

# Determinants of turnover intentional in Islamic Bank Institution

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## Abstract

**Purpose:** The objective of this study is to investigate the impact of job uncertainty and job stress on turnover intentions, with a focus on employees of Islamic Banking Institutions. The aim is to provide insights into how to reduce turnover through Islamic organizational principles, as this aligns with the research theme.

**Methodology:** A quantitative descriptive approach was used, involving 31 employees from various divisions in Islamic Banking Institutions. Data collection was conducted through questionnaires and documentation. Smart PLS (Partial Least Squares) was employed for structural equation modeling, and regression analysis was used for hypothesis testing.

**Results:** The results indicate that job insecurity does not significantly influence turnover intention, while job stress has a substantial impact. Combined, these factors significantly affect turnover intention. Islamic economic principles, such as fairness and employee welfare, play a critical role in addressing these issues.

**Conclusions:** Turnover intention in Islamic banks is more strongly driven by stress factors than by insecurity. Aligning HR practices with Islamic economic principles such as equitable treatment, workload balance, and employee well-being can reduce stress, increase loyalty, and enhance workforce stability.

**Limitations:** The study is limited to one organization, restricting generalizability. Future research could include other Islamic banks or financial institutions for broader insights.

**Contribution:** This research contributes theoretically by integrating Behavioral Accounting Theory with Islamic economic principles to explain turnover intention. Practically, it provides actionable insights for HR managers in Islamic banks to design stress-reduction policies and employee support systems that foster retention and align with Sharia-based organizational values.

**Keywords:** *Job Insecurity, Job Stress, Turnover Intention*

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## 1. Introduction

In today's rapidly changing business environment, employee retention has become a critical issue for organizations across various sectors, including Islamic banking institutions (Tehulu, 2022a). Turnover intention, defined as the likelihood that employees will leave their organization, can significantly impact operational efficiency and organizational sustainability (Mia, Banna, Noman, Alam, & Rana, 2022). Employee turnover leads to increased costs associated with recruitment, training, and lost productivity, making it essential for organizations to understand and manage the factors that contribute to this phenomenon (Yan, Samah, Rahim, Yusof, & Ibrahim, 2023). According to data from the Financial Services Authority Report on Islamic banking, in the last three years, namely 2021-2023, the intentional turnover rate in Islamic banking has increased, as follows:

Table 1. Intentional Turnover Rate of Islamic Banking Employees in Indonesia

| Period | Total Employees |       | Difference |
|--------|-----------------|-------|------------|
|        | In              | Out   |            |
| 2021   | 60.918          | 3.251 | 57.667     |
| 2022   | 40.271          | 6.873 | 33.398     |
| 2023   | 38.872          | 7.271 | 31.601     |

Source: OJK Sharia Banking Statistics Data (2021-2023)

The turnover rate of Islamic banking employees in Indonesia has fluctuated over the past three years. In 2021, the total number of incoming employees reached 60,918, with 3,251 employees leaving. However, in 2022, there was a significant decline, with only 40,271 employees entering and 6,873 employees leaving. Nonetheless, in 2023, the number of incoming employees decreased slightly to 38,872, and the number of outgoing employees increased to 7,271. The data show a pattern of change in employee attendance and turnover rates in the Islamic banking sector over the period, which may reflect the dynamics of the industry and the internal and external factors affecting it. This is in line with the banking report data from Bank Syariah Indonesia Company in 2021.

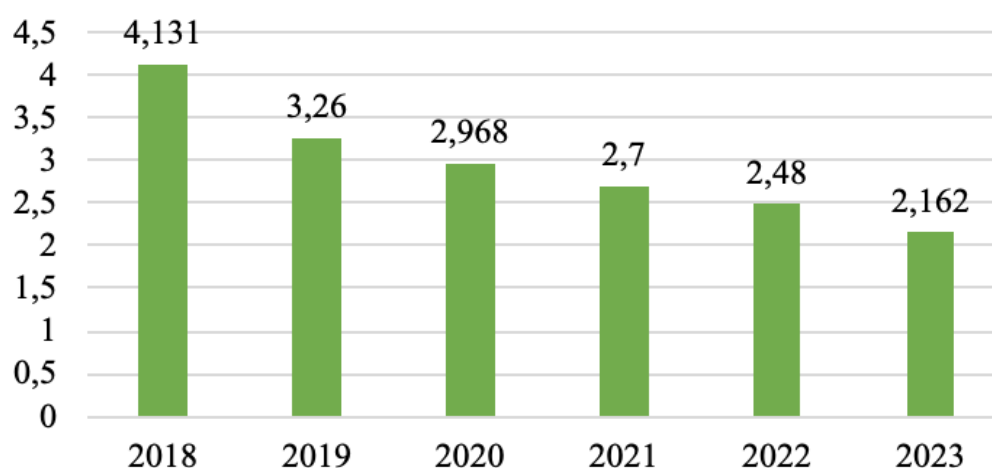


Figure 1. Graph of the Number of Employees at Bank Syariah Indonesia

Source: Overview of Bank Syariah Indonesia Indonesia's Financial Statements for 2018, 2019, 2020, 2021, 2022 and 2023

Based on the graph in Figure 1, it can be found that in the last five years, the number of workers at Bank Syariah Indonesia has tended to shrink. On December 31, 2022, the total number of employees of Islamic Bank Institutions was recorded at 2,480 employees down 8.15% or around 220 employees from the same period last year December 31, 2021, the total number of employees of Islamic Bank Institutions was recorded at 2,700 employees down 9.03% or around 268 employees from the same period last year December 31, 2020, the number of employees of PT Bank Muallamat Indonesia was recorded at 2. As of December 31, 2020, the Company had 968 employees, a decrease of 8.96% or approximately 292 employees from the same period in 2019, which had 3,260 employees, a decrease of 21.08% or approximately 871 employees from the same period in December 31, 2018, which had 4,131 employees, a decrease of 7.04% or approximately 313 employees from the number of periods and last year.

This resignation phenomenon is the most dominant component of the total turnover. This has been confirmed by the Business Support Staff (BSS) regarding the turnover data on the OJK page data is true and is also related to the level of turnover that occurs in each regional branch. Further analysis of resignations shows the potential for problems in employee satisfaction or well-being, which leads them to choose to leave the company. Factors that may be involved include aspects of work, such as dissatisfaction with tasks or the work environment, lack of development opportunities, or personal factors that influence their decisions. Companies need to go deeper to identify the root causes and design

appropriate strategies to improve employee retention and create a more motivating and fulfilling work environment. These efforts can not only reduce employee turnover, but also improve overall employee well-being and productivity (Lehtonen, Nokelainen, Rintala, & Puhakka, 2022; Puhakka, Nokelainen, & Pylväs, 2021).

Some of the factors that can affect the level of intentional turnover are job insecurity (Susanto, 2023) and job stress (Yan et al., 2023) in an organization. Fauzan defined job satisfaction as a form of attitude or feeling felt by workers towards pleasant and unpleasant aspects of their work in the assessment of each worker himself. Job insecurity is individualized; therefore, each person has a level of satisfaction that can be different on the same thing. Job stress is a feeling that arises in a worker and certainly has an impact on an organization (Nurfauzan & Halilah, 2017). Job stress can affect worker satisfaction and performance of the workers themselves. When job stress increases, it leads to a desire or intention to leave (Turnover Intention) within the worker (Kurnia, Sarianti, & Fitria, 2019).

The background of this research begins by outlining some relevant previous research to support its context. The first study conducted by Mobley et al. examined the phenomenon of turnover intention. They found that employees tend to leave their jobs when they feel dissatisfied or experience job stress (Hur, 2024; Martini, Gerosa, & Cavenago, 2023). This shows that job stress is a significant factor that triggers employees' intention to leave their job. This research is in line with the second study conducted by Yan et al. (2023), who concluded that job insecurity affects employees' job satisfaction, thus increasing their intention to leave the company.

The third study was conducted by Dewi and Sriathi (2019), who examined the relationship between job stress and employee performance. The results of this study show that high levels of job stress can negatively affect performance and increase turnover intention. Meanwhile, research by Abdo, Feghali, and Zgheib (2022); Tehulu (2022b) focused on Generation Z and found that job insecurity and stress increase employees' desire to change jobs due to discomfort in the work environment. The last research by Bennani and Hassi (2024) and Chikalipah (2019) confirmed the close relationship between job insecurity and job stress to turnover intention in various industrial sectors, including the banking sector (Al Samman & Mohammed, 2021; Maung, 2020).

This study offers several theoretical and practical contributions, along with unique aspects that distinguish it from prior research. Theoretically, this study bridges the gap between Behavioral Accounting Theory (BAT) and Islamic economic principles, providing a novel framework for understanding turnover intentions in Islamic banking institutions (Birnberg, 2011). While BAT traditionally focuses on psychological and emotional responses to workplace stressors, this study integrates Islamic values such as fairness, justice, and employee welfare into the analysis (Decius, Knappstein, & Klug, 2024). This integration enriches the theoretical discourse by demonstrating how ethical and religious dimensions can moderate the relationships between job stress, job insecurity, and turnover intentions. The findings challenge conventional assumptions by revealing that job insecurity does not significantly influence turnover intentions in this context, suggesting that Islamic organizational principles may buffer the negative effects of insecurity, a perspective rarely explored in existing literature (Steindórsdóttir, Nerstad, & Magnúsdóttir, 2020).

The uniqueness of this study lies in its context-specific focus on Islamic banking, a sector that has been underexplored in turnover research. Unlike conventional banks, Islamic financial institutions operate under Sharia law, which emphasizes ethical HR practices and employee well-being (Ike et al., 2023). By examining how these principles interact with job stress and insecurity, this study uncovers nuanced insights into employee behavior in religiously aligned organizations. For instance, the finding that job stress remains a significant driver of turnover intentions highlights the universal relevance of stress management, even in ethically grounded workspaces. This context-specific approach fills a critical gap in the literature, which has predominantly focused on secular or conventional organizational settings (Heijden & Spurk, 2019).

From a practical standpoint, this study offers actionable recommendations for Islamic banking institutions to reduce turnover rates. The strong link between job stress and turnover intention underscores the need for HR policies that prioritize stress reduction, such as providing mental health support, fostering a supportive work environment, and ensuring equitable workload distribution. Additionally, this study suggests that aligning HR practices with Islamic values, such as promoting fairness, transparency, and employee welfare, can enhance organizational loyalty and mitigate turnover. These recommendations are particularly valuable for Islamic banks seeking to differentiate themselves as ethical employers in a competitive financial landscape (Skelton, Nattress, & Dwyer, 2020).

The study's contributions extend beyond the Islamic banking sector, offering broader implications for organizational management. By demonstrating the interplay between cultural values and workplace dynamics, the research encourages organizations in other sectors to consider how their unique ethical frameworks can influence employee retention (Gaile, Bauman Vitolina, Stibe, & Kivipold, 2024; Steenbergen, Ven, Peeters, & Taris, 2018). For example, companies with strong corporate social responsibility (CSR) mandates may adopt similar strategies to align their HR practices with their core values. Thus, the study not only advances theoretical understanding but also provides a adaptable model for improving employee retention across diverse organizational contexts (Figueredo, García-Ael, Gragnano, & Topa, 2020; Sijbom, Koen, Peijen, & Preenen, 2025; Watson, Tregaskis, Gedikli, Vaughn, & Semkina, 2018).

## **2. Literature review**

### **2.1. Behavioral Accounting Theory**

Birnberg's (2011) behavioral accounting theory (BAT) focuses on the effects of human behavior, emotions, and psychology on accounting practices, decision-making, and organizational outcomes. This study, grounded in BAT, examines the psychological factors of job insecurity and job stress, which significantly influence employees' turnover intentions (Perry & Wise, 1990). Within the context of Islamic banking, understanding these human elements helps explain how employees' perceptions of job security and stress impact their decisions to leave or remain in an organization (Abdo et al., 2022). Job insecurity, as a psychological state, triggers emotional and behavioral responses such as anxiety, dissatisfaction, and reduced loyalty, all of which can lead to higher turnover rates. Similarly, job stress, often a result of excessive demands and inadequate support, can decrease job satisfaction and productivity, leading employees to seek alternative employment (Bennani & Hassi, 2024).

By applying BAT, this study integrates human psychological responses with organizational practices, focusing on the human aspect of turnover decisions in Islamic banking institutions such as Islamic Bank Institutions (Chikalipah, 2019). Despite the extensive body of research on turnover intention, job insecurity, and job stress in organizational contexts, several significant gaps exist, particularly in the Islamic banking sector (Maung, 2020). Previous studies have predominantly focused on these variables in conventional banking and other industries, largely overlooking the unique characteristics and values of Islamic financial institutions (Boyatzis, 1991). Islamic banks operate under the framework of Islamic economics, which emphasizes ethical considerations such as fairness, justice, employee welfare, and social responsibility (Al Samman & Mohammed, 2021). These principles are integral to human resource management and organizational decision-making; however, they have not been extensively examined in relation to turnover intention, especially from a behavioral perspective (Rodrigues, Barreira, Madeira, & Vieira, 2023).

Another notable gap in the existing literature is the limited exploration of the behavioral impact of job insecurity and stress within Islamic organizations (Pinder, 2008). Most research in this area tends to focus on economic or organizational factors without delving into the psychological and emotional responses that drive employees' behavior. Behavioral accounting theory (BAT) offers a valuable lens for understanding human reactions to workplace stressors; however, its application in Islamic banking is rare. This study addresses this void by integrating BAT with Islamic economic principles to provide a holistic understanding of the psychological drivers of turnover intention in an Islamic banking context (Birnberg, 2011).

Moreover, while job insecurity and job stress have been widely studied as predictors of turnover intention, the interaction between these factors and the ethical and religious dimensions of Islamic organizations remains underexplored. Islamic banking institutions are expected to provide an environment that aligns with Islamic ethical standards, including fair treatment, job security, and a balanced work-life environment. Failure to meet these expectations can lead to heightened employee dissatisfaction and turnover. However, there is limited empirical research on how these ethical expectations interact with job-related stressors to influence turnover intentions in Islamic banks.

The novelty of this research lies in its unique integration of Islamic economic principles with behavioral accounting theory (BAT) to explore employee turnover intention in Islamic banking institutions. While previous studies have examined job insecurity, job stress, and turnover intention in conventional organizational contexts, this study introduces a new perspective by incorporating Islamic values, such as fairness, justice, and employee welfare, into the analysis. This study is among the first to link psychological responses, such as job insecurity and stress, to turnover intention within the ethical framework of Islamic banks, which operate under Sharia law. Additionally, this study offers a deeper understanding of how Islamic banks can manage employee retention by aligning their human resource practices with religious principles. The focus on the Islamic banking sector, combined with an exploration of human psychological reactions to workplace stressors in an Islamic context, provides valuable insights and practical solutions for reducing turnover in a manner consistent with Islamic values, thereby filling a critical gap in the existing literature.

## ***2.2. The Impact Job Insecurity on Turnover Intention***

The relationship between job insecurity and turnover intention can be understood through employees' psychological and emotional responses to workplace uncertainty. When employees perceive their jobs as unstable, they experience heightened anxiety, reduced job satisfaction, and a weakened organizational commitment. This emotional strain increases the likelihood of considering alternative employment, leading to higher turnover intentions. In Islamic banking institutions, where ethical principles such as fairness and security are emphasized, unmet expectations of job stability may further amplify employees' desire to leave, as they may perceive a misalignment between the organizational values and the actual workplace conditions.

Behavioral Accounting Theory (BAT) provides a theoretical foundation for this relationship by explaining how psychological factors influence employee behavior (Birnberg, 2011). BAT posits that job insecurity triggers negative emotional responses, such as fear and dissatisfaction, which in turn affect decision-making processes, including the intention to leave an organization. Additionally, Islamic economic principles reinforce the importance of job security and fair treatment, suggesting that employees in Islamic banks may have heightened expectations of workplace stability. When these expectations are not met, the psychological distress caused by job insecurity can lead to stronger turnover intentions, aligning with BAT's emphasis on the cognitive and emotional drivers of employee behavior (Birnberg, 2011).

Previous research supports the connection between job insecurity and turnover intention in various industries. For instance, Rodrigues et al. (2023) found that job insecurity significantly reduces organizational commitment and increases employees' propensity to leave. Similarly, Rashid and Gul (2023) demonstrated that perceived instability in employment conditions directly contributes to turnover intention. In the context of Islamic organizations, Uludag, Oluwajana, and Ekanem (2023) highlight that employees who experience job insecurity are more likely to seek alternative employment, particularly when organizational values fail to mitigate their concerns. These findings collectively suggest that job insecurity is a critical factor influencing turnover intention, reinforcing the need for organizations to address stability and security in employment to retain their talent.

**H1: Job insecurity has a positive impact on turnover intention among employees of Islamic Bank Institutions**

### **2.3. The Impact Job Stress on Turnover Intention**

Job stress is a significant driver of turnover intention as it directly affects employees' mental and emotional well-being, leading to dissatisfaction and disengagement. In high-pressure work environments, such as Islamic banking institutions, excessive workloads, tight deadlines, and insufficient support can create chronic stress, diminishing employees' ability to perform effectively. Over time, this stress erodes job satisfaction and increases emotional exhaustion, prompting employees to consider leaving the organization in search of a healthier work environment. The Islamic work ethic emphasizes balance and fairness, meaning that prolonged job stress may be perceived as a violation of these principles, further motivating employees to seek alternative employment opportunities.

Behavioral Accounting Theory (BAT) supports this relationship by highlighting how psychological and emotional responses to workplace stressors influence employee behavior (Birnberg, 2011). According to BAT, job stress triggers negative affective states such as frustration and burnout, which impair employees' commitment to the organization. When stress becomes unmanageable, employees are more likely to disengage and develop turnover intentions as coping mechanisms. Additionally, Islamic organizational values, which advocate employee welfare and ethical treatment, reinforce the expectation of a supportive work environment. When these expectations are unmet, the dissonance between organizational ideals and reality exacerbates stress, thereby strengthening the link between job stress and turnover intention (Birnberg, 2011).

Empirical studies have consistently demonstrated a strong relationship between job stress and turnover intention across various sectors. Asiamah, Opuni, and Mensah (2020) found that employees experiencing high job stress exhibit lower organizational commitment and a greater tendency to leave their jobs. Similarly, Tricahyadinata, Hendryadi, Suryani, Zainurossalamia, and Riadi (2020) revealed that stress-induced burnout significantly increases turnover intentions, particularly in service-oriented industries like banking. In the context of Islamic organizations, Mainardes, Rodrigues, and Teixeira (2019) emphasized that job stress contradicts Islamic workplace ethics, leading to higher attrition when employees perceive a lack of alignment between organizational practices and the religious values. These findings confirm that job stress is a critical predictor of turnover intention, underscoring the need for stress management interventions to enhance employee retention.

**H2: Job stress has a positive impact on turnover intention among employees of Islamic Bank Institutions**

## **3. Methodology**

This research uses descriptive research; according to Creswell, descriptive research is a form of explanation that focuses on a detailed description of an object, place, event, or person. The main purpose of descriptive writing is to provide a clear and concrete picture so that readers can imagine or understand something well. In descriptive writing, the use of descriptive and imaginative language is necessary to create a strong visual impression in the reader's mind (Creswell, 2012). This study uses descriptive research because the researchers want to describe the data findings related to the effect of Job Insecurity and Job Stress on Intentional Turnover in Islamic Bank Institution Employees.

### **3.1. Research Methodology Approach**

This research relies on numerical data measured on a numerical scale and tends to produce research variables using quantitative methods with the aim of testing hypotheses by collecting data using research instruments and then analyzing them using statistical or quantitative methods (Sugiyono, 2017). This research involves findings obtained through various statistical procedures or other methods of quantification or measurement. This study mainly examines various symptoms or phenomena in human life that have certain characteristics called variables. The quantitative approach examines objective theories to understand the nature of the relationship between the variables analyzed.

### **3.2. Research Population and Sample**

#### **3.2.1. Population**

Population refers to the entire group or collection of elements that have certain characteristics and are the subject of research (Sugiyono, 2017). Populations can include individuals, objects, events, or other

elements relevant to research objectives. In a statistical context, the population is often the basis for generalizing research results to a larger overall group. The population in this study was all employees of Islamic Bank Institutions.

### 3.2.2. Sample

A sample is a small portion of the population taken to represent the entire population. Using a sample allows researchers to collect data more efficiently and at a lower cost than if they had to observe the entire population. Choosing a representative sample is important to ensure that the research results can be applied more broadly to the original population. The sample in this study included all employees, namely 31 people, to be used as saturated total sampling (Sugiyono, 2017).

### 3.3. Sampling Technique

Sampling techniques refer to the methods or strategies used by researchers to select certain elements of the population to be sampled. In this study, the sampling was taken using the total sampling technique, total sampling is the entire total population taken as a research sample (Atkinson, Kaplan, Matsumura, & Young, 2012).

### 3.4. Research Data Analysis Technique

The data analysis technique used in this study was PLS version 3.2. Multiple linear regression is the same concept as simple regression analysis, but what distinguishes it is the number of independent variables. Simple regression analysis consists of two variables (one dependent variable and one independent variable), whereas in multiple regression analysis, there is one dependent variable and two or more independent variables. The hypothesis of this study was tested using multiple regression analysis. The multiple analysis test aims to examine the effect of several independent variables on the dependent variable. This can be measured from the F statistical test, the coefficient of determination (R<sup>2</sup>), and the t statistical test (Arikunto, 2014). The independent variables in this study are financial literacy, promotion, and service quality, while the dependent variable is the decision to become a customer. The regression equation used to test the hypothesis is as follows:

$$Y = \alpha + \beta_1 Y_{it-1} + \beta_2 X_{2it} \dots + \beta_n X_{nit} + e_{it}$$

## 4. Results and discussion

### 4.1. Research Results

#### 4.1.1. Analyze the number of Respondents

The unit of analysis in this study is auditors, both junior and senior, in South Sulawesi. Auditors were chosen as the study subjects because of their important role in ensuring regulatory compliance and the accuracy of financial statements. The reputation of financial information published by an organization is directly affected by auditors' performance. Auditors are also responsible for identifying errors and fraud and adapting to digital audit technology, making it relevant to learn. Management support, such as infrastructure and training, affects the effectiveness of auditors. Therefore, research often focuses on auditors to evaluate how various components affect their performance in maintaining the financial integrity and transparency. The following shows the distribution of respondents in this study:

Table 2. Tabulation of Respondent characteristics based on Gender

| No    | Gender | Frequency | Percentage |
|-------|--------|-----------|------------|
| 1     | Male   | 14        | 45%        |
| 2     | Female | 17        | 55%        |
| Total |        | 31        | 100%       |

Source: Data Processed 2024

#### 4.1.2. Partial Least Square (PLS) Analysis

Validity and reliability tests were performed to evaluate the outer model. The calculation of the PLS algorithm

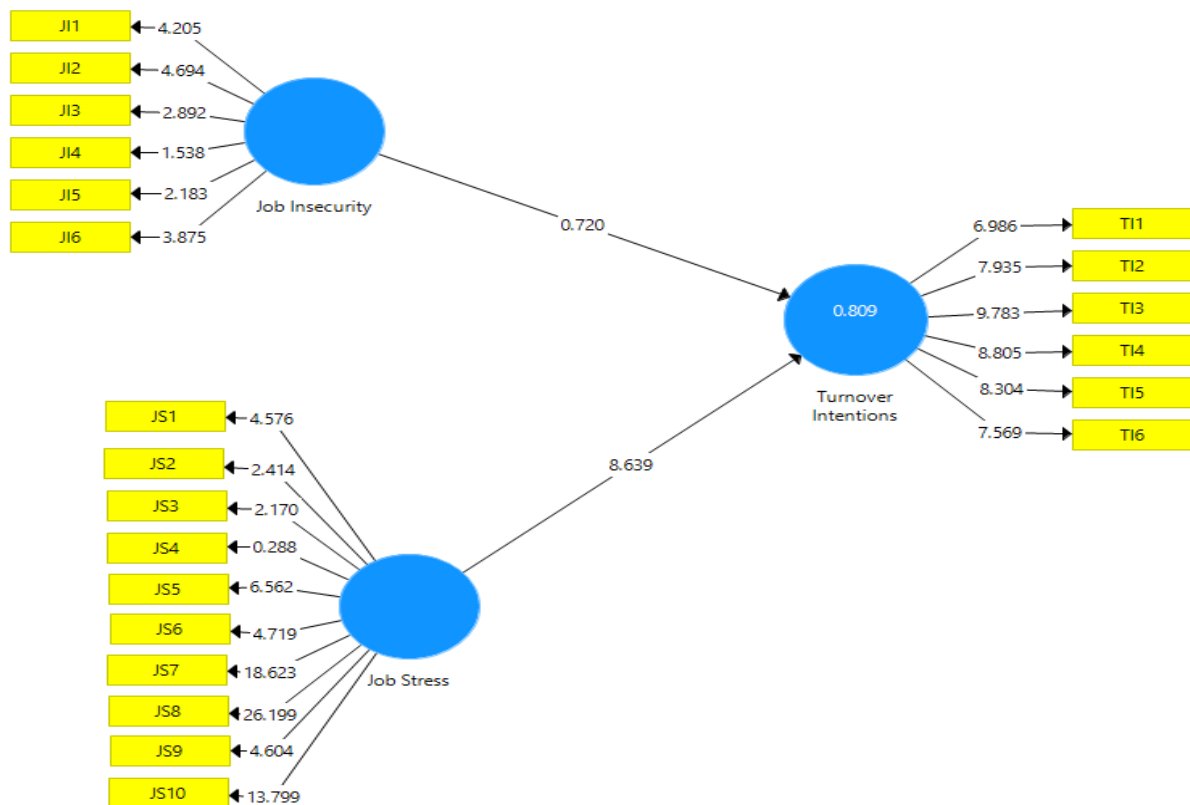


Figure 2. Structural Model (PLS Algorithm)  
Source: SmartPLS 3.0

The outer model in Smart PLS describes the relationship between latent constructs, such as job insecurity, job stress, and turnover intention, and the indicators that measure them. In this model, assessments are made based on several indicators, including loading factors, convergent validity, discriminant validity, and composite reliability, to ensure measurement reliability and validity. The loading factor value for each indicator must be greater than 0.7 to be considered to have a good measurement power. In this study, most indicators had a loading factor value greater than 0.7, which means that these indicators were able to measure latent constructs well. If any indicator has a loading value below 0.7, it is usually not considered strong enough and may need to be removed from the model.

Convergent validity was measured using the Average Variance Extracted (AVE). The minimum standard for AVE is 0.5, which indicates that more than 50% of the variance in the indicator is explained by the latent construct. In this study, the AVE value for each construct was above 0.5, which means that the convergent validity of the job insecurity, job stress, and turnover intention constructs met the required standard. This indicates that the constructs are well explained by the selected indicators. For discriminant validity, testing was performed to ensure that each latent construct did not overlap with other constructs. One method used to test discriminant validity is to determine whether the AVE value of each construct is greater than the correlation between other constructs. In this model, discriminant validity is considered quite good, where each construct has a higher AVE value than its correlation with other constructs, indicating that the constructs of job insecurity, job stress, and turnover intention are truly different from each other and do not overlap.

Composite Reliability (CR) was used to measure the internal reliability of the constructs. The standard used is CR greater than 0.7, which indicates good reliability. In this model, the CR value for each construct is above 0.7, which indicates that the indicators used to measure job insecurity, job stress, and turnover intention are consistent in measuring the same construct; therefore, they are reliable. Overall, the values obtained from this outer model indicate that the instruments used in this study met the required standards in terms of validity and reliability. This provides confidence that the constructs of

job insecurity, job stress, and turnover intention are measured appropriately and can support the results of further analyses.

#### 4.2. Validity Test

Table 3. Outer Loadings

|      | Job Insecurity | Job Stress | Turnover Intentions |
|------|----------------|------------|---------------------|
| J11  | 0.809          |            |                     |
| J12  | 0.841          |            |                     |
| J13  | 0.674          |            |                     |
| J14  | 0.412          |            |                     |
| J15  | 0.608          |            |                     |
| J16  | 0.824          |            |                     |
| JS1  |                | 0.596      |                     |
| JS10 |                | 0.825      |                     |
| JS2  |                | 0.524      |                     |
| JS3  |                | 0.501      |                     |
| JS4  |                | 0.081      |                     |
| JS5  |                | 0.750      |                     |
| JS6  |                | 0.604      |                     |
| JS7  |                | 0.872      |                     |
| JS8  |                | 0.904      |                     |
| JS9  |                | 0.695      |                     |
| TI1  |                |            | 0.656               |
| TI2  |                |            | 0.779               |
| TI3  |                |            | 0.784               |
| TI4  |                |            | 0.775               |
| TI5  |                |            | 0.778               |
| TI6  |                |            | 0.711               |

Source: SmartPLS 3.0

Table 3, titled "Outer Loadings," presents the results of the measurement model in the Partial Least Squares (PLS) analysis. The outer loadings represent the strength of the relationship between each indicator (observed variable) and its corresponding latent construct, such as Job Insecurity, Job Stress, and Turnover Intention. In this table, a loading value greater than 0.7 is generally considered strong and indicates that the indicator is a good measure of the latent construct. For example, the indicators for Job Insecurity (J11, J12, and J16) show high loading values above 0.7, suggesting that they are reliable measures of job insecurity, while indicators with lower loadings, such as J14 (0.412), may not be as strong in representing the construct. Similarly, for Job Stress, indicators such as JS7 and JS8 exhibit high loadings of 0.872 and 0.904, respectively, indicating strong contributions to measuring job stress, whereas other indicators, such as JS4 (0.081), show a very weak relationship with the construct. Finally, Turnover Intention indicators generally exhibited good loading values, demonstrating that they were effective in measuring this construct. Overall, the outer loadings help assess the validity and reliability of the indicators in capturing the constructs.

Table 4. Construct Reliability and Validity

|                     | Cronbach's Alpha | rho_A | Composite Reliability | Average Variance Extracted (AVE) |
|---------------------|------------------|-------|-----------------------|----------------------------------|
| Job Insecurity      | 0.807            | 0.866 | 0.854                 | 0.506                            |
| Job Stress          | 0.844            | 0.892 | 0.881                 | 0.456                            |
| Turnover Intentions | 0.842            | 0.847 | 0.884                 | 0.561                            |

Source: SmartPLS 3.0

Table 4, titled "Construct Reliability and Validity," presents various measures that assess the reliability and validity of the research constructs. The table includes Cronbach's alpha, rho\_A, Composite Reliability, and Average Variance Extracted (AVE). Cronbach's alpha was used to measure the internal consistency of the constructs, where values above 0.7 are generally considered acceptable. In this table, the constructs of Job Insecurity, Job Stress, and Turnover Intentions all exceeded this threshold, indicating strong internal consistency. Similarly, rho\_A, which provides a robust measure of internal reliability, showed high values for all constructs, further confirming the consistency of the measurement model.

The Composite Reliability values were also above 0.7 for all constructs, suggesting that the items within each construct consistently measured their respective latent variables. This indicates that the model reliably captures the intended constructs. Finally, the AVE values indicate the variance explained by the indicators for each construct. A value  $\geq 0.5$  is considered ideal. In this case, the AVE values for Job Insecurity and Turnover Intentions met the standard, meaning they explained over 50% of the variance in their respective indicators. However, the AVE for Job Stress was slightly below the threshold, indicating that it explained less than 50% of the variance, suggesting some room for improvement in the measurement of this construct. Overall, the results in Table 3 suggest that the constructs used in this study are generally reliable and valid.

Table 5. Total Effect Test

|                                                 | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (O/STDEV) | P Values     |
|-------------------------------------------------|---------------------|-----------------|----------------------------|------------------------|--------------|
| <b>Job Insecurity -&gt; Turnover Intentions</b> | -0.095              | -0.127          | 0.132                      | 0.720                  | <b>0.472</b> |
| <b>Job Stress -&gt; Turnover Intentions</b>     | 0.848               | 0.815           | 0.098                      | 8.639                  | <b>0.000</b> |

Source: SmartPLS 3.0

Based on Table 5, regarding the Total Effect in this study, the values presented provide information about the effect of each independent variable (Job Insecurity and Job Stress) on the dependent variable (Turnover Intention) in Islamic bank employees. From the table, it can be seen that Job Insecurity has a negative influence value of -0.095. This shows that job insecurity does not significantly influence employees' desire to leave the organization (Turnover Intention). With a P-value of 0.472, this effect was not statistically significant (because the p value  $> 0.05$ ). This means that job insecurity does not directly trigger the intention to leave among Islamic bank employees.

Job Stress showed a highly significant effect on Turnover Intention, with a value of 0.848. This figure shows that the higher the level of stress experienced by employees, the higher their desire to leave their job. The P-value of 0.000 confirms that the effect of job stress on turnover intention is highly statistically significant ( $p < 0.05$ ), and the t-statistics of 8.639 indicate that the strength of the relationship between job stress and intention to leave the job is very strong. Taken together, these figures suggest that job stress has a more significant effect on employees' intention to leave than job insecurity. This indicates that workplace stress management strategies can be key to reducing turnover intention in Islamic banking institutions in Pakistan.

### 4.3. Discussion Research

#### 4.3.1. The Effect of Job Insecurity on Intentional Turnover

The effect of Job Insecurity on Intentional Turnover can be analyzed and strengthened using Behavioral Accounting Theory (BAT). BAT emphasizes the psychological, emotional, and behavioral responses of employees in organizations, which directly affect decision-making, including turnover intention (Birnberg, 2011). In the context of this study, Job Insecurity triggers emotional responses such as anxiety and dissatisfaction, leading employees to consider leaving the organization because of the perceived instability of their employment. Several previous studies support the significant relationship between Job Insecurity and Turnover Intention. For example, Rashid and Gul (2023) found that when

employees feel insecure about their jobs, their commitment to the organization decreases, prompting them to seek alternative employment opportunities. This supports the BAT framework, which emphasizes that employees' psychological responses to insecurity, such as anxiety and stress, can diminish their loyalty and lead to turnover. Similarly, Rashid and Gul (2023) demonstrated that Job Insecurity contributes significantly to Turnover Intention. Uludag et al. (2023) indicated that employees who feel uncertain about the future of their jobs are more likely to leave the organization in search of greater stability. This aligns with the current study's theoretical foundation, suggesting that Job Insecurity can reduce organizational commitment and increase turnover rates (Wardiansyah, Indrawati, & Kurniawati, 2024).

However, the results of this study reveal that Job Insecurity does not significantly affect Turnover Intention in the context of Islamic banking institutions, which contrasts with earlier studies. For instance, found that Job Insecurity affects job satisfaction, but its impact on Turnover Intention is less straightforward, particularly in sectors where organizational Yan et al. (2023) support and ethical values might mitigate feelings of insecurity (Slavkovic & Mirić, 2024). This suggests that in Islamic banking institutions, where ethical principles such as fairness and justice are emphasized, Job Insecurity might be perceived differently by employees, leading to a reduced influence on their decision to leave (Wardini & Nawangsari, 2021). In conclusion, while BAT provides a useful framework for understanding the link between Job Insecurity and Turnover Intention, the unique ethical and cultural context of Islamic banking might explain why Job Insecurity did not significantly influence turnover in this study. Further research is needed to explore how organizational culture and values can moderate the relationship between Job Insecurity and Turnover Intention in different sectors (Birnberg, 2011).

#### *4.3.2. The Effect of Job Stress on Intentional Turnover*

The effect of Job Stress on Intentional Turnover can be significantly analyzed through the lens of Behavioral Accounting Theory (BAT), which focuses on the psychological and emotional aspects influencing employee behavior and decision-making (Birnberg, 2011). High levels of Job Stress can lead to emotional exhaustion, decreased job satisfaction, and ultimately an increased intention to leave the organization. According to BAT, when employees are faced with excessive demands and inadequate support, their mental well-being deteriorates, which can diminish their commitment to the organization (Birnberg, 2011). Supporting this view, Al-Hazmi (2020) found that elevated Job Stress levels significantly correlate with increased turnover intentions. Their research highlights how unmanageable work pressure can create a toxic work environment, leading employees to seek alternative employment opportunities that offer a better work-life balance (Namin, Øgaard, & Røislien, 2021). This aligns with the findings of the current study, where Job Stress emerged as a critical factor driving employees in Islamic banking institutions to consider leaving their jobs.

Additionally, Guerrero, Lapalme, and Bentein (2024) corroborated these findings, indicating that high Job Stress negatively impacts employee satisfaction and loyalty. Their study emphasized that employees experiencing prolonged stress are more likely to develop intentions to leave, reinforcing the relationship between Job Stress and Turnover Intention (Handoyo, Samian, Syarifah, & Suhariadi, 2018). This connection illustrates how stress affects not only individual well-being but also organizational performance by fostering an environment where employees feel compelled to resign. Conversely, some studies challenge the extent of the relationship between Job Stress and Turnover Intention. For instance, Hattab, Wirawan, Salam, Daswati, and Niswaty (2022) suggested that while Job Stress does impact employee satisfaction, its effect on Turnover Intention may be moderated by other factors such as job engagement and support from management (Young, Hassan, & Hatmaker, 2021). This implies that in certain organizational contexts, effective support systems can alleviate the adverse effects of Job Stress, leading to lower turnover rates than expected (Raza, Imran, Rosak-Szyrocka, Vasa, & Hadi, 2023). While BAT provides a robust framework for understanding psychological responses to Job Stress, the results of this study confirm that Job Stress is a significant predictor of Turnover Intention among employees in Islamic banking institutions (Birnberg, 2011). However, further exploration is warranted to understand the potential moderating effects of organizational support and culture on this relationship between OCB and CWB.

## 5. Conclusions

### 5.1. Conclusion

The study demonstrates that job stress significantly influences turnover intention among employees in Islamic banking institutions, whereas job insecurity does not have a direct or substantial effect. Employees experiencing high levels of stress, often due to excessive demands and insufficient support, are more likely to leave their organization. Conversely, while job insecurity exists, it does not strongly drive employees to resign. However, the interplay between job stress and job insecurity contributes to variations in turnover intentions. Islamic economic principles, which prioritize fairness, justice, and employee welfare, are essential for mitigating turnover intention. By embracing these values, Islamic banking institutions can effectively address job stress through improved management. This includes fostering a supportive work environment and providing adequate resources to alleviate stress on employees. This approach aligns with Islamic ethics, promoting a balanced and healthy workplace that encourages employee retention and reduces turnover rates.

To achieve these goals, Islamic banking institutions should implement strategies that enhance employee well-being, such as regular feedback mechanisms, professional development opportunities, and mental health support systems. By prioritizing employee welfare and creating a supportive culture, organizations can cultivate loyalty and commitment among their workforce. Addressing job stress is vital for reducing turnover intention in Islamic banking institutions in Malaysia. Although less impactful, ensuring job security should still be part of a comprehensive HR strategy that aligns with Islamic values to promote organizational stability and satisfaction.

### 5.2. Limitations

This study had several limitations that should be acknowledged. First, the small sample size of 31 employees from Islamic banking institutions may restrict the generalizability of the findings to other contexts. Second, the research focuses solely on Islamic banking institutions, making it difficult to apply the results to other sectors such as conventional banking or non-financial industries. Additionally, the geographical focus of this study limits the relevance of the findings to different cultural or regional contexts. Furthermore, the research primarily examines job insecurity and job stress as factors influencing turnover intention without considering other variables that may impact turnover, such as job satisfaction and organizational culture.

### 5.3. Suggestions

For future research, it is recommended to utilize a larger and more diverse sample to enhance the generalizability of the results. Additionally, studies should include various industry sectors, including conventional banking, to compare the factors influencing turnover intentions. A longitudinal approach could provide deeper insights into how job insecurity and job stress evolve over time and affect turnover intention. Future research should also explore other variables, such as job satisfaction, management support, and organizational culture, which may moderate the relationship between job stress and turnover intention.

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