Direct or indirect investments in the organization, side bets, represent such costs best and are operationalized mainly by variables like age, education and tenure (Becker, 1960). Aydogdu (2011) suggested that normative commitment refers to an employee's feelings of obligation to remain with the organization, therefore, employees with strong normative commitment will remain with an organization by virtue of their belief that is the "right and moral thing to do". Normative commitment develops on the basis of a particular kind of investment that the organization makes in the employee specifically, investment that seems difficult for employees and reciprocates (Meyer and Allen, 1993).

2.4 Job Satisfaction

According to Lee et al., (2015), job satisfaction is a pleasant emotional condition induced by personal assessment on working conditions and an individual's experience of work in organizations, in which this is conceptualized and operationalized as a state of affect or an individual's mindset about their job (Li et al., 2019). According to Spector (1994), job satisfaction can be defined as the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs. Job satisfaction refers to the state in which employees take pleasure from their work, or the positive and emotional state of the employee after appraisal of his or her job and performance (Shaikh et al., 2012).

Brief (1998) suggested that job satisfaction is "an internal state which is articulated through affective or cognitive evaluations of job experience with some degree of approval or disapproval". Accordingly, subordinates' job satisfaction also represents an assemblage of

particular attitudinal responses to the job, organizational structure, processes, the relationships of subordinates, and leaders in organizations (Hu, 2004).

The term job satisfaction is close to the concept of employee well-being (Kianto, 2018). According to Grant et al. (2007), employee well-being is the overall quality of an employee's experience and functioning at work, in which its definition includes three dimensions of well-being: psychological, physical, and social.

2.5 Turnover Intention

Takase (2010) suggested that turnover intentions are the thoughts employees have regarding leaving the organization voluntarily at a given period of time. Employees' intention to leave their current employer is known as turnover intention, and it can lead to real turnover, in which the major antecedent of a person's act of turnover, according to a lot of study, is turnover intention (Ooi & Teoh, 2021). Voluntary and involuntary turnover are the two types of turnover that can occur (Alias et al., 2018). According to Bebe (2016), voluntary turnover occurs when an employee leaves the firm voluntarily, and involuntary turnover occurs when an employee leaves the company involuntarily and is compelled to resign due to a variety of circumstances such as poor performance. Despite the fact that there is a distinction between purpose to leave and actual turnover, researchers have discovered that intent has an immediate causal effect on the decision to depart (Addae et al., 2006; Day & Bedeian, 1991). An employee's decision to leave a company is an unfavorable outcome for both the company and the person, as it impacts both in a variety of ways (Rahman & Nas, 2013).

In terms of replacement costs and job disruption, critical personnel turnover is deemed damaging to the organization (Addae et al., 2006), as a result, it's become a well-studied

phenomenon (Yousaf, 2008). Knowing that turnover intentions have a negative impact on the efficiency of a company, managers look for various ways to increase the stay of their workers (Moussa, 2013). Understanding turnover intention rates may help to reduce actual turnover rates and enable strategies that can be applied to avoid the loss of human resource (Mariwa, 2021). Reddit et al. (2019) suggested that high turnover rates significantly increase the company's financial costs.

2.6 Hypothesis Development

2.6.1 The effect of Workplace Spirituality on Proxies of Performance

The major hypothesis of the effect of workplace spirituality on proxies of performance is higher degree of workplace spirituality influences higher degree of proxies of performance. According to Indrajaya (2018), spirit at work has an impact in enhancing organizational commitment and job satisfaction as two out of several proxies for performance in the service industry.

In research by Wasril (2019) using both qualitative and quantitative methods, it is proven that spirituality at work has influenced both organizational commitment and job satisfaction, in which spirituality at work positively and significantly influenced organizational commitment and job satisfaction.

2.6.1.1 Minor hypothesis on the effect of workplace spirituality on organizational commitment

A research by Sintaasih et al. (2019) analyzing the relationship between work spirituality, organizational commitment, and performance of rural credit institution (Lembaga Perkreditan Desa - LPD) administrators shows that work spirituality is proven to give a positive and

significant effect to the performance of administrator and organizational commitment, in which the higher the work spirituality the better the performance at work and the higher organizational commitment. Rego & Cunha (2008) suggested that "people denote higher affective and normative commitment and lower continuance commitment when they experience a sense of community in their work teams, feel that their values are aligned with those of the organization, consider that they do meaningful and helpful work, experience enjoyment at work and consider that the organization gives them opportunities for their inner life."

H1: Higher degree of workplace spirituality influences a positive higher degree of organizational commitment.

2.6.1.2 Minor hypothesis on the effect of workplace spirituality on job satisfaction

A correlation analysis in a research by Gupta et al. (2014) showed a positive relationship between all the dimensions of spirituality in the workplace and job satisfaction. Dandona (2013) also suggested that workplace spirituality is critical in any firm since it has a favorable impact on employee job satisfaction, performance, and productivity.

H2: Higher degree of workplace spirituality influences a positive higher degree of job satisfaction.

2.6.2 The effect of Proxies of Performance on Turnover Intention

The major hypothesis of the effect of proxies of performance on turnover intention is higher degree of proxies of performance influences lower degree of turnover intention. In a study by Chen et al. (2014) in analyzing the factors influencing turnover intention of dentists in hospitals in Taiwan, it was proven that level of work satisfaction and organizational commitment affect turnover intention, in which the most crucial element influencing resident doctors' turnover

intention is organizational commitment while work satisfaction, on the other hand, is the most critical factor influencing attending doctors' turnover intention.

In addition, turnover is increased by a lack of job security or organizational commitment, and vice versa (Kinicki et al., 2002). This is proven by the fact that the most researched subjects in the work-related issues of turnover are job satisfaction and organizational commitment (Foreman, 2009).

2.6.2.1 Minor hypothesis on the effect of organizational commitment on turnover intention

Hussain & Xian (2019) suggested that organizational commitment is highly correlated to employees' turnover intention, therefore it is considered as one of the factors that will affect employees' turnover intention. While according to Bugis et al (2021), organizational commitment has a positive and significant effect on turnover intention, in which it proves that the higher the organizational commitment, the lower the level of employee turnover.

H3: Higher degree of organizational commitment influences a negative lower degree of turnover intention.

2.6.2.2 Minor hypothesis on the effect of job satisfaction on turnover intention

According to Rakhmitania (2022), the employee turnover intention variable and the job satisfaction variable showed a strong relationship. In a study by Yamin (2020) on a bank in Jakarta, turnover intention is negatively impacted by job satisfaction, therefore the greater the degree of job satisfaction, the lower the intention to leave, and vice versa.

H4: Higher degree of job satisfaction influences a negative lower degree of turnover intention.

2.6.3 The effect of Workplace Spirituality on Turnover Intention

Ghadi (2017) suggested that workplace spirituality has a direct significant influence on voluntary turnover intentions. Findings from a research by Hussain & Hussain (2020) confirmed the exploration of previous studies that dimensions of workplace spirituality, namely *compassion* and *alignment of personal values with organizational values*, have a significant relationship with turnover intention, although another finding is contradictory with the previous studies showing that meaningful work has a significant impact on turnover intention. A study by Ghayas & Bhutto (2020) shows that all the dimensions of workplace spirituality namely *meaningful work, spiritual association, compassion* and *alignment of values* are found to be negatively associated with turnover intention, thus, it is concluded that workplace spirituality is negatively associated with turnover intention. As a result, managers must focus on meeting the spiritual requirements of their employees to ensure that they do not leave the company too soon.

H7: Higher degree of workplace spirituality influences a negative lower degree of turnover intention.

2.6.4 The effect of Workplace Spirituality on Turnover Intention with mediating roles of Proxies of Performance

The major hypothesis of the effect of workplace spirituality on turnover intention with mediating roles of proxies of performance is higher degree of workplace spirituality influences lower degree of turnover intention with mediator variables of proxies of performance.

2.6.4.1 Minor hypothesis on the effect of workplace spirituality on turnover intention with mediating roles of organizational commitment

According to Budiono et al (2014), workplace spirituality has an indirect negative influence towards nurses' turnover intention in Unisma Islamic Hospital Malang through organizational commitment variables. Budiono et al (2014) also concluded that (i) the higher the spirituality in the workplace, the higher the organizational commitment; (ii) the higher organizational commitment, the lower the turnover intention; (iii) organizational commitment mediates the influence of workplace spirituality on turnover intention.

H5: Organizational commitment mediates the negative effect of workplace spirituality on turnover intention.

2.6.4.2 Minor hypothesis on the effect of workplace spirituality on turnover intention with mediating roles of job satisfaction

In a study by Sreeja et al (2023), the results support the idea that job satisfaction plays a mediating role in the relationship between workplace spirituality and employees' intention to quit in the Indian IT sector. The study by Sreeja et al (2023) also demonstrates that the relationship between workplace spirituality and employees' intention to quit is dependent on job satisfaction, in which employees tend to feel more connected to their jobs when they find meaning and purpose in what they do, which raises job satisfaction levels all around.

H6: Organizational commitment mediates the negative effect of workplace spirituality on turnover intention.

2.7 Research Framework

As mentioned previously in the research objectives, this study will examine the effect of workplace spirituality, organizational commitment, and job satisfaction on employees' turnover intention with research framework as follow:
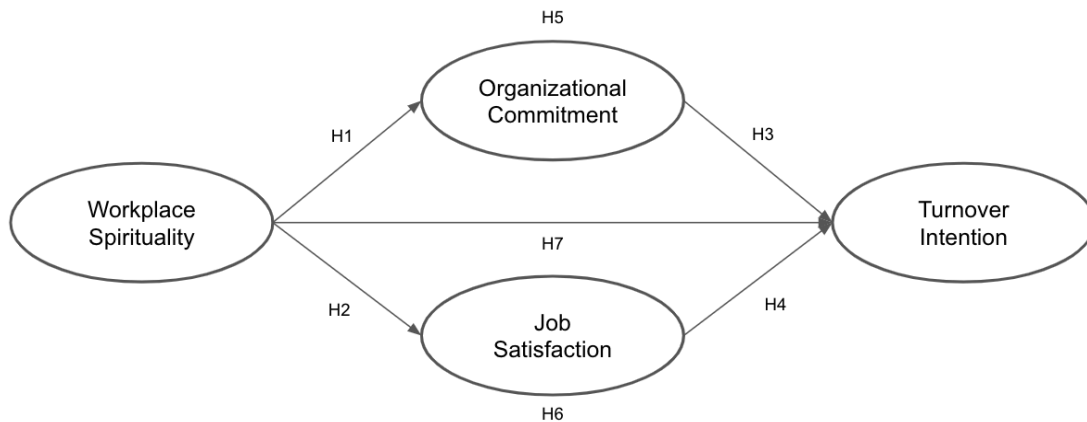
Figure 2.3 Research Framework

Source: Process by Author (2024)

Based on the research framework above, there are seven hypotheses to be examined as follow:

H1:	Higher degree of workplace spirituality influences a positive higher degree of organizational commitment.
H2:	Higher degree of workplace spirituality influences a positive higher degree of job satisfaction.
H3:	Higher degree of organizational commitment influences a negative lower degree of turnover intention.
H4:	Higher degree of job satisfaction influences a negative lower degree of turnover intention.
H5:	Organizational commitment mediates the negative effect of workplace spirituality on turnover intention.

H6:   Job satisfaction mediates the negative effect of workplace spirituality on turnover intention.

H7:   Higher degree of workplace spirituality influences a negative lower degree of turnover intention.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter will explain how the researcher will conduct the study in depth, from research design to data analysis. This study will refer to the research design approach by Bougie & Sekaran (2019) as its methodology:
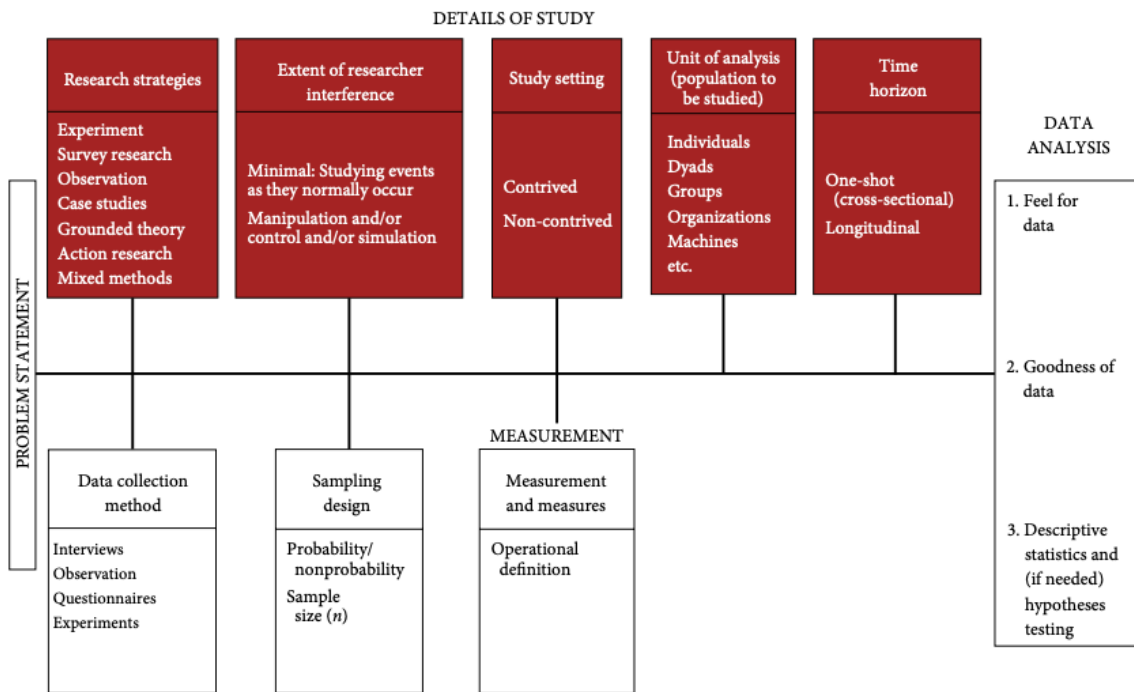
Figure 3.1 Research Design

Source: Bougie & Sekaran (2019)

3.2 Research Design

This research is classified as cross-sectional study design, a type of observational study design in which the researcher measures the outcome and the exposures in the study participants

at the same time. Unlike in case–control studies, where participants were selected based on the outcome status, or cohort studies, where participants were selected based on the exposure status, the participants in a cross-sectional study are just selected based on the inclusion and exclusion criteria set for the study (Setia, 2016).

This research is an industry-level study in which the researcher is using a deduction method, a method of theory building in which the researcher begins by developing a specific hypothesis based on the literature review that the researcher has noticed, and then gradually tries to test this hypothesis and see if it holds in various settings. To complete the research and answer the research question, the researcher will employ a quantitative approach, utilizing survey data as the research strategy, which will be applied to a sample in the target population as representation of the industry. In this work, the mono strategy is employed, and data is obtained utilizing quantitative approaches.

3.3 Type and Source of Data

The two forms of data and information employed in this study are primary data and secondary data. The term "primary data" refers to research data gathered directly from the source in the form of a survey. Primary data for this study will be collected directly from respondents using questionnaires. Additionally, secondary data will be collected by searching for and gathering materials from literature reviews, research, books, reports, and feedback from the academic supervisor.

3.4 Data Collection Method

The author will disseminate online questionnaires via digital texting services such as WhatsApp using Google Forms. The questionnaire approach consists of a series of statements with predetermined responses, which the author may readily analyze into statistical data processing. The questionnaire will be distributed to the population sample's responders. The questionnaire contains closed-ended questions that use a Likert scale in the form of interval scales to assess a person's attitude, intention, opinions, or perceptions about social issues (Sugiyono, 2015), in which the researcher employs a scale range of 1-5 with each relevant scale as follows: "1" Strongly Disagree, "2" Disagree, "3" Neutral, "4" Agree, and "5" Strongly Agree in this study (Hair et al., 2014).

3.5 Population and Sample

According to Taherdoost (2016), there are several steps that have to be taken in the sampling process, which includes: (i) define target population; (ii) select sample frame; (iii) choose sampling techniques; (iv) determine sample size; (v) collect the date; and (iv) assess the response rate. The target population of this study is the employees of payment gateway fintech startups in the Jakarta metropolitan area. According to a database by Bank Indonesia on payment gateway companies that were already licensed and operational (retrieved January 24th, 2024), there are 24 companies that are located in the Jakarta metropolitan area. According to the companies' profiles in LinkedIn (retrieved January 30th, 2024), these 24 companies employ a total number of 4,569 people, which makes the target population of this study.
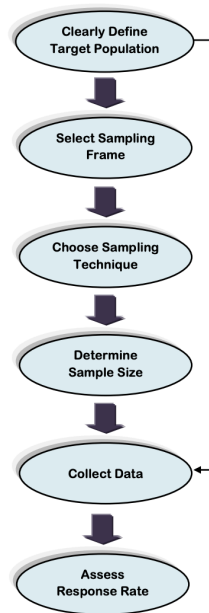
Figure 3.2 Sampling process steps

Source: Taherdoost (2016)

According to Taherdoost (2016), there are two types of sampling techniques, probability sampling, in which "every item in the population has an equal chance of being included in sample" and non-probability sampling, in which "it is often associated with case study research design and qualitative research". This research will use non-probability purposive sampling, in which the sampling here is confined to specific types of people who can provide the desired information, either because they are the only ones who have it, or they conform to some criteria set by the researcher (Bougie & Sekaran, 2019). Furthermore, this research will use a judgment sampling approach, in which it entails selecting the subjects who are most suited to give the necessary information or who are in the greatest position to do so (Bougie & Sekaran, 2019). The criteria set in this research for the sample is employees who are currently employed in fintech payment gateway companies who have been working for more than 6 months.

Table 3.1 Cohen Table

Exhibit 1.7 Sample Size Recommendation a in PLS-SEM for a Statistical Power of 80%												
Maximum Number of Arrows Pointing at a Construct	Significance Level											
	1%				5%				10%			
	Minimum R^2				Minimum R^2				Minimum R^2			
	0.10	0.25	0.50	0.75	0.10	0.25	0.50	0.75	0.10	0.25	0.50	0.75
2	158	75	47	38	110	52	33	26	88	41	26	21
3	176	84	53	42	124	59	38	30	100	48	30	25
4	191	91	58	46	137	65	42	33	111	53	34	27
5	205	98	62	50	147	70	45	36	120	58	37	30
6	217	103	66	53	157	75	48	39	128	62	40	32
7	228	109	69	56	166	80	51	41	136	66	42	35
8	238	114	73	59	174	84	54	44	143	69	45	37
9	247	119	76	62	181	88	57	46	150	73	47	39
10	256	123	79	64	189	91	59	48	156	76	49	41

Source: Cohen, J. A power primer. *Psychological Bulletin*, 112, 155–519.

Source: Hair et al. (2014)

The sample size of this study will be determined by using the Cohen table as shown above. This research expects a significance level of 5% with a relatively small Minimum R^2 of 0.10. Since this study involves 3 (three) arrows pointing at the construct, then according to the Cohen table, the required sample size for this study will be 124 respondents. Based on the Krejcie and Morgan (1970) table for determining sample size from a given population as shown below, with target population size of 4,500, the sample size that would meet requirement is 354 data samples. According to Hair et al. (2010), a sample size of 100 or more is recommended, therefore, based on the two methods of deciding sample size and limitation of time and cost, this research will use a sample size of 141 respondents.

Table 3.2 Krejcie & Morgan Table

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—*N* is population size.
S is sample size.

Source: Krejcie & Morgan (1970)

3.6 Measurement of Variables and Questionnaire Design

Adapting measurement of variables in previous researches, the questionnaire design will be as follow:

Table 3.3 Operationalization of Variables

Variable	Dimension	Code	Items	Source
Workplace Spirituality	Meaningful work	MW1	I experience joy in work	Milliman et al. (2003), Gamasiwi et al. (2023)
		MW2	My spirit is energized by work	
		MW3	My work is connected to what I think is important in life	
		MW4	I look forward to coming to work	
		MW5	I see a connection between work and social good	
		MW6	I understand what gives my work	

			personal meaning	
	Sense of community	SC1	Working cooperatively with others is valued	Milliman et al. (2003), Gamasiwi et al. (2023)
		SC2	I feel part of a community	
		SC3	I believe people support each other	
		SC4	I feel free to express opinions	
		SC5	I think employees are linked with a common purpose	
		SC6	I believe employees genuinely care about each other	
		SC7	I feel there is a sense of being a part of a family	
	Alignment of values	AV1	I feel positive about the values of the organization	Milliman et al. (2003), Gamasiwi et al. (2023)
		AV2	My organization is concerned about the poor	
		AV3	My organization cares about all its employees	
		AV4	My organization has a conscience	
		AV5	I feel connected with the organization's goals	
		AV6	My organization is concerned about health of employees	
		AV7	I feel connected with the mission of the organization	
		AV8	Organization cares about whether my spirit is energized	
Organizational Commitment	Normative Commitment	NC 1	I feel obligation to remain with my current employer	Meyer et al. (1993), Abbas et al. (2023)
		NC2	Even if it were to my advantage, I do not feel it would be right to leave my organization now	
		NC3	I would feel guilty if I left my organization now	
		NC4	This organization deserves my loyalty	
		NC5	I would not leave my organization right now because I have a sense of obligation to the people in it	
		NC6	I owe a great deal to my organization	
	Affective Commitment	AC1	I would be very happy to spend the rest of my career with this	Meyer et al. (1993),

			organization	Abbas et al. (2023)
		AC2	I really feel as if this organization's problems are my own	
		AC3	I do feel a strong sense of "belonging" to my organization	
		AC4	I do feel "emotionally attached" to this organization	
		AC5	I do feel like "part of the family" at my organization	
		AC6	This organization has a great deal of personal meaning for me	
	Continuance Commitment	CC1	Right now, staying with my organization is a matter of necessity as much as desire	Meyer et al. (1993), Abbas et al. (2023)
		CC2	It would be very hard for me to leave my organization right now, even if I wanted to	
		CC3	Too much of my life would be disrupted if I decided I wanted to leave my organization now	
		CC4	I feel that I have too few options to consider leaving this organization	
		CC5	If I had not already put so much of myself into this organization, I might consider working elsewhere	
		CC6	One of the few negative consequences of leaving this organization would be the scarcity of available alternatives	
Job Satisfaction	-	JS1	I find real enjoyment in my work.	Judge et al (2000), An (2022)
		JS2	I am satisfied with my work.	
		JS3	Most days I am enthusiastic about my work.	
		JS4	I like my current job.	
Turnover Intention	-		*During the past 6 months…*	Roodt's Turnover Intention Scale (TIS-6) (2004), Alotheimin & Salem (2023)
		TI1	I often considered leaving my job	
		TI2	My current job satisfying my personal needs	
		TI3	I am often frustrated when not given the opportunity at work to achieve my personal work-related goals?	
		TI4	I often dream about getting another job that will better suit my personal needs	

| | | TI5 | I am likely to accept another job at the same compensation level should it be offered to me | |
| | | TI6 | I rarely look forward to another day at work | |

Source: Data processed by the author (2024)

3.7 Reliability and Validity

The researcher must conduct pre-testing of the instruments on a small sample size before delivering the questionnaire to respondents in order to identify and eliminate potential flaws (Malhotra, 2010). This phase ensures that respondents understand the questionnaire and that no biased questions are asked (Zikmund, et.al, 2010). As a result, the questionnaire's assessed variables should be subjected to reliability and validity testing. Reliability and validity are two characteristics of excellent measurement (Zikmund, et.al, 2010).

The term "reliability" refers to the measurement's consistency, which can be determined by examining internal consistency. Internal consistency can be quantified using Cronbach's Alpha, a coefficient that represents internal consistency by computing the average of all conceivable split-half reliabilities for a multiple-item scale, according to Zikmund et al. (2010). It is also suggested that the scale with a coefficient of 0.70 reflects good reliability.

The term "validity" refers to the measurement's accuracy. It denotes the degree to which a score accurately represents an idea. Convergent validity is one of the approaches for determining validity. Pearson's Correlation can be used to do this. A Pearson correlation will quantify the direction, strength, and significance of the bivariate link among all measured variables, according to Bougie & Sekaran (2019). Furthermore, Pearson (1948) claimed that the legitimacy of the link between the components is 0.3 in order for them to have a sufficient run.

3.8 Data Analysis

3.8.1 Descriptive analysis

The author employs descriptive analysis to describe and comprehend the findings in this thesis. The descriptive research could yield information about the subject of interest. Quantitative and qualitative research can both benefit from descriptive studies (Sekaran & Bougie, 2019). Sekaran and Bougie (2019) stated in their book that descriptive analysis is used to collect and acquire data that characterizes the characteristics of things (e.g., a human, an organization, a product, or a brand), phenomena, and situations. The data for the description analysis comes from the online questionnaires and responses. The author opens with the following questions on the respondents' profiles: gender, age group, education level, area of residence, and monthly income group.

3.8.2 PLS-SEM analysis

The hypothesis is tested and the data is analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), which will be done in SmartPLS 3 software, to measure the connection between independent and dependent variables in this study. PLS–SEM, according to Hair et al. (2014), is useful for exploratory research because it is designed for research that is both data-rich and theory-skeletal. This model also allows researchers to estimate complex models with a large number of constructs and indicators, which is especially useful when the purpose of the analysis is prediction (Sarstedt et al.,2017). In applying PLS-SEM, this research will follow several steps as explained below.

3.8.2.1. Model specification

The structural equation model (SEM) is developed in this step, as shown in the diagram below. It is made up of two models: an outer model (measurement model) and an inner model (structural model). It entails developing a path model based on theory and logic that connects variables and constructions (Hair et al., 2014). It's also crucial to figure out whether the construct is reflecting or formative. When the constructs cause the indicators, it is classified as a reflective construct (represented by the arrows pointing from the constructs to the indicators). Meanwhile, when the constructs are caused by the indicators, the formative construct is utilized (represented by the arrows pointing from the indicators to the constructs).
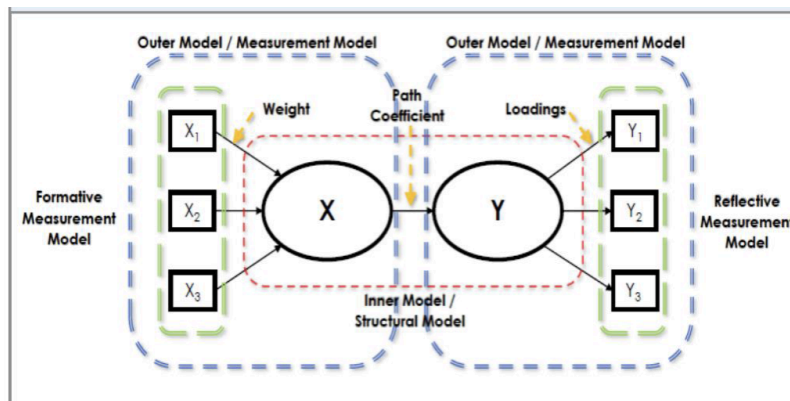
Figure 3.3 PLS-SEM Model Example

Source : Basbeth & Ibrahim (2017)

3.8.2.2 Measurement model evaluation

The measurement model should be evaluated in terms of reliability and validity after the model has been identified and the PLS-SEM method has been run. When evaluating the measurement model, it's important to distinguish between reflecting and formative structures because various evaluation approaches are required. The constructs in this study are reflective.

When evaluating a measurement model with reflecting constructs, Hair et al. (2014) recommends ensuring reliability and validity. Internal consistency reliability of construct measures will be assessed using composite reliability in reliability testing, as it provides a more relevant measure of internal consistency reliability (Hair, et.al, 2014). According to Hair et al. (2014), the PLS-SEM composite reliability value should be greater than 0.7.

The validity testing will next be done utilizing convergent and discriminant validity, according to Hair et al. (2014). They said that support is offered for convergent validity when each item has outer loadings > 0.70 and each construct's average variance extracted (AVE) is 0.50. While discriminant validity will be checked using the Fornell and Larcker (1981) criterion or by looking at the cross loadings of the indicators, as recommended by Hair et al (2014). The AVE of each construct should be bigger than the highest squared correlation with any other construct, according to Fornell & Larcker (1981). Each indicator's loadings on its construct should be bigger than the cross loadings on other constructs in cross loading analysis.

3.8.2.3 Structural model evaluation

Following the evaluation of the measurement model, the structural model is evaluated, which evaluates the postulated linkages within the structural model. According to Hair, et al. (2014), coefficient of determination (R^2), path coefficient (β), and effect size are some of the available ways for doing this study (f^2). The model's accuracy will be measured by the coefficient of determination (R^2). This study will use an R2 value of at least 0.5, which is considered a reasonable level of predictive accuracy (Hair et al., 2011).

The path coefficient will also be used to assess the proposed correlations. The path coefficient (β), which shows the strength of the relationship between two variables, can range from -1.00 to +1.00. A score around +1.0 indicates a strong positive link, whereas a value near -1

indicates a strong negative relationship. The importance of the link should then be confirmed using SmartPLS3's bootstrapping technique. The study hypothesis will be validated if the P-value is less than 0.05 and the T-statistics is more than 1.645 at a significant level (0.05).

The effect size will determine the relationship's relevance, or, in other words, the size of an exogenous construct's contribution to an endogenous construct. This is a critical step that is frequently overlooked (Hair et al., 2014). As a result, it may skew the results of analyses that focus on a link that, while substantial, may have little impact on endogenous constructs. The researcher should estimate two PLS path models to determine the effect size (f^2) by identifying the change in R^2 when a certain construct is removed from the model (Hair et al., 2014).

3.8.2.4 Hypothesis testing

PLS-SEM will employ the one-tailed t-test to assess whether a variable's effect is significant in the hypotheses or not. To obtain data for t-testing, the author must employ bootstrapping. According to Hair et al. (2014), bootstrapping is performed to see if the variables being evaluated have a meaningful association. The hypotheses are acceptable if the t-value is more than 1.96 with a significance level of 5% and the p-value (probability value) is less than 0.05.

3.8.3 Mediating variable analysis

The term "mediation" refers to a situation in which a third variable can better explain the effect of an independent variable on a dependent variable. From a theoretical standpoint, mediation explains why an exogenous and endogenous construct have a relationship in which the endogenous independent variable is a mediator variable. A change in the exogenous variable as a

result of a change in the mediator variable, causing the endogenous dependent variable to change.

Testing for the type of mediating involves organizing a series of analyses; for example, if the indirect effect of two variables via mediator variable is not significant but the direct effect is, it could be concluded that an omitted mediator exists, which could explain the relationship between those two exogenous and endogenous variables.

However, if the direct effect is also negligible, it is possible to conclude that no mediating role exists. If the indirect effect of two variables via mediator variable is more significant than the direct effect, a mediating role could be confirmed. All quality requirements of the measurement model and structural model must be met in order to evaluate the mediating variable. SmartPLS is also used to assess both direct and indirect effects, with path coefficient, significance, a t-value of >1.65 and a p-value of 0.05.

CHAPTER 4

DATA ANALYSIS & DISCUSSION

4.1 Introduction

This chapter will outline the complete data analysis procedure, beginning with the questionnaire and concluding with the discussion of the findings from the research. Before the questionnaire was distributed to broader respondents, the validity and reliability of the questionnaire were confirmed by a pilot test. The survey was carried out in July - August 2024. The collected data was examined to look for outliers, missing data, and normality. SPSS was used to obtain descriptive statistical data while SmartPLS 3 was used to analyze the measurement model, the structural model, and the hypothesis.
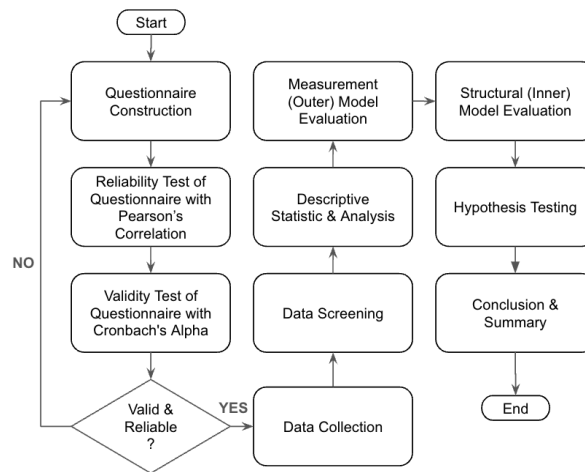
Figure 4.1 Data Analysis Flow

Source: Data processed by the author (2024)

4.2 Instrument Validity & Reliability

A pilot testing was carried out to test and refine the procedures before conducting the actual experiment. Its goal is to verify that the respondent understands the contents and that the instrument is functioning properly. The internal consistency or "reliability" was assessed using Cronbach's alpha reliability coefficients (Zikmund et al., 2010), in which the scale with a coefficient of 0.70 reflects good reliability. Second, the surveys' validity was assessed using Pearson's Correlation. Pearson (1948) claimed that the legitimacy of the link between the components is 0.3 in order for them to have a sufficient run. Table 4.1 displays the findings of the instruments' validity and reliability.

Table 4.1 Validity and Reliability Test Result

Variable	Indicator	Pearson Correlation	Valid? Pearson Correlation > 0.3	Cronbach's Alpha	Reliable? Cronbach's Alpha > 0.7
	Meaningful Work				
	MW1	.811**	Yes		
	MW2	.909**	Yes		
	MW3	.892**	Yes	0.889	Yes
	MW4	.753**	Yes		
	MW5	.683**	Yes		
	MW6	.785**	Yes		
	Sense of Community				
	SC1	.679**	Yes		
	SC2	.736**	Yes		
	SC3	.815**	Yes		
Workplace Spirituality	SC4	.810**	Yes	0.882	Yes
	SC5	.813**	Yes		
	SC6	.679**	Yes		
	SC7	.827**	Yes		
	Alignment of Values				
	AV1	.848**	Yes		
	AV2	.837**	Yes		
	AV3	.881**	Yes		
	AV4	.872**	Yes	0.945	Yes
	AV5	.849**	Yes		
	AV6	.811**	Yes		
	AV7	.863**	Yes		

	AV8	.875**	Yes		
Organizational Commitment	**Normative Commitment**				
	NC1	.771**	Yes	0.868	Yes
	NC2	.793**	Yes		
	NC3	.810**	Yes		
	NC4	.708**	Yes		
	NC5	.739**	Yes		
	NC6	.848**	Yes		
	Affective Commitment				
	AC1	.753**	Yes	0.926	Yes
	AC2	.817**	Yes		
	AC3	.935**	Yes		
	AC4	.933**	Yes		
	AC5	.897**	Yes		
	AC6	.812**	Yes		
	Continuance Commitment				
	CC1	.626**	Yes	0.761	Yes
	CC2	.565**	Yes		
	CC3	.759**	Yes		
	CC4	.804**	Yes		
	CC5	.504**	Yes		
	CC6	.776**	Yes		
Job Satisfaction	**Job Satisfaction**				
	JS1	.939**	Yes	0.934	Yes
	JS2	.925**	Yes		
	JS3	.878**	Yes		
	JS4	.911**	Yes		
Turnover Intention	**Turnover Intention**				
	TI1	.824**	Yes	0.910	Yes
	TI2	.847**	Yes		
	TI3	.867**	Yes		
	TI4	.840**	Yes		
	TI5	.767**	Yes		
	TI6	.842**	Yes		

*** Correlation is significant at the 0.01 level (2-tailed)*

Source: SPSS Report (2024)

As shown in Table 4.1 above, the questionnaire was confirmed as valid considering the Pearson Correlation values for all dimensions are greater than 0.3. The questionnaire was also confirmed as reliable considering the Cronbach's Alpha values for all the indicators are greater than 0.7.

4.3 Data Preparation

Google Forms was used to collect the data in this research. Data screening was done prior to examining the descriptive statistics of the data, in which it makes it possible to identify missing values, as advised by Hair et al. (2010). Every single question in the Google Forms was mandatory, meaning respondents had to answer all of the questions in order to finish the survey, ensuring no information was left out. Consequently, no missing values were discovered.

4.4 Demographic Profile of the Respondents

Selected respondents are employees of payment gateway fintech companies based in metro Jakarta area. The demographic profile of the respondents is shown below.

Table 4.2 Respondents Profile

Demographic Variable	Category	Count	Percentage
Gender	Female	77	54.6%
	Male	64	45.4%
Age Group	20 - 27	76	53.9%
	28 - 43	59	41.8%
	44 - 59	3	2.1%
	60 - 78	3	2.1%
Education	Bachelor (S1)	120	85.1%
	Master (S2)	21	14.9%
Monthly Income Group	IDR 5,000,001 - IDR 10,000,000	77	54.6%
	IDR 10,000,001 - IDR 30,000,000	45	31.9%
	IDR 30,000,001 - IDR 50,000,000	10	7.1%
	> IDR 50,000,000	9	6.4%
Place of Residence	Jakarta	83	58.9%
	Kota Bekasi	34	24.1%

	Depok	10	7.1%
	Kota Bogor	7	5.0%
	Kota Tangerang	3	2.1%
	Tangerang Selatan	3	2.1%
	Kabupaten Bekasi	1	0.7%

Source: Data processed by Author (2024)

As shown from the table above, 54.6% of the respondents, according to the sample, are female. The bulk of respondents (53.9%) are from the Gen Z age group (between 20-27 years old) followed by the Millennials age group (between 28 - 43 years old) at 41.8%. Majority of the respondents are bachelor's degree holders (85.1%). Most of the respondents have a monthly income between IDR 5,000,001 - IDR 10,000,000 (54.6%) and currently reside in Jakarta (58.9%).

4.5 Descriptive Statistics

In this research, Turnover Intention (TI) is the dependent variable, while Workplace Spirituality (WS), Organizational Commitment (OC), and Job Satisfaction (JS) are the independent variables. These variables were measured using Likert scales with five points. From the respondents' perspective, Table 4.3 below presents a descriptive analysis of the sample and variables, outlining the important characteristics and variables of the dataset.

Table 4.3 Mean Value and Data Distribution of the Variables

No.	Name	Type	Mean	Observed Min	Observed Max	Standard Deviation	Excess Kurtosis	Skewness
1	MW1	ORD	4.326	2.000	5.000	0.710	0.291	-0.810
2	MW2	ORD	4.248	2.000	5.000	0.800	0.000	-0.817
3	MW3	ORD	4.128	1.000	5.000	0.789	1.953	-1.109
4	MW4	ORD	4.220	1.000	5.000	0.931	1.293	-1.254

5	MW5	ORD	4.213	2.000	5.000	0.661	1.222	-0.712
6	MW6	ORD	4.312	2.000	5.000	0.696	0.993	-0.898
7	**SC1**	ORD	4.411	3.000	5.000	0.620	-0.590	-0.561
8	**SC2**	ORD	4.411	2.000	5.000	0.620	0.500	-0.742
9	**SC3**	ORD	4.376	2.000	5.000	0.647	1.117	-0.875
10	**SC4**	ORD	4.355	2.000	5.000	0.735	1.704	-1.215
11	**SC5**	ORD	4.340	1.000	5.000	0.713	3.285	-1.321
12	**SC6**	ORD	4.262	2.000	5.000	0.721	0.508	-0.789
13	**SC7**	ORD	4.270	1.000	5.000	0.824	3.263	-1.539
14	**AV1**	ORD	4.206	1.000	5.000	0.812	1.593	-1.119
15	**AV2**	ORD	4.106	1.000	5.000	1.070	1.079	-1.303
16	**AV3**	ORD	4.298	1.000	5.000	0.832	2.019	-1.357
17	**AV4**	ORD	4.298	1.000	5.000	0.848	1.985	-1.390
18	**AV5**	ORD	4.113	1.000	5.000	0.773	2.224	-1.132
19	**AV6**	ORD	4.397	2.000	5.000	0.693	1.400	-1.110
20	**AV7**	ORD	4.163	1.000	5.000	0.904	1.614	-1.261
21	**AV8**	ORD	4.121	1.000	5.000	0.838	1.698	-1.183
22	**NC1**	ORD	4.241	1.000	5.000	0.850	1.892	-1.328
23	**NC2**	ORD	3.922	1.000	5.000	0.843	1.323	-0.928
24	**NC3**	ORD	3.986	1.000	5.000	1.078	1.599	-1.378
25	**NC4**	ORD	4.291	1.000	5.000	0.830	3.266	-1.570
26	**NC5**	ORD	4.234	1.000	5.000	0.759	3.798	-1.407
27	**NC6**	ORD	4.234	1.000	5.000	0.994	1.939	-1.494
28	**AC1**	ORD	4.113	1.000	5.000	0.923	2.979	-1.541
29	**AC2**	ORD	4.128	1.000	5.000	1.017	2.195	-1.529
30	**AC3**	ORD	4.170	1.000	5.000	0.930	2.095	-1.417
31	**AC4**	ORD	4.078	1.000	5.000	0.892	2.155	-1.307
32	**AC5**	ORD	4.206	1.000	5.000	0.934	2.455	-1.479
33	**AC6**	ORD	4.262	1.000	5.000	0.888	3.705	-1.709
34	**CC1**	ORD	4.156	1.000	5.000	0.810	2.613	-1.265

35	**CC2**	ORD	4.255	1.000	5.000	0.918	1.878	-1.421
36	**CC3**	ORD	4.043	2.000	5.000	0.841	0.126	-0.732
37	**CC4**	ORD	4.163	1.000	5.000	0.904	1.789	-1.319
38	**CC5**	ORD	3.972	1.000	5.000	1.003	1.056	-1.093
39	**CC6**	ORD	4.092	1.000	5.000	0.890	3.045	-1.523
40	**JS1**	ORD	4.390	1.000	5.000	0.751	3.689	-1.598
41	**JS2**	ORD	4.355	1.000	5.000	0.755	3.340	-1.497
42	**JS3**	ORD	4.113	1.000	5.000	0.695	3.068	-1.053
43	**JS4**	ORD	4.418	1.000	5.000	0.764	3.578	-1.650
44	**TI1**	ORD	2.284	1.000	5.000	0.984	1.565	1.386
45	**TI2**	ORD	1.908	1.000	5.000	1.010	1.537	1.315
46	**TI3**	ORD	1.879	1.000	5.000	1.007	2.121	1.467
47	**TI4**	ORD	2.099	1.000	5.000	1.061	0.678	1.061
48	**TI5**	ORD	1.972	1.000	5.000	0.899	1.047	1.004
49	**TI6**	ORD	1.894	1.000	5.000	0.881	1.910	1.281

Source: PLS-SEM Report (2024)

According to Singh (2022), a distribution's degree of asymmetry is measured by skewness, while its degree of peakiness is measured by kurtosis. As shown from the table above, most of the variables have negative skewness, which indicates a long tail on the left-hand side. Almost all of the variables have kurtosis values >0, indicating that it has a sharper peak than the normal distribution, or leptokurtic.

4.6 Outer Model Evaluation

Two kinds of assessment can be applied to the research model, which are (i) evaluation of the measurement model (outer model) and; (ii) evaluation of the structural model (inner model).

Every structure is a representation of a cause-and-effect structural equation model. The research model below displays the independent and dependent variables.

Figure 4.2 Research Model

Source: PLS-SEM Report (2024)

According to Hair et al. (2021), there are 4 steps in assessing a reflective model: (i) assess the indicator reliability; (ii) assess the internal consistency reliability; (iii) assess the convergent validity; and (iv) assess the discriminant validity. To calculate an indicator's explained variance, we must square the indicator loading, which represents the bivariate correlation between the indicator and the construct. As such, indicator reliability reflects an indicator's communality. Indicator loadings above 0.708 are preferred, as they show that the construct explains more than

half of the indicator's variance. Removal of indicators with loadings between 0.40 and 0.708 should only be taken into consideration when doing so raises the threshold value for either convergent validity or internal consistency reliability. Nonetheless, indicators with extremely low loadings (below 0.40) ought to be removed from the measurement model at all times.

Table 4.4 Construct Reliability & Validity

Variable	Dimension	Indicator	Outer Loading	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Workplace Spirituality	Meaningful Work	MW1	0.701	0.757	0.779	0.832	0.457
		MW2	0.663				
		MW3	0.746				
		MW4	0.784				
		MW5	0.484				
		MW6	0.637				
	Sense of Community	SC1	0.230	0.671	0.722	0.778	0.352
		SC2	0.451				
		SC3	0.623				
		SC4	0.614				
		SC5	0.708				
		SC6	0.608				
		SC7	0.755				
	Alignment of Values	AV1	0.708	0.905	0.908	0.924	0.603
		AV2	0.815				
		AV3	0.800				
		AV4	0.831				
		AV5	0.762				
		AV6	0.693				
		AV7	0.781				
		AV8	0.808				
Organizational Commitment	Normative Commitment	NC1	0.761	0.840	0.854	0.883	0.561
		NC2	0.704				
		NC3	0.825				
		NC4	0.716				
		NC5	0.603				
		NC6	0.858				
	Affective Commitment	AC1	0.797	0.903	0.903	0.925	0.673
		AC2	0.815				
		AC3	0.842				
		AC4	0.837				
		AC5	0.815				

		AC6	0.814				
	Continuance Commitment	CC1	0.503	0.781	0.826	0.835	0.463
		CC2	0.789				
		CC3	0.626				
		CC4	0.728				
		CC5	0.744				
		CC6	0.654				
Job Satisfaction		JS1	0.793	0.774	0.790	0.855	0.598
		JS2	0.803				
		JS3	0.654				
		JS4	0.830				
Turnover Intention		TI1	0.867	0.892	0.905	0.917	0.649
		TI2	0.823				
		TI3	0.811				
		TI4	0.821				
		TI5	0.698				
		TI6	0.804				

Source: PLS-SEM Report (2024)

From the table above, there is an indicator with loading below 0.40 (SC1). This indicator is removed from the measurement model. There are also some indicators with loading between 0.40 and 0.708 (MW1, MW2, MW5, MW6, SC1, SC2, SC3, SC4, SC6, AV6, NC2, NC5, CC1, CC3, CC6, JS3, TI5) and above 0.708 (CC4, CC5) that were removed to raise the threshold value for either convergent validity or internal consistency reliability. Below are the modified research model and modified construct reliability & validity.
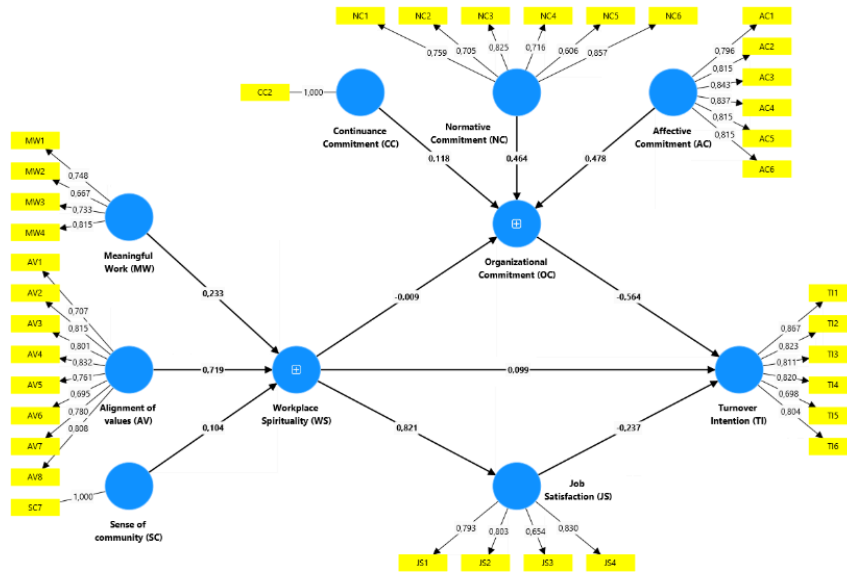
Figure 4.3 Modified Research Model

Source: PLS-SEM Report (2024)

Table 4.5 Modified Construct Reliability & Validity

Variable	Dimension	Indicator	Outer Loading	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Workplace Spirituality	Meaningful Work	MW1	0.749	0.726	0.731	0.830	0.551
		MW2	0.665				
		MW3	0.734				
		MW4	0.814				
	Sense of Community	SC7	1.000				
	Alignment of Values	AV1	0.708	0.905	0.908	0.924	0.603
		AV2	0.814				
		AV3	0.802				
		AV4	0.832				
		AV5	0.762				
		AV6	0.693				
		AV7	0.781				
		AV8	0.807				
Organizational Commitment	Normative Commitment	NC1	0.759	0.840	0.852	0.884	0.561
		NC2	0.706				
		NC3	0.824				
		NC4	0.715				

		Item	Loading				
		NC5	0.608				
		NC6	0.856				
	Affective Commitment	AC1	0.795	0.903	0.903	0.925	0.673
		AC2	0.815				
		AC3	0.843				
		AC4	0.837				
		AC5	0.815				
		AC6	0.815				
	Continuance Commitment	CC2	1.000				
Job Satisfaction		JS1	0.793	0.774	0.790	0.855	0.598
		JS2	0.804				
		JS3	0.653				
		JS4	0.830				
Turnover Intention		TI1	0.867	0.892	0.905	0.917	0.649
		TI2	0.823				
		TI3	0.811				
		TI4	0.820				
		TI5	0.697				
		TI6	0.806				

Source: PLS-SEM Report (2024)

The second and third step in assessing a reflective model is to examine the internal consistency reliability and convergent validity of each construct, respectively (Hair et al., 2021). Internal consistency reliability refers to the degree to which indicators measuring the same construct are related to one another. Two primary measures for internal consistency reliability are composite reliability rho_c and Cronbach's alpha, in which a minimum value of 0.7 is required. As shown in the table above, composite reliability rho_c and Cronbach's alpha for all constructs are above 0.7. As for convergent validity, it refers to the degree of convergence of the construct needed to account for the variation in its indicators. The average variance extracted (AVE) for each construct's indicators is the metric used to assess a construct's convergent validity, in which the minimum acceptable AVE is 0.5. All AVE values are above 0.5.

The fourth step in assessing a reflective model is to examine the discriminant validity. According to Henseler et al. (2014), the two main methods for assessing discriminant validity for variance-based structural equation modeling, like partial least squares, are the analysis of cross-loadings and the Fornell Larcker criterion. In regards to cross-loadings analysis, according to Gefen and Straub (2005) in Henseler et al. (2014), "discriminant validity is shown when each measurement item correlates weakly with all other constructs except for the one to which it is theoretically associated." As shown in Table 4.6 below, each item has a larger loading on its designated latent variable than it does on any other latent variable.

Table 4.6 Cross Loading Evaluation

	WS	OC	JS	TI
AV	0.948	0.868	0.803	-0.604
MW	0.928	0.839	0.751	-0.591
SC	0.780	0.640	0.547	-0.449
AC	0.905	0.951	0.824	-0.656
CC	0.631	0.840	0.534	-0.519
NC	0.878	0.959	0.744	-0.646
JS1	0.615	0.608	0.792	-0.431
JS2	0.661	0.650	0.806	-0.588
JS3	0.523	0.460	0.648	-0.284
JS4	0.660	0.657	0.833	-0.507
TI1	-0.596	-0.652	-0.537	0.867
TI2	-0.504	-0.541	-0.514	0.823
TI3	-0.469	-0.507	-0.494	0.811
TI4	-0.587	-0.620	-0.541	0.821
TI5	-0.360	-0.424	-0.358	0.697
TI6	-0.434	-0.407	-0.420	0.806

Source: PLS-SEM Report (2024)

In Henseler et al. (2014), Fornell and Larcker (1981) suggest that "discriminant validity is established if a latent variable accounts for more variance in its associated indicator variables than it shares with other constructs in the same model", therefore the squared correlations between the average variance extracted (AVE) of each construct and the other constructs in the model need to be compared. Based on the table below, the discriminant validity was met.

Table 4.7 Fornell-Larcker Criterion Evaluation

	JS	OC	TI	WS
JS	**0.773**			
OC	0.776	**0.918**		
TI	-0.601	-0.666	**0.806**	
WS	0.799	0.889	-0.623	**0.888**

Source: PLS-SEM Report (2024)

4.7 Inner Model Evaluation

According to Hair et al. (2014), the structural or inner model is assessed for collinearity problems (variance inflation factor or VIF), path coefficient (β), coefficient of determination (R^2), and effect sizes (f^2). In a regression model, multicollinearity happens when two or more independent variables have a strong correlation with one another. The dependent variable's variance in respect to the change in the independent variable is measured by the coefficient of determination, or R Squared (R^2). The assessment metric on the impact of eliminating a particular predictor construct on the R^2 value of an endogenous construct is effect sizes (f^2) and is similar to the size of the path coefficients (Hair et al., 2021).

Table 4.8 Coefficient of Determination (R^2)

	R-square	R-square adjusted	Description
JS	0.639	0.636	Moderate
OC	0.791	0.789	Substantial
TI	0.462	0.450	Weak

Source: PLS-SEM Report (2024)

Table 4.8 displays the R^2 value, which is a number between 0 and 1. A higher score indicates a higher level of precision. According to Hair, Ringle, & Sarstedt (2011) in Hair et al (2021), an endogenous variable can be described as weak, moderate, or substantial if its R^2 value is 0.25, 0.5, or 0.75. Based on Table 4.8, it is concluded that Job Satisfaction (JS) is moderate,

Organizational Commitment (OC) is substantial, and Turnover Intention (TI) is weak to the change of Workplace Spirituality (WS).

Table 4.9 VIF and f²

Relationship	Inner Model VIF	f²
Workplace Spirituality (WS) → Job Satisfaction (JS)	1.000	1.768
Workplace Spirituality (WS) → Organizational Commitment (OC)	1.000	3.778
Workplace Spirituality (WS) → Turnover Intention (TI)	5.577	0.001
Job Satisfaction (JS) → Turnonver Intention (TI)	2.934	0.026
Organizational Commitment (OC) → Turnover Intention (TI)	5.065	0.083

Source: PLS-SEM Report (2024)

Table 4.9 shows the VIF and f² results of the model. According to Hair et al. (2021), VIF values greater than 5 suggest that there may be problems with predictor construct collinearity, in which it happens to the relationship between Workplace Spirituality (WS) and Turnover Intention (TI) (5.577) and between Organizational Commitment (OC) and Turnover Intention (TI) (5.065).

The relative influence of a predictor variable on a dependent variable is measured by f² values (Hair et al., 2014). According to Cohen et al. (1988), the f² values of 0.02, 0.15, and 0.35 correspond to small, medium, and large impacts. Results in Table 4.9 shows that WS to JS and WS to OC have large impacts, while WS to TI, JS to TI, and OC to TI have small impacts.

4.8 Hypothesis Testing

Testing the hypothesized correlations is the last stage of the data analysis process. To do this, bootstrapping simulations are used to determine the path coefficients' significance. A one-tailed t-test was employed in which the hypotheses are acceptable if the t-value is more than 1.96 with a significance level of 5% and the p-value (probability value) is less than 0.05 (Hair et

al., 2014). The following hypotheses were examined and the hypothesis testing result shown in

Table 4.10:

H1: Higher degree of workplace spirituality influences a positive higher degree of organizational commitment.

H2: Higher degree of workplace spirituality influences a positive higher degree of job satisfaction.

H3: Higher degree of organizational commitment influences a negative lower degree of turnover intention.

H4: Higher degree of job satisfaction influences a negative lower degree of turnover intention.

H5: Organizational commitment mediates the negative effect of workplace spirituality on turnover intention.

H6: Job satisfaction mediates the negative effect of workplace spirituality on turnover intention.

H7: Higher degree of workplace spirituality influences a negative lower degree of turnover intention.

Table 4.10 Hypothesis Testing Result

Hypothesis	Relationship	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Hypothesis
Direct Effect							
H1	**WS → OC**	0.889	0.888	0.03	29.878	0.000	H1: Accepted
H2	**WS → JS**	0.799	0.797	0.048	16.538	0.000	H2: Accepted
H3	**OC → TI**	-0.475	-0.475	0.139	3.416	0.000	H3: Accepted
H4	**JS → TI**	-0.202	-0.195	0.122	1.657	0.049	H4: Accepted
H7	**WS → TI**	-0.039	-0.047	0.205	0.191	0.424	H7: Rejected
Indirect Effect							
H5	**WS → OC → TI**	-0.422	-0.421	0.125	3.365	0.000	H5: Accepted
H6	**WS → JS → TI**	-0.161	-0.156	0.099	1.623	0.052	H6: Rejected

Source: PLS-SEM Report (2024)
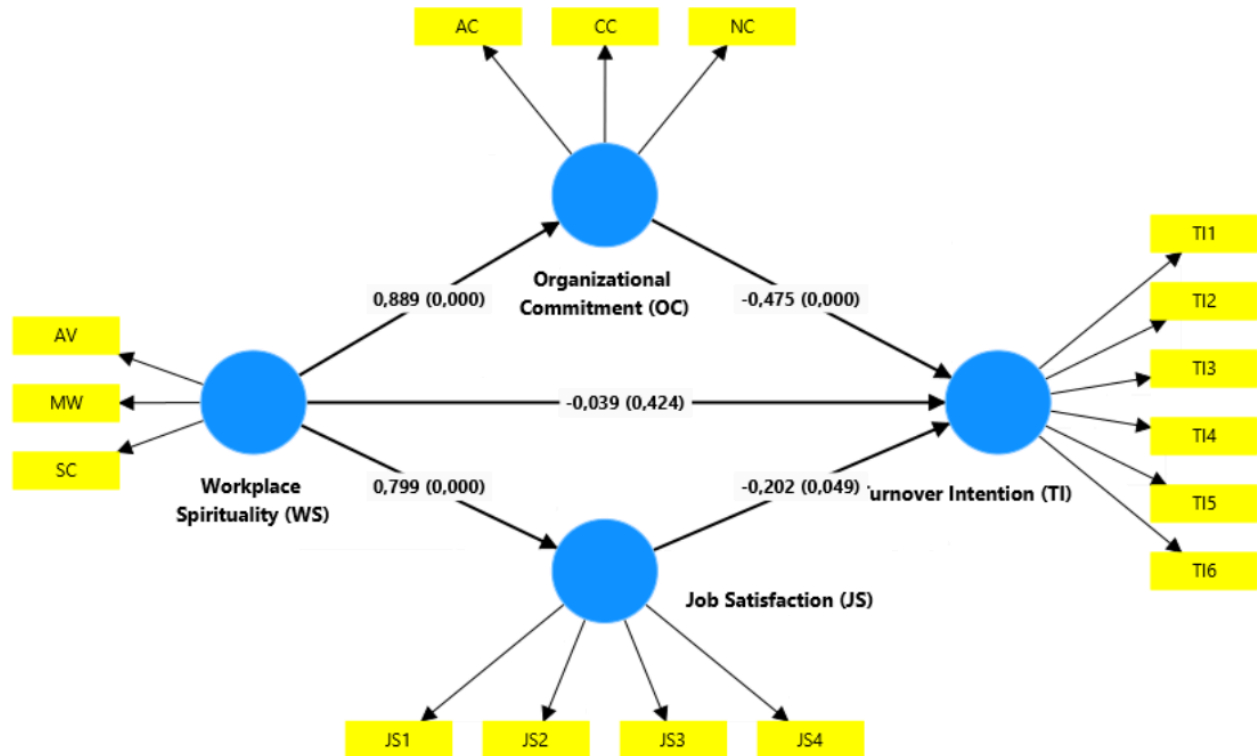
Figure 4.4 Inner Model

Source: PLS-SEM Report (2024)

4.9 Discussion on Findings

4.9.1 The influence of Workplace Spirituality (WS) on Organizational Commitment (OC)

The first hypothesis of this study is that a higher degree of workplace spirituality influences a positive higher degree of organizational commitment. The first hypothesis has a t-value of 29.878 which is greater than 1.65 and a p-value of 0.000 which is lower than 0.05. Therefore, H1 is accepted, in which a higher degree of workplace spirituality does influence a positive higher degree of organizational commitment. This finding is consistent with the previous research of Rego & Cunha (2008), Indrajaya (2017), Wasril (2019), and Sintaasih et al. (2019).

4.9.2 The influence of Workplace Spirituality (WS) on Job Satisfaction (JS)

The second hypothesis of this study is that a higher degree of workplace spirituality influences a positive higher degree of job satisfaction. The second hypothesis has a t-value of 16.538 which is greater than 1.65 and a p-value of 0.000 which is lower than 0.05. Therefore, H2 is accepted, in which a higher degree of workplace spirituality does influence a positive higher degree of job satisfaction. This finding is consistent with the previous research of Gupta et al. (2014), Dandona (2013), Indrajaya (2018), and Wasril (2019).

4.9.3 The influence of Organizational Commitment (OC) on Turnover Intention (TI)

The third hypothesis of this study is that a higher degree of organizational commitment influences a negative lower degree of turnover intention. The third hypothesis has a t-value of 3.416 which is greater than 1.65 and a p-value of 0.000 which is lower than 0.05. Therefore, H3 is accepted, in which a higher degree of organizational commitment does influence a negative lower degree of turnover intention. This finding is consistent with the previous research of Chen et al. (2014), Hussain & Xian (2019), and Bugis et al. (2021).

4.9.4 The influence of Job Satisfaction (JS) on Turnover Intention (TI)

The fourth hypothesis of this study is that a higher degree of job satisfaction influences a negative lower degree of turnover intention.. The fourth hypothesis has a t-value of 1.657 which is greater than 1.65 and a p-value of 0.049 which is lower than 0.05. Therefore, H4 is accepted, in which a higher degree of job satisfaction does influence a negative lower degree of turnover intention. This finding is consistent with the previous research of Chen et al. (2014), Yamin (2020), and Rakhmitania (2022).

4.9.5 The mediating effect of Organizational Commitment (OC) on the relationship between Workplace Spirituality (WS) and Turnover Intention (TI)

The fifth hypothesis of this study is organizational commitment mediates the negative effect of workplace spirituality on turnover intention. The fifth hypothesis has a t-value of 3.365 which is greater than 1.65 and a p-value of 0.000 which is lower than 0.05. Therefore, H5 is accepted, in which organizational commitment does mediate the negative effect of workplace spirituality on turnover intention. This finding is consistent with the previous research of Budione et al. (2014).

4.9.6 The mediating effect of Job Satisfaction (JS) on the relationship between Workplace Spirituality (WS) and Turnover Intention (TI)

The sixth hypothesis of this study is job satisfaction mediates the negative effect of workplace spirituality on turnover intention. The sixth hypothesis has a t-value of 1.623 which is lower than 1.65 and a p-value of 0.052 which is higher than 0.05. Therefore, H6 is rejected, in which a higher degree of workplace spirituality does not influence a positive higher degree of organizational commitment. This finding is not consistent with the previous research of Sreeja et al. (2023).

4.9.7 The influence of Workplace Spirituality (WS) on Turnover Intention (TI)

The seventh hypothesis of this study is a higher degree of workplace spirituality influences a negative lower degree of turnover intention. The seventh hypothesis has a t-value of 0.191 which is lower than 1.65 and a p-value of 0.424 which is higher than 0.05. Therefore, H7 is rejected, in which a higher degree of workplace spirituality does not influence a negative lower degree of turnover intention. This finding is not consistent with the previous research of Ghadi

(2017), Hussain & Hussain (2020), and Ghayas & Bhutto (2020) which concluded that workplace spirituality is negatively associated with turnover intention. On the other hand, this finding is consistent with the previous research of Beehner & Blackwell (2016) and Yansens et al (2020) which concluded that there was no sufficient evidence to state that spirituality has a significant and negative effect on turnover intention.

CHAPTER 5

CONCLUSION & RECOMMENDATION

5.1 Conclusion

The subject of this study is Indonesian-based fintech startup workers mainly living in the greater area of Jakarta. The subject was chosen because of the growing concern on the high turnover rate among fintech personnel, which has become a major issue. This research aims to address seven objectives.

The first objective is to analyze the influence of workplace spirituality on organizational commitment. From the analysis performed on the previous chapter, it can be concluded that workplace spirituality does influence workers' organizational commitment. Employees exhibit a higher commitment to their organization when their workplace spirituality is high.

The second objective is to analyze the influence of workplace spirituality on job satisfaction. This study reveals that workplace spirituality does influence employees' job satisfaction. When employees have high workplace spirituality, they are more satisfied with the job they are currently doing.

The third objective is to analyze the influence of organizational commitment on turnover intention. The result shows that there is a significant negative association between organizational commitment and turnover intention. The more committed employees to their current organization, the less likely they are to leave the company voluntarily.

The fourth objective is to analyze the influence of job satisfaction on turnover intention. This study proves that there is a significant negative association between job satisfaction and

turnover intention. The more satisfied employees with their current job, the lower the chance they are to leave the company voluntarily.

The fifth objective is to evaluate the impact of organizational commitment in mediating the relationship between workplace spirituality and turnover intention. From the analysis performed on the previous chapter, it can be concluded that workplace spirituality has indeed an indirect negative influence towards employees' turnover intention through organizational commitment. This means that the higher the spirituality in the workplace, the higher employees' commitment towards their organization, and the lower their intention to quit the company.

The sixth objective is to evaluate the impact of job satisfaction in mediating the relationship between workplace spirituality and turnover intention. Through this research, it can not be proven that workplace spirituality has an indirect negative influence towards employees' turnover intention through job satisfaction, meaning that job satisfaction has no role in mediating the relationship between those two variables.

The seventh objective is to analyze the influence of workplace spirituality on turnover intention. This study failed to prove the relationship between those variables. Workplace spirituality is not proven to have an association in employees' intention to leave the company voluntarily.

5.2 Implication of the Study

5.2.1 Theoretical implication

Although many studies have been conducted to test the effect of workplace spirituality on proxies of performance such as organizational commitment and job satisfaction and the effect of those proxies to turnover intention, little is known about the effect of organizational commitment

and job satisfaction as mediating variables. This study makes a significant contribution by investigating the variable of organizational commitment and job satisfaction as mediating variables between workplace spirituality and turnover intention. The current study adds to the body of knowledge by empirically investigating the mediating role in the model.

There is opportunity for future research to investigate the relationship between workplace spirituality and turnover intention with proxies of performances other than organizational commitment and job satisfaction, and to investigate the research model in other types of industry as well.

5.2.2 Practical implication

This study employs the Importance-Performance Map Analysis (IPMA) of PLS-SEM to draw practical implications for the industry. As shown on the figure below, the construct of job satisfaction (JS) has both the highest performance and importance for explaining the target construct of turnover intention (TI). Based on this, companies should first prioritize strategy and initiatives that would increase job satisfaction among their employees, as it would lead to reduced turnover intention, and hence, actual turnover rate. Some of these initiatives including: (i) encourage employees to give small and informal recognition to their superiors, colleagues, and/or direct reports as these recognitions can instill a sense of pride in employees and motivate them to continue meeting their objectives; (ii) create an inviting workspace by ways such as providing snacks and scheduling team-building activities; (iii) encourage one-on-one meetings between employees and their direct supervisor as this would improve relationships; and (iv) create opportunities for employees to use and develop relevant skills.
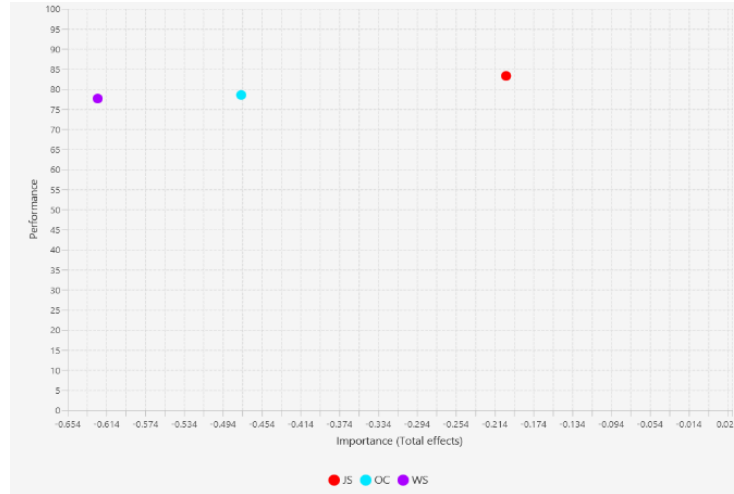
Figure 5.1 Construct Importance-Performance Map

Source: PLS-SEM Report (2024)

As for workplace spirituality, proven that it does not directly affect turnover intention but rather indirectly through organizational commitment, companies are advised to implement workplace spirituality improvement initiatives only if their employees have high commitment to the organization or have initiatives to encourage higher organizational commitment as well. Workplace spirituality initiatives might include fostering a culture of empathy, compassion, and support, and prioritizing work-life balance and holistic well-being by providing flexible work arrangements, promoting time off for self-care, and encouraging people to draw boundaries between work and personal life.

5.3 Limitation and Recommendation of the Study

The first limitation of this study is the dataset. The sample was collected from respondents who are currently employed in fintech startups based in the Jakarta metropolitan area, reside around Jakarta metropolitan area, and categorized as payment gateway companies.

Therefore, it is recommended for future research to expand the sample size to lead to more diverse and better results, including employees in fintech startups based outside of Jakarta metropolitan area, residing outside of Jakarta metropolitan area, and includes other sectors of fintech as well.

Second, this research uses a cross-sectional design, which means it can only look at perceptions at one moment in time and cannot look at changes over time. As a result, conducting longitudinal studies on the same participants over time would provide insights into how fintech employees' turnover intentions evolve, leading to a better understanding of the relationship between variables.

Third, this study evaluates the effect of workplace spirituality, organizational commitment, and job satisfaction, both directly and indirectly as mediators, on turnover intention, but the particular cause of the finding has not been clearly stated, or the "why" behind the employees intention to quit. A more thorough analysis will enable the establishment of effective policies and processes in the company.

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APPENDIX

Kuesioner Penelitian "Dampak Workplace Spirituality terhadap Turnover Intention"

Halo,

Perkenalkan nama saya **M. Shahriza Rijadi**, mahasiswa Master of Business Administration dari **IPMI International Business School Jakarta**. Saat ini saya sedang melakukan penelitian thesis terkait *"Dampak Workplace Spirituality terhadap Turnover Intention dengan Mediator Job Satisfaction dan Organizational Commitment di Perusahaan Fintech"*.

Apabila saat ini Anda:

- Sedang bekerja di perusahaan **payment gateway** yang memiliki kantor pusat di area **Jabodetabek**
- Sudah bekerja di perusahaan saat ini selama **minimal 6 bulan**

Maka saya ingin memohon kesediaan Anda untuk dapat meluangkan waktu sekitar 5-10 menit untuk turut berpartisipasi dalam pengisian kuesioner penelitian ini.

Adapun informasi yang diperoleh dari kuesioner ini hanya akan digunakan untuk kepentingan penelitian. Data responden bersifat rahasia dan tidak akan diungkapkan atau disalahgunakan untuk kepentingan lain.

Jika Anda memiliki pertanyaan, saran, atau kritik terkait kuesioner ini, Anda dapat menghubungi saya melalui email muhamad.putra@ipmi.ac.id

Terima kasih sebelumnya Anda telah meluangkan waktu untuk mengisi kuesioner ini. Semoga Bapak/Ibu/Saudara/i selalu diberkahi kebaikan dan kesehatan.

Hi,

*My name is **M. Shahriza Rijadi** and I'm a Master of Business Administration candidate from **IPMI International Business School Jakarta**. Currently I'm researching my thesis on "The Effect of Workplace Spirituality on Turnover Intention with Mediating Roles of Job Satisfaction and Organizational Commitment in Fintech Companies".*

If at present:

- *You're working in a **payment gateway** company with headquarter in **Jabodetabek** area*
- *You've been working in your current company for **at least 6 months***

I would like to request your willingness to spare approximately 5-10 minutes of your time to participate in filling out this research questionnaire.

The information obtained from this questionnaire will only be used for research purposes. Respondents' data will be kept confidential and will not be disclosed or misused for any other purposes.

If you have any questions, suggestions, or criticisms regarding this questionnaire, please feel free to contact me via email at muhamad.putra@ipmi.ac.id.

Thank you in advance for taking the time to complete this questionnaire. May you always be blessed with goodness and health.

Regards,
M. Shahriza Rijadi
Master of Business Administration Candidate
IPMI International Business School Jakarta

* Indicates required question

Informasi Diri Anda

Personal information

1. Berapa usia Anda? *
   What is your age?

   Mark only one oval.

   ( ) < 20 tahun

   ( ) 20 - 27 tahun

   ( ) 28 - 43 tahun

   ( ) 44 - 59 tahun

   ( ) 60 - 78 tahun

   ( ) > 78 tahun

2. Apa jenis kelamin Anda? *
   What is your gender?

   Mark only one oval.

   ⬭ Laki-laki (Male)

   ⬭ Perempuan (Female)

3. Apa tingkat pendidikan terakhir Anda? *
   What is your highest level of education?

   Mark only one oval.

   ⬭ SMA atau sederajat (High School or equivalent)

   ⬭ Diploma (Diploma)

   ⬭ Sarjana (S1) (Bachelor)

   ⬭ Magister (S2) (Master)

   ⬭ Doktor (S3) (Doctor)

4. Berapa penghasilan Anda per bulan? *
   What is your monthly income?

   Mark only one oval.

   ⬭ ≤ IDR 5,000,000

   ⬭ IDR 5,000,001 - IDR 10,000,000

   ⬭ IDR 10,000,001 - IDR 30,000,000

   ⬭ IDR 30,000,001 - IDR 50,000,000

   ⬭ > IDR 50,000,000

5. Dimana lokasi tempat tinggal Anda saat ini? *
Where do you currently live?

Mark only one oval.

⬭ Jakarta

⬭ Kota Bogor

⬭ Kabupaten Bogor

⬭ Kota Bekasi

⬭ Kabupaten Bekasi

⬭ Depok

⬭ Kota Tangerang

⬭ Kabupaten Tangerang

⬭ Tangerang Selatan

A. Aspek Workplace Spirituality

Workplace Spirituality adalah pengalaman hidup dan ekspresi spiritual seseorang dalam konteks pekerjaan. Sebuah tempat kerja dapat dianggap spiritual (atau ramah spiritual) ketika mengakui bahwa karyawan memiliki kehidupan batin yang memupuk dan dipupuk oleh pekerjaan yang bermakna yang terjadi dalam konteks komunitas.

Mohon berikan tingkat persetujuan Anda terkait pernyataan-pernyataan aspek Workplace Spirituality di bawah ini dengan skala Likert berikut:
1 = Sangat Tidak Setuju
2 = Tidak Setuju
3 = Netral
4 = Setuju
5 = Sangat Setuju

Workplace spirituality is the lived experiences and expressions of one's spirituality in the context of work. A workplace can be considered to be spiritual (or spirit friendly) when it recognizes that employees have an inner life that nourishes and is nourished by meaningful work that takes place in the context of community.

Please indicate your level of agreement regarding the statements on Workplace Spirituality below using the following Likert scale:
1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

Dimensi "Meaningful Work"
Dimensi ini menunjukkan bagaimana karyawan berinteraksi dengan pekerjaan sehari-hari mereka secara individual. Dimensi ini melibatkan asumsi bahwa setiap orang memiliki motivasi, kebenaran, dan keinginan internal mereka sendiri untuk terlibat dalam aktivitas yang memberikan makna yang lebih besar bagi hidup mereka dan orang lain.

This dimension shows how employees interact with their daily work on an individual level. This dimension involves the assumption that each person has their own inner motivation, truths, and desires to be involved in activities that give greater meaning to their life and the lives of others.

6. MW1. Saya merasakan kepuasan dalam menjalankan pekerjaan saya saat ini *
I experience joy in work

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

7. MW2. Saya merasa semangat dalam melakukan pekerjaan saya saat ini *
My spirit is energized by work

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

8. MW3. Saat ini saya melakukan pekerjaan yang menurut saya penting dalam hidup *
My work is connected to what I think is important in life

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

9. MW4. Saya tidak sabar untuk mulai bekerja setiap hari *
I look forward to coming to work

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

83

10. MW5. Saya melihat pekerjaan saya saat ini mendukung kemashalatan bersama *
I see a connection between work and social good

Mark only one oval.

	1	2	3	4	5	
Sang	◯	◯	◯	◯	◯	Sangat Setuju

11. MW6. Saya memahami mengapa pekerjaan saya memberi makna bagi saya *
I understand what gives my work personal meaning

Mark only one oval.

	1	2	3	4	5	
Sang	◯	◯	◯	◯	◯	Sangat Setuju

Dimensi "Sense of Community"
Dimensi ini melibatkan kepemilikan koneksi atau hubungan yang dalam dengan orang lain, terutama interaksi antara karyawan dengan rekan kerja.

This dimension involves having a deep connection to, or relationship with, others, particularly interactions between employees and their co-workers.

12. SC1. Di pekerjaan saya saat ini, kolaborasi dengan orang lain sangat dihargai *
Working cooperatively with others is valued

Mark only one oval.

	1	2	3	4	5	
Sang	◯	◯	◯	◯	◯	Sangat Setuju

13. SC2. Di pekerjaan saya saat ini, saya merasa menjadi bagian dari sebuah   *
komunitas
I feel part of a community

Mark only one oval.

	1	2	3	4	5	
Sang	◯	◯	◯	◯	◯	Sangat Setuju

14. SC3. Di pekerjaan saya saat ini, saya percaya orang saling mendukung antara   *
satu sama lain
I believe people support each other

Mark only one oval.

	1	2	3	4	5	
Sang	◯	◯	◯	◯	◯	Sangat Setuju

15. SC4. Di pekerjaan saya saat ini, saya dapat mengekspresikan diri saya dengan   *
bebas
I feel free to express opinions

Mark only one oval.

	1	2	3	4	5	
Sang	◯	◯	◯	◯	◯	Sangat Setuju

16. SC5. Di pekerjaan saya saat ini, karyawan disatukan dengan satu tujuan yang sama *
I think employees are linked with a common purpose

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

17. SC6. Di pekerjaan saya saat ini, karyawan peduli satu sama lain secara tulus *
I believe employees genuinely care about each other

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

18. SC7. Di pekerjaan saya saat ini, saya merasa menjadi bagian dari sebuah keluarga *
I feel there is a sense of being a part of a family

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

Dimensi "Alignment of Values"
Dimensi ini melibatkan pengalaman individu yang kuat dalam merasakan keselarasan antara nilai-nilai pribadi mereka dengan misi dan tujuan organisasi mereka.

This dimension involves individuals' experience of a strong sense of alignment between their personal values and their organization's mission and purpose.

19. AV1. Saya merasa positif terhadap nilai-nilai organisasi saya saat ini *
   I feel positive about the values of the organization

   Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

20. AV2. Organisasi saya memiliki perhatian terhadap orang-orang miskin *
   My organization is concerned about the poor

   Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

21. AV3. Organisasi saya peduli terhadap semua karyawannya *
   My organization cares about all its employees

   Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

22. AV4. Organisasi saya memiliki hati nurani *
   My organization has a conscience

   Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

23. AV5. Saya merasa terhubung dengan tujuan-tujuan organisasi saya *
    I feel connected with the organization's goals

    Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

24. AV6. Organisasi saya memiliki perhatian terhadap kesejahteraan karyawannya *
    My organization is concerned about health of employees

    Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

25. AV7. Saya merasa terhubung dengan misi organisasi saya *
    I feel connected with the mission of the organization

    Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

26. AV8. Organisasi saya peduli untuk membangun semangat saya agar terus   *
    bergelora
    Organization cares about whether my spirit is energized

    Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

B. Aspek Organisational Commitment

Komitmen organisasi adalah tingkat afeksi atau kasih sayang yang ditunjukkan oleh seorang karyawan terhadap perusahaan tempat mereka bekerja.

Mohon berikan tingkat persetujuan Anda terkait pernyataan-pernyataan aspek Organisational Commitment di bawah ini dengan skala Likert berikut:
1 = Sangat Tidak Setuju
2 = Tidak Setuju
3 = Netral
4 = Setuju
5 = Sangat Setuju

Organizational commitment is the degree of affection that an employee shows towards the company they are employed in.

Please indicate your level of agreement regarding the statements on Organisational Commitment below using the following Likert scale:
1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

Dimensi "Normative Commitment"
Dimensi ini menunjukkan komitmen individu sebagai kewajiban untuk tetap berada dalam organisasi.

This dimension shows commitment as an obligation to remain in the organization.

27. NC1. Saya merasakan sebuah kewajiban untuk tetap bekerja di organisasi saya * saat ini
I do feel any obligation to remain with my current employer

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

28. NC2. Walaupun memberikan keuntungan bagi diri saya, saya merasa tidak *
    bijak untuk meninggalkan organisasi ini sekarang
    Even if it were to my advantage, I do not feel it would be right to leave my organization now

    Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

29. NC3. Saya akan merasa bersalah apabila saya meninggalkan organisasi ini *
    sekarang
    I would feel guilty if I left my organization now

    Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setujut

30. NC4. Organisasi saya saat ini layak mendapatkan loyalitas saya *
    This organization deserves my loyalty

    Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

31. NC5. Saya merasa bertanggung jawab terhadap orang-orang di organisasi saya *
I would not leave my organization right now because I have a sense of obligation to the people in it

Mark only one oval.

	1	2	3	4	5	
San(	○	○	○	○	○	Sangat Setuju

32. NC6. Saya berhutang budi terhadap organisasi saya saat ini *
I owe a great deal to my organization

Mark only one oval.

	1	2	3	4	5	
San(	○	○	○	○	○	Sangat Setuju

Dimensi "Affective Commitment"
Dimensi ini menggambarkan komitmen sebagai ikatan afektif (emosional) terhadap organisasi.

This dimension shows commitment as an affective (emotional) attachment to the organization.

33. AC1. Saya akan merasa sangat bahagia bila dapat terus berkarir di organisasi saya saat ini *
I would be very happy to spend the rest of my career with this organization

Mark only one oval.

	1	2	3	4	5	
San(	○	○	○	○	○	Sangat Setuju

34. AC2. Saya merasa masalah yang dihadapi organisasi ini seperti masalah saya *
sendiri
I really feel as if this organization's problems are my own

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

35. AC3. Saya merasakan rasa memiliki yang kuat terhadap organisasi saya saat *
ini
I do feel a strong sense of "belonging" to my organization

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

36. AC4. Saya merasakan keterikatan emosional dengan organisasi saya saat ini *
I do feel "emotionally attached" to this organization

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

37. AC5. Saya merasa menjadi bagian dari sebuah keluarga di organisasi saya saat *
ini
I do feel like "part of the family" at my organization

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

38.　AC6. Organisasi saya saat ini memiliki arti personal yang besar bagi saya *
This organization has a great deal of personal meaning for me

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

Dimensi "Continuance Commitment"
Dimensi ini menggambarkan komitmen sebagai persepsi akan biaya yang ditimbulkan apabila meninggalkan organisasi.

This dimension shows commitment as a perceived cost associated with leaving the organization.

39.　CC1. Saat ini, bekerja di organisasi ini merupakan sebuah kebutuhan, bukan keinginan　　*
Right now, staying with my organization is a matter of necessity as much as desire

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

40.　CC2. Akan sangat sulit bagi saya untuk meninggalkan organisasi ini, walaupun　*
saya ingin melakukannya
It would be very hard for me to leave my organization right now, even if I wanted to

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

41. CC3. Terlalu banyak hal dalam hidup saya akan terganggu apabila saya
memutuskan untuk meninggalkan organisasi ini
*Too much of my life would be disrupted if I decided I wanted to leave my
organization now* *

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

42. CC4. Saya memiliki sedikit sekali pilihan apabila saya memutuskan untuk
meninggalkan organisasi ini
I feel that I have too few options to consider leaving this organization *

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

43. CC5. Saya mungkin akan mempertimbangkan untuk bekerja di organisasi lain
bila saja saya belum terlanjur bekerja keras untuk organisasi ini
*If I had not already put so much of myself into this organization, I might consider
working elsewhere* *

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

44.   CC6. Salah satu konsekuensi negatif dari meninggalkan organisasi ini adalah   *
      kelangkaan pekerjaan yang tersedia di luar sana
      One of the few negative consequences of leaving this organization would be the
      scarcity of available alternatives

      Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

C. Aspek Job Satisfaction

Kepuasan kerja dapat didefinisikan sebagai sejauh mana seseorang menyukai (puas) atau tidak menyukai (tidak puas) pekerjaannya. Hal ini dikonseptualisasikan dan dioperasikan sebagai keadaan afeksi atau pola pikir individu terhadap pekerjaan mereka.

Mohon berikan tingkat persetujuan Anda terkait pernyataan-pernyataan aspek Job Satisfaction di bawah ini dengan skala Likert berikut:
1 = Sangat Tidak Setuju
2 = Tidak Setuju
3 = Netral
4 = Setuju
5 = Sangat Setuju

Job satisfaction can be defined as the extent to which people like (satisfaction) or dislike (dissatisfaction) their jobs. It is conceptualized and operationalized as a state of affect or an individual's mindset about their job.

Please indicate your level of agreement regarding the statements on Job Satisfaction below using the following Likert scale:
1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

45. JS1. Saya menikmati pekerjaan yang saya lakukan saat ini *
I find real enjoyment in my work

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

46. JS2. Saya puas dengan pekerjaan yang saya lakukan saat ini *
I am satisfied with my work

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

47. JS3. Pada umumnya, saya merasa antusias terhadap pekerjaan yang saya   *
lakukan saat ini
Most days I am enthusiastic about my work

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

48. JS4. Saya menyukai pekerjaan saya saat ini *
I like my current job

Mark only one oval.

	1	2	3	4	5	
San(	◯	◯	◯	◯	◯	Sangat Setuju

D. Aspek Turnover Intention

Turnover Intention adalah pikiran yang dimiliki oleh karyawan tentang meninggalkan organisasi secara sukarela dalam periode waktu tertentu.

Mohon berikan tingkat persetujuan Anda terkait pernyataan-pernyataan aspek Turnover Intention di bawah ini dengan skala Likert berikut:
1 = Sangat Tidak Setuju
2 = Tidak Setuju
3 = Netral
4 = Setuju
5 = Sangat Setuju

Turnover intentions are the thoughts employees have regarding leaving the organization voluntarily at a given period of time.

Please indicate your level of agreement regarding the statements on Turnover Intention below using the following Likert scale:
1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

49.   TI1. Selama 6 bulan terakhir, saya sering mempertimbangkan untuk *resign* *
      During the past 6 months I often considered leaving my job

      Mark only one oval.

	1	2	3	4	5	
San	○	○	○	○	○	Sangat Setuju

50. TI2. Selama 6 bulan terakhir, saya merasa pekerjaan ini **<u>tidak</u>** memuaskan   *
kebutuhan pribadi saya
*During the past 6 months my current job <u>**did not**</u> satisfy my personal needs*

Mark only one oval.

	1	2	3	4	5	
Sanç	◯	◯	◯	◯	◯	Sangat Setuju

51. TI3. Selama 6 bulan terakhir, saya sering merasa frustasi dalam pekerjaan ini   *
karena tidak diberikan kesempatan untuk meraih tujuan yang bermanfaat bagi
saya secara professional
During the past 6 months I often felt frustrated when not given the opportunity at work to achieve my personal work-related goals

Mark only one oval.

	1	2	3	4	5	
Sanç	◯	◯	◯	◯	◯	Sangat Setuju

52. TI4. Selama 6 bulan terakhir, saya sering membayangkan mendapatkan   *
pekerjaan lain yang lebih sesuai dengan kebutuhan pribadi saya
During the past 6 months I often dream about getting another job that will better suit my personal needs

Mark only one oval.

	1	2	3	4	5	
Sanç	◯	◯	◯	◯	◯	Sangat Setuju

53. TI5. Selama 6 bulan terakhir, saya sangat mungkin menerima pekerjaan lain * dengan tingkat kompensasi yang sama apabila ada tawaran dari perusahaan lain
During the past 6 months I am likely to accept another job at the same compensation level should it be offered to me

Mark only one oval.

	1	2	3	4	5	
Sanç	○	○	○	○	○	Sangat Setuju

54. TI6. Selama 6 bulan terakhir, saya merasa tidak tahan untuk masuk kerja di * esok hari
During the past 6 months I often not look forward to another day at work

Mark only one oval.

	1	2	3	4	5	
Sanç	○	○	○	○	○	Sangat Setuju