

**THE EFFECT OF TRUST, PERCEIVED USEFULNESS, PERCEIVED EASE OF
USE, SOCIAL INFLUENCE AND BEHAVIORAL INTENTION ON USE
BEHAVIOR OF QRIS APPS ON UPH STUDENTS**

**PENGARUH KEPUASAN KERJA, DUKUNGAN ORGANISASI, DAN
REPUTASI ORGANISASI TERHADAP TURNOVER KARYAWAN PT BANK
XYZ**

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ABSTRACT

Digitalization brings many changes to various business fields, including banking. However, the benefits of digitalization also bring changes in reducing the demand for labor in the banking industry, where almost all financial transactions can be done online. This study examines the effect of job satisfaction, organizational support, and organizational reputation on employee turnover at one of the banks in Indonesia. The study was conducted on 210 employees working at Bank XYZ. The method used in this study is quantitative with structural equation modeling (SEM) analysis techniques on SmartPLS. The results of the study showed that organizational reputation and job satisfaction had a negative effect on turnover intention. However, the results of the study also showed that job autonomy and organizational support did not have a significant effect on turnover intention.

Keywords: Job Satisfaction, Organizational Support, Organizational Reputation, Turnover Intention

ABSTRAK

Digitalisasi membawa banyak perubahan pada berbagai bidang bisnis tidak terkecuali perbankan. Namun demikian, manfaat digitalisasi juga membawa perubahan pada berkurangnya permintaan tenaga kerja pada industri perbankan, dimana hampir seluruh transaksi keuangan dapat dilakukan secara online. Penelitian ini menguji pengaruh dari kepuasan kerja, dukungan organisasi, dan reputasi organisasi terhadap turnover karyawan pada salah satu perbankan di Indonesia. Penelitian dilakukan pada 210 karyawan yang bekerja di Bank XYZ. Metode yang digunakan pada penelitian ini adalah kuantitatif dengan teknik analisa structural equation modelling (SEM) pada SmartPLS. Hasil penelitian menunjukkan bahwa organizational reputation dan job satisfaction berpengaruh negatif terhadap turnover intention. Namun hasil penelitian juga menunjukkan bahwa job autonomy dan organizational support tidak berpengaruh signifikan terhadap turnover intention.

Kata Kunci : Kepuasan Kerja, Dukungan Organisasi, Reputasi Organisasi, Turnover Intention.

INTRODUCTION

The turnover phenomenon in the banking sector is often a major concern for management. High turnover rates have a negative impact on the stability and efficiency of the company and can increase recruitment and training costs to replace employees who leave. One of the gaps that emerge in turnover is the difference in behavior between different generations. In several studies, employees from the millennial generation and generation z are more likely to change jobs than previous generations such as generation x or baby boomers (Ng et al., 2019).

The younger generation usually has high expectations for flexibility, work-life balance, and a work environment that can support innovation and growth. When these expectations are not met, they may leave the banking sector company which is known for its rigid work structure and long working hours (Greenhaus Powel., 2016). Meanwhile, the older generation may have difficulty adapting to changes in technology or new work cultures in increasingly modern banks (Morris & Venkatesh., 2018).

One of the banks in Indonesia that has been operating for more than 60

years has been ranked 14th based on total assets, 13th based on total credit, and 12th based on third party funds (DPK). In terms of credit rating, PT Bank XYZ has received the highest rating. This rating reflects the bank's ability to meet its long-term financial obligations compared to other obligors in Indonesia. Recognition of PT Bank XYZ's performance is also reflected in the various awards received.

Based on the operational data of PT Bank XYZ above, we can see that in 2019-2020 the number of employees decreased from 7,048 to 6,887 (-161 employees) possibly influenced by restructuring during the Covid-19 pandemic. In 2020-2021 there was a further decline to 6,803 (-84 employees) which could reflect the long-term impact of the pandemic and increased digitalization. In 2021-2022 there was a small increase to 6,922 (+119 employees) this indicates a recovery in business. And in 2022-2023 the number of employees increased slightly to 6,965 (+43 employees) which indicates a need to improve the company's business. The number of employees shows a fluctuating trend starting from 7,048 employees in 2019 and decreasing to 6,965 employees in 2023. A significant decline occurred during the Covid-19 pandemic where the number of employees decreased to 6,803 in 2021. Although the number of employees began to stabilize after the pandemic due to major changes in the organizational structure and digitalization of services which had a direct impact on the dynamics of the workforce.

The potential turnover of millennials and z generations is more likely to seek flexible and innovative work environments. The decrease in the number of employees during the pandemic may accelerate the adoption of a hybrid or digital work system which

can affect the loyalty of young employees. The impact of digitalization from PT Bank XYZ data, namely the number of ATMs has decreased significantly from 1,484 (2019) to 739 (2023), shows that there is a shift to digital services. This can shift the need for workers and can trigger turnover in affected positions. With the rapid growth of digital transactions (IDR 72,233 billion in 2019 to IDR 129,632 billion in 2023), there is the potential for the younger generation to be more interested in financial technology (fintech)-based companies, which can increase the risk of turnover.

One of the factors that is thought to influence turnover intention in the banking industry is job autonomy. Job autonomy provides freedom for employees to organize their tasks which can increase organizational commitment and reduce their intention to leave the company (Deci & Ryan, 2017). Research conducted by Novianti et al. (2021) and Zhang et al. (2024) shows that job autonomy has a significant negative effect on turnover intention. Similar research conducted by Wang et al. (2020) also shows that job autonomy in a company can significantly negatively affect turnover intention. This means that job autonomy can reduce the level of employee turnover in a company.

The reputation of the bank also plays an important role in the employee's desire to stay in the company. Employees who work in organizations with a high reputation tend to have lower intentions to leave the company because they value stability and development opportunities in organizations that they consider prestigious (Turban & Cable, 2018). Research conducted by Alnehabi (2023), Dini et al. (2024) and Sutrisno et al. (2021) shows that organizational reputation has a significant negative effect on turnover intention. This means

that the better the reputation of the company, the lower the employee turnover rate will be.

Employees who feel supported by the organization have a stronger emotional attachment to the company which ultimately reduces their intention to leave their job. Research conducted by Salvador et al. (2022) and Li et al. (2022) shows that perceived organizational support has a significant negative effect on turnover intention. This means that the support provided by the organization can reduce employee interest in leaving the organization. Similar research conducted by Varma et al. (2020) also shows that perceived organizational support has a significant effect on turnover intention.

High job satisfaction is directly related to low turnover intention because satisfied employees are more likely to stay with their organization (Wang et al., 2020). Rubenstein et al.'s (2021) study also emphasized that job satisfaction, competitive compensation, and career development opportunities are the main determinants in suppressing employee intentions to leave the organization. Research conducted by Nugraha (2022), Elrayah et al. (2023) and Zhang et al. (2024) shows that job satisfaction has a significant effect on turnover intention. However, research conducted by Novianti et al. (2021) shows that job satisfaction cannot significantly influence turnover intention.

RESEARCH METHODS

This study focuses on factors that influence employee turnover intention, including job autonomy, work-life balance, organizational support, organizational reputation, and job satisfaction which are conducted quantitatively with a descriptive approach. While the target population in this study are employees who work at

Bank XYZ branches in Bogor, Tangerang, Karawang and Bekasi or commonly called Jakarta Ring 3 totaling 455 employees. The minimum sample size in this study is 138 samples based on the G * Power calculation. The sample was taken by probability sampling with a simple random sampling approach, namely the population in this study is known and has an equal opportunity to be selected as a research subject, where the questionnaire is distributed directly to the entire research population. The analysis used in this study is the Structural equation model in SmartPLS. To ensure that all indicators are valid and reliable, this study has conducted a measurement test, where all indicators have an outer loading value of more than 0.700 and an AVE of more than 0.500, as well as the Cronbach's alpha and composite reliability values have more than 0.700.

RESULT AND DISCUSSIONS

To understand the characteristics of respondents who provide answers in this study, it is necessary to conduct a respondent profile analysis. The characteristics of respondents in this study include gender, age, and length of service of the respondents. The following is the profile of respondents in this study.

Table 1. Respondents Profile

Category	Criteria	Freq	%
Gender	Male	59	28.10 %
	Female	151	71.90 %
Age	18-27 years	128	60.95 %
	28-43 years	76	36.19 %
	44-59 years	6	2.86 %
Education	Diploma D3/D4	8	3.81 %
	Bachelor's Degree S1	182	86.67 %
	Master's Degree S2	20	9.52 %
Length of work	Less than 1 year	7	3.33 %
	1 – 3 years	28	13.33 %

4 – 6 years	133	63.33 %
More than 6 years	42	20.00 %

The majority of respondents in this study, namely 71.90%, were women who were included in the generation z category because they were aged between 18-27 years. The majority of respondents were also undergraduates. When viewed from the length of work, respondents have worked for a range of 4-6 years. The convergent validity test was evaluated in SmartPLS with these reflection indicators which can be seen from the magnitude of the loading factor value, which measures the construct through the correlation between the component score/item and the construct score. The expected loading factor value is greater than the number > 0.700.

Table 2. Convergent Validity

Variable	Code	Outer Loading	AVE
Job autonomy	JA.01	0.891	0.883
	JA.02	0.930	
	JA.03	0.941	
	JA.04	0.962	
	JA.05	0.943	
	JA.06	0.949	
	JA.07	0.958	
Job satisfaction	JS.01	0.905	0.844
	JS.02	0.885	
	JS.03	0.844	
	JS.04	0.961	
	JS.05	0.942	
	JS.06	0.930	
	JS.07	0.956	
Organizational reputation	OR.01	0.920	0.896
	OR.02	0.940	
	OR.03	0.948	
	OR.04	0.948	
	OR.05	0.934	
	OR.06	0.966	
	OR.07	0.968	
Organizational support	OS.01	0.962	0.86
	OS.02	0.843	
	OS.03	0.951	
	OS.04	0.952	
	OS.05	0.949	
	OS.06	0.879	
	OS.07	0.947	
Turnover intention	TI.01	0.913	0.851
	TI.02	0.879	
	TI.03	0.906	
	TI.04	0.956	
	TI.05	0.956	

Work-life Balance	WLB.01	0.886	0.797
	WLB.02	0.899	
	WLB.03	0.912	
	WLB.04	0.861	
	WLB.05	0.870	
	WLB.06	0.897	
	WLB.07	0.921	

Based on table 3, it can be seen that the outer loading value for all indicators and research variables is more than 0.700 and the AVE value is more than 0.500. So it can be concluded that all indicators are valid and no indicators are excluded from this study. Discriminant validity in this study was measured by looking at the HTMT value. HTMT is the ratio of correlation between traits and correlations in traits. Hair et al. (2022) said that if the value in the table shows a value below 0.900, it can be said to be valid.

Table 3. Discriminant Validity

Variable	JA	JS	OR	OS	TI	WLB
<i>Job autonomy</i>						
<i>Job satisfaction</i>	0.604					
<i>Organizational reputation</i>	0.544	0.590				
<i>Organizational support</i>	0.570	0.424	0.399			
<i>Turnover intention</i>	0.419	0.584	0.543	0.343		
<i>Work-life balance</i>	0.628	0.566	0.549	0.587	0.539	

HTMT testing shows that all values are below 0.900 so it can be said that the discriminant validity test is valid. Reliability testing is done by looking at the Composite Reliability and Cronbach alpha values.

Table 4. Reliability Test

Variable	Cronbach's alpha	Composite reliability
Job autonomy	0.978	0.981
Job satisfaction	0.969	0.974
Organizational reputation	0.981	0.984
Organizational support	0.972	0.977
Turnover intention	0.956	0.966
Work-life balance	0.957	0.965

All variables have a Cronbach alpha value of more than 0.600 and a Composite Reliability value of more than 0.700. Therefore, it can be concluded that all variables in this study have met the reliability aspect. Testing of the inner model or structural model is carried out to see the relationship

between the constructs of significant values and R-Square of the research model.

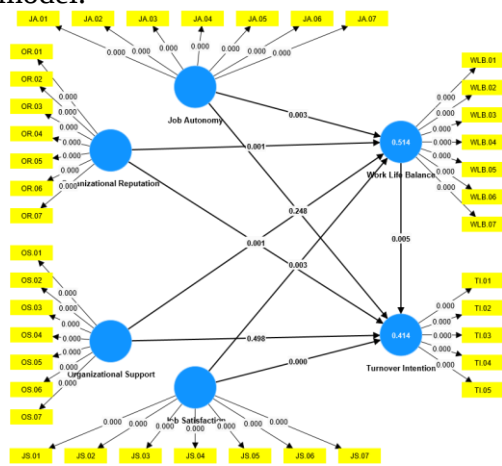


Figure 1. Inner Model Result

A good model is one in which there is no multicollinearity condition. In this study, to detect the occurrence of multicollinearity in the regression model is by looking at the Variance Inflation Factor (VIF) value (Kadir, 2019).

Table 5. Multicollinearity Test

Variable	VIF
Job autonomy -> Turnover intention	2.10
Job autonomy -> Work-life balance	1.98
Job satisfaction -> Turnover intention	1.87
Job satisfaction -> Work-life balance	1.81
Organizational reputation -> Turnover intention	1.73
Organizational reputation -> Work-life balance	1.65
Organizational support -> Turnover intention	1.65
Organizational support -> Work-life balance	1.48
Work -ife balance -> Turnover intention	2.06

It can be seen that the Variance Inflation Factor value for all research variables has met the recommended requirements, namely <5.00. So it can be concluded that all variables in the research model have met the criteria and there are no multicollinearity problems.

Table 6. R Square

Variabel	R-square	R-square adjusted
Turnover intention	0.414	0.400
Work-life balance	0.514	0.504

The R-square value on the turnover intention variable is 0.400,

which means that 40.0% of the turnover intention variable can be explained by the variables job autonomy, organizational reputation, organizational support, job satisfaction and work-life balance, while the remaining 60.0% is explained by other variables not examined in this study. Meanwhile, the R-square value on the work-life balance variable is 0.514, which means that 51.4% of the work-life balance variable can be explained by the variables job autonomy, organizational reputation, organizational support and job satisfaction, while the remaining 48.6% is explained by other variables not examined in this study.

Table 9. Hypothesis Test

	Hypothesis	Original sample	P val	Result
H1	Job autonomy -> Work-life balance	0.246	0.003	Supported
H2	Organizational reputation -> Work-life balance	0.193	0.001	Supported
H3	Organizational support -> Work-life balance	0.289	0.000	Supported
H4	Job satisfaction -> Work-life balance	0.174	0.003	Supported
H5	Job autonomy -> Turnover intention	0.068	0.248	Tidak didukung
H6	Organizational reputation -> Turnover intention	-0.241	0.001	Didukung
H7	Organizational support -> Turnover intention	0.000	0.498	Tidak didukung
H8	Job satisfaction -> Turnover intention	-0.327	0.000	Didukung
H9	Job autonomy -> Work-life balance -> Turnover intention	-0.062	0.027	Didukung
H10	Organizational reputation -> Work-life balance -> Turnover intention	-0.048	0.030	Didukung
H11	Organizational support -> Work-life balance -> Turnover intention	-0.072	0.015	Didukung
H12	Job satisfaction -> Work-life balance -> Turnover intention	-0.044	0.043	Didukung

Job autonomy has a significant influence on work-life balance because it has a p value of 0.003 less than alpha 0.05 and a t statistic value of 2.744

greater than t table 1.65. The results of this study are in line with those conducted by Mursidi et al. (2023) and Reza et al. (2021) which shows that job autonomy has a positive effect on work-life balance. Job autonomy defines how far a job provides substantial freedom, independence, and flexibility to individuals in scheduling work and in determining the procedures used in carrying it out (Reza et al., 2021).

Organizational reputation has a significant influence on work-life balance. The results of this study are in line with those conducted by Saufi et al. (2023) which shows that organizational reputation has a positive effect on work-life balance. A good corporate reputation can create a safe and stable work environment, so that employees feel appreciated and have a sense of pride in their affiliation with the organization (Tranoudi et al., 2024).

Organizational support has a significant influence on work-life balance. The results of this study are in line with those conducted by Duong et al. (2024) and Ferreira et al. (2023) which shows that organizational support has a positive effect on work-life balance. In a work environment that is full of pressure and high demands such as in the banking industry, the availability of supporting facilities and policies is the main foundation for creating a healthy and productive work atmosphere.

Job satisfaction has a significant influence on work-life balance. The results of this study are in line with those conducted by Iqbal (2023) which says that employees who are satisfied with their work will feel comfortable and at home even though they are in the office. When employees are satisfied with their work, they feel appreciated and motivated to manage the stress that arises in their daily work activities. This positive experience encourages

employees to manage their time effectively, thus allowing for the creation of the right time allocation between work tasks and personal activities, such as gathering with family or doing their activities.

Job autonomy does not have a significant effect on turnover intention. The results of this study are not in line with those conducted by Novianti et al. (2021) and Zhang et al. (2024) which shows that job autonomy has a significant negative effect on turnover intention. However, the results of this study are in line with research conducted by Akbar et al. (2019) which shows that job autonomy has no effect on turnover intention. Although autonomy in carrying out work provides an opportunity for employees to organize tasks according to their abilities, bureaucratic organizational structures and strict internal policies often reduce the positive impact of this autonomy. Therefore, although job autonomy provides benefits in terms of increasing motivation and creativity, external factors and more complex organizational dynamics remain the main determinants of turnover intention, so there is no significant effect of job autonomy independently on employee decisions to stay or move.

Organizational reputation has a significant influence on turnover intention. The results of this study are in line with those conducted by Alnehabi (2023) which shows that organizational reputation has a significant negative effect on turnover intention. A good corporate reputation creates a positive organizational image by demonstrating financial stability, competent management, and commitment to employee development and welfare.

Organizational support does not have a significant influence on turnover intention. The results of this study are not

in line with those conducted by Salvador et al. (2022) and Li et al. (2022) which shows that perceived organizational support has a significant negative effect on turnover intention. However, the results of this study are in line with those conducted by Herianto et al. (2021) which also shows that organizational support does not have a significant effect on turnover intention. The absence of an effect of organizational support on turnover intention can be caused by various things, one of which is the possibility that banking employees often make decisions to change jobs based on more complex considerations, such as financial security, clear career paths, and competitive compensation.

Job satisfaction has a significant influence on turnover intention. The results of this study are in line with those conducted by Nugraha (2022), Elrayah et al. (2023) and Zhang et al. (2024) which shows that job satisfaction has a significant effect on turnover intention. Employees who are satisfied with their jobs usually feel appreciated for their contributions, receive appropriate rewards, and feel that there is fairness in the reward system and career development opportunities.

Job autonomy has a significant effect on turnover intention with work-life balance as a mediator. When employees are given the freedom to set their schedules, choose their work methods, and determine task priorities, they have control over how to complete their work according to their personal needs. This results in increased work-life balance, where employees can balance professional demands with their personal lives more effectively.

Organizational reputation has a significant effect on turnover intention with work-life balance as a mediator. The results of this study indicate that when the reputation of XYZ banking

company increases, it can increase employee work-life balance which also has an impact on decreasing turnover intention.

Organizational support has a significant effect on turnover intention with work-life balance as a mediator. When employees feel supported by the organization either through flexible work policies, welfare programs, or a supportive environment, they tend to be better able to balance work demands with personal life. Optimal work-life balance helps reduce stress and increase job satisfaction, so that employees are more motivated to stay in the organization.

Job satisfaction has a significant effect on turnover intention with work-life balance as a mediator. Employees who are satisfied with their jobs tend to have a better balance between work demands and personal life, which ultimately reduces their intention to leave the organization. Work-life balance allows individuals to manage work stress more effectively, improve psychological well-being, and strengthen emotional attachment to the company.

CONSLUSION AND SUGGESTION

The results of the study showed that 10 of the 12 hypotheses in this study were supported because they had a p value of less than alpha 0.05, while the other 2 hypotheses were not supported, namely H5 and H7. This means that job autonomy and organizational support do not have a significant effect on turnover intention. Working hours and flexibility in working are factors that can be evaluated by the managerial party. For example, by providing some freedom regarding working time, or how to complete tasks as long as the employee is able to achieve their targets. It is important for the company to also

maintain its image or reputation in the public so that employees who work can feel proud to have worked at XYZ bank. The company's reputation can be improved in various ways, for example by maintaining customer trust, providing the best service, or even carrying out social activities that can be used for the company's good name. It is recommended to XYZ bank, especially at the supervisor level, to be able to provide intangible rewards to employees who are able to achieve work targets so that employees will feel more appreciated. In addition, employees feeling appreciated is also an indicator that has the lowest average value, although overall the job satisfaction variable has obtained a value in the agree category. This is in line with the indicators in the organizational support variable, where employees need appreciation, especially employees who have worked and met the set targets.

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