

Technological Literacy, Spiritual Motivation, Compensation, Job Satisfaction, and Turnover Intention: A Case Study in Bank Sumsel Babel Syariah

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Keywords: Technological literacy, spiritual motivation, compensation, job satisfaction, turnover intention

Abstract: This research aims to analyze and empirically prove the effect of technological literacy, spiritual motivation, and compensation on employee job satisfaction at Bank Sumsel Babel Syariah and the effect of job satisfaction on turnover intention. This research also analyzes the indirect effects of technological literacy, spiritual motivation, and compensation on turnover intention through job satisfaction variable. The populations of this research are 245 employees of Bank Sumsel Babel Syariah, in which 152 people are chosen from those respondents by using the Slovin formula and proportional stratified random sampling technique. The instrument used in this research is a questionnaire that is distributed to the respondents. The findings showed that there are positive and significant effects of technological literacy, spiritual motivation, and compensation for job satisfaction, in which job satisfaction has a negative and significant effect on turnover intention. The findings also showed that there is an indirect negative correlation between technological literacy, spiritual motivation, and compensation on turnover intention through the intervening variable of job satisfaction.

1 INTRODUCTION

Human resources (HR), as the main non-material capital in the organization, are very important assets in realizing the existence of an organization (Armstrong, 2002). Every organization attempts to maintain every human resource in the organization, with the aim of avoiding the turnover.

Turnover is something that the organization does not want to experience. Currently, the HR turnover level becomes an intense and important discussion—even in the future—because the organization cannot develop without HR; especially HR with a good track record and having certain skills required by the organization.

From 2016 to 2017, there was a decline in the number of employees at several banks in Indonesia (Laucereno, 2017). This phenomenon also occurred in Bank Sumsel Babel Syariah. From 2015 to 2017, the number of HR voluntary turnover at Bank Sumsel Babel Syariah experienced an increase. In 2017, the number of HR turnover of Bank Sumsel Babel Syariah increased by 100% compared to 2016. It shows that Bank Sumsel Babel Syariah

experienced a phenomenon of HR turnover increase. This phenomenon is the basis for why this research was conducted in Bank Sumsel Babel Syariah.

Turnover intention is a major predictor of true turnover behavior (Griffeth, Hom, & Gaertner, 2000; Takase, Yamashita, & Oba, 2010). Turnover intentions from employees have been important for management over the years (Chen, Lin & Lien, 2010) and have become a major problem for organizations in the present.

Turnover intentions can be grouped by job satisfaction (Simone, Planta & Cicotto, 2018; Tnay et al., 2013; Youcef, Ahmed & Ahmed, 2016). One factor causing job satisfaction is technological literacy (Idris, 2013; Ratna & Kaur, 2016). Banks, including Islamic banks, are financial institutions that commonly apply sophisticated technology to make it easier for customers to make transactions. Employees, who can understand and use technology in doing the work, tend to work efficiently and efficiently. Some factors that can affect job satisfaction are compensation (Ljigu, 2015;

Gopinath, 2016; Nurun et al., 2016) and spiritual motivation (Komalasari, 2013).

This research aims to analyze and prove empirically the effect of technological literacy, spiritual motivation, and compensation on employee job satisfaction Bank at Sumsel Babel Syariah, as well as the effect of job satisfaction on turnover intention. This research also analyzed the indirect effect of technological literacy, spiritual motivation, and compensation on turnover intention through job satisfaction variable.

This research studies in depth about the effect of job satisfaction on employee turnover intention. Job satisfaction will be the intervening variable between technological literacy, compensation, and spiritual motivation on employee turnover intention. The variable proposition of this research has never been studied before in this analysis unit, i.e., Bank Sumsel Babel Syariah and is a novelty value for this research.

The novelty of the research is to examine the indirect effect of technological literacy and spiritual motivation on turnover intention through job satisfaction, in which the concept has not been studied before. This novelty is expected to be a reference for further research.

2 LITERATURE REVIEW

2.1 Organizational Equilibrium Theory

Organizational equilibrium theory is put forward by Barnard (1970). Organizational equilibrium theory suggests that an employee will continue to work for an organization as long as the incentives provided by the organization are fulfilled including situations that satisfy employees, good working conditions, appropriate workloads, opportunities for advancement that are equal to or greater than the employee's contribution, time, and effort required by the organization (Wirawan, 2015).

Good working conditions and appropriate workload will lead to employee job satisfaction. If these things tend to be ignored by an organization, then it can trigger employee turnover intention which results in the emergence of actual turnover behavior.

2.2 Equity Theory

This theory is put proposed by Adams (1965). The principle of this theory is that people will feel

satisfied or dissatisfied, depending on whether or not they feel equity in a situation. According to this theory, equity consists of three elements, namely:

- a. Input, every valuable thing felt by the employees as a contribution to their work. In this case, the employee contributes input to the organization in the form of performance.
- b. Outcomes, every valuable thing felt by the employees as a result of their work. In this case, the outcome received by the employee is in the form of compensation. Employees who are paid according to their work will get job satisfaction because the equity element is fulfilled. Therefore, compensation affects work satisfaction.
- c. Comparison persons, to whom or with whom the employees compare the input-outcome ratio they have. This comparison persons can be someone within the same company, or in another place, or it could be with themselves in the past.

2.3 Hierarchy of Needs Theory

The hierarchy of needs theory was put forward by Maslow (1954). Maslow separates the five needs into higher and lower order. Physiological needs and safety are the initial need and are a lower order of needs. Then social needs, esteem, and self-actualization are a higher order of needs. The higher order of needs is fulfilled internally (within a person), while the lower order of needs will mostly be satisfied externally (with rewards, such as salaries, union contracts, and permanent work position).

Employees are motivated to meet these needs. When these needs can be met by an organization or company where the employee works, it will lead to employee job satisfaction (Robbins & Judge, 2016). In this case, motivation affects job satisfaction.

2.4 Turnover Intention

Tett & Meyer (1993) defined turnover intention as awareness to look for other alternatives in other organizations. Jacobs & Roodt (2007) suggested that turnover intention is a mental decision that applies between individual approaches and refers to work to continue or leave the work. Turnover intention is closely related to employee turnover behavior (Boles et al., 2007). Employee turnover is defined as voluntary and unintentional permanent withdrawal from an organization. Turnover can be voluntary (voluntary turnover) or involuntary (involuntary turnover). Voluntary turnover occurs due to

employee's decision to leave the organization voluntarily due to current employment conditions or the existence of alternative employment elsewhere. Moreover, involuntary turnover is caused by the employer's decision to terminate the employment relationship with employees and is uncontrollable for employees who experience this (Robbins & Judge, 2016).

Youcef, Ahmed & Ahmed (2016) suggested that it is very difficult to measure actual turnover behavior, but then concluded that the intention to do turnover is a predictor of turnover behavior. Turnover intention is a direct pioneer of actual employee turnover behavior. One form of turnover intention is the employee's desire to quit the job. Landau & Hammer (1986) measures the desire of employees to quit the job by using the indicators of employee's seriousness in having the desire to quit the organization and the desire and activeness of employees looking for other better jobs. Meanwhile, Lum et al. (1998) measured the desire of employees to find new jobs in the same and different fields.

2.5 Job Satisfaction

Job satisfaction is defined as the extent to which people like or dislike their work (Spector, 1997). Newstrom & Davis (2001) suggested that job satisfaction is a feeling of pleasure or dislike of someone for their work. Vroom (1964) stated that job satisfaction is an assessment of workers; it is to what extent their overall works satisfy their needs.

Job satisfaction has a negative effect on employee turnover intention (Simone, Planta & Cicotto, 2013; Tnay et al., 2013; Youcef, Ahmed & Ahmed, 2016). Smith, Kendall & Hullin (1969) measured job satisfaction by using the Job Descriptive Index (JDI) which includes satisfaction with the work itself, salary, promotion opportunities, supervision, and co-workers.

2.6 Technological Literacy

According to Rose (2007), technological literacy can be interpreted as the ability to understand, use, and regulate the technology at a level that enables the effective use of technology to solve problems, expand one's capabilities, evaluate them, and make decisions. The use of technology is required in the current digital era. According to the National Academy of Engineering and the National Research Council of The National Academics (2006), technological literacy effectively consists of three

main components, i.e., knowledge, ability and critical thinking, and decision making.

Technology affects employee job satisfaction (Idris, 2013; Ratna & Kaur, 2016). The ability to use technology in work will increase employee job satisfaction since the work can be finished more effectively and efficiently.

2.7 Spiritual Motivation

Bakran & Adz-Dzakiey (2006) argued that spiritual motivation is an impulse of human nature to meet spiritual needs. According to the Al-Quran, spiritual motivation is a motivation that has the basis of integrity in the carrying out of human creation. Basically, humans have the motivation that comes from inside of their hearts in which it pushes them to think and know their creator and creator of the universe. Then, it encourages people to worship and take refuge to ask for help from God. It creates a sense of security and peace for the protection and guarding of God (Najati, 2001).

The humanistic approach recognizes the existence of religion. Maslow, in his theory, revealed the concept of meta-motivation outside the five hierarchies of needs. Mystical or peak experience is part of meta-motivation that describes the religious experience, in which in this situation humans experience very deep religious experiences. The person is detached from physical reality and unites with transcendental power. According to Maslow, this level is part of human perfection (Ancok, 1995).

Anshari (2004) mentioned that spiritual motivation is divided into three, i.e., faith motivation, worship motivation, and muamalah motivation. Research conducted by Komalasari (2013) revealed that spiritual motivation affects job satisfaction.

2.8 Compensation

Werther & Davis (1996) defined compensation as what the workers receive as an exchange for their contribution to the organization. According to Milkovich & Newman (2005), compensation refers to all form of financial returns and tangible services and benefits employees receive as part of an employment relationship.

Dessler (2010) measured compensation indicators into three indicators, i.e., salaries, benefits, and facilities. Provision of good compensation within the organization will increase

employee job satisfaction (Ljigu, 2015; Gopinath, 2016; Nurun et al., 2016).

2.9 Theoretical Framework and Hypothesis

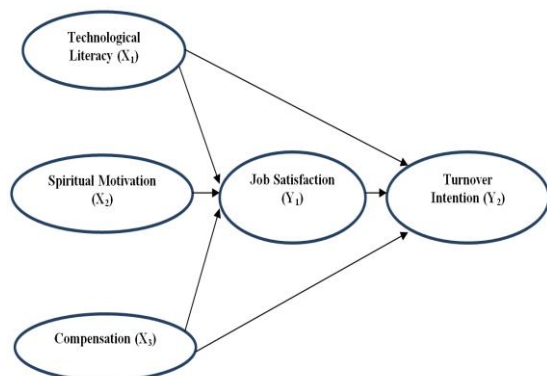


Figure 1: Theoretical Framework

Based on the literature review, the research hypotheses are:

1. Technological literacy influences employee job satisfaction at Bank Sumsel Babel Syariah, and has an impact on turnover intention.
2. Spiritual motivation influences employee job satisfaction at Bank Sumsel Babel Syariah, and has an impact on turnover intention.
3. Compensation has an effect on employee job satisfaction at Bank Sumsel Babel Syariah, and has an impact on turnover intention.
4. Job satisfaction influences employee turnover intentions at Bank Sumsel Babel Syariah.

3 METHOD

3.1 Populations and Samples

The population of this research are 245 employees of Bank Sumsel Babel Syariah. By using the Slovin formula, there are 152 employees taken as the samples. The sampling technique applies proportional stratified random sampling, in which the samples of 152 people become the respondents of this research.

3.2 Measurement of Variable

The instrument used to measure research variables is a questionnaire with the following details:

1. Technological literacy: The instrument used for measuring technological literacy is a questionnaire developed by the National Academy of Engineering and National Research Council of The National Academic (2006) and Ratna & Kaur (2016) as many as 10 questions containing variable dimensions in the form of technological knowledge, ability and critical thinking, and decision making through technology. The questionnaire is measured using a five-point Likert scale (1-5).
2. Spiritual motivation: The instrument used for measuring spiritual motivation is a questionnaire developed by Anshari (2004) and Komalasari (2013) containing 10 questions. Question items contain dimensions of spiritual motivation, i.e., faith motivation, worship motivation, and muamalah motivation. The questionnaire is measured using a five-point Likert scale (1-5).
3. Compensation: The instrument used for measuring compensation is a questionnaire developed based on literature review from Dessler (2010) containing 10 questions. Question items contain dimensions of compensation, i.e., salaries, benefits, and facilities. The questionnaire is measured using a five-point Likert scale (1-5).
4. Job satisfaction: The instrument used to measure job satisfaction is a questionnaire developed by Smith, Kendall, and Hullin (1969) called the Job Description Index (JDI) containing 20 questions. Question items contain dimensions of job satisfaction, i.e., satisfaction with work, satisfaction with salary, satisfaction with promotion, satisfaction with supervision, and satisfaction with co-workers. The questionnaire is measured using a five-point Likert scale (1-5).
5. Turnover intention: The instrument used for measuring turnover intention is a questionnaire developed by Landau & Hammer (1986) and Lum et al. (1998) that contains 15 items of questions. Question items contain dimensions of turnover intention, i.e., the desire to quit, the desire to find new jobs in the same field, and the desire to find new jobs in different fields. The questionnaire is measured using a five-point Likert scale (1-5).

4 RESULT AND FINDINGS

Table 1 illustrates the profile of the majority of respondents in this research.

Table 1: Profile of respondents

No	Demographic Type	Profil	Percentage (%)
1	Gender	Male	55.9
2	Age Range	21-30 years old	59.2
3	Educational Level	Bachelor's degree	57.2
4	Service Periode	0-5 years	63.8

Source: processed primary data, 2018

Table 1 shows that most of the gender of the respondents are male (55.9%) with an age range of 21-30 years old (59.2%). The educational level of the majority of respondents is bachelor's degree (57.2%) with a service period of 0-5 years (63.8%).

4.1 Instrument Validity and Reliability

The instrument is considered to be valid and reliable if it meets the requirements for validity and reliability tests. Instrument validity test is conducted by comparing Pearson Correlation values with r-value obtained from the r-table. From the total of 152 respondents, for a two-way test with a significance level of 5%, the r table value is 0.133. The instrument is considered to be valid if the item of each question in the questionnaire has a Pearson Correlation value > r table value. Table 2 illustrates the results of the instrument validity test in this research.

Table 2. Test results for instrument validity

Variables	Item	Validity coef.	R- table	Desc.
Technological Literacy	P1	0.856	0.133	VALID
	P2	0.783	0.133	VALID
	P3	0.804	0.133	VALID
	P4	0.603	0.133	VALID
	P5	0.313	0.133	VALID
	P6	0.641	0.133	VALID
	P7	0.396	0.133	VALID
	P8	0.456	0.133	VALID
	P9	0.387	0.133	VALID

Spiritual Motivation	P10	0.597	0.133	VALID
	P1	0.733	0.133	VALID
	P2	0.510	0.133	VALID
	P3	0.481	0.133	VALID
	P4	0.579	0.133	VALID
	P5	0.403	0.133	VALID
	P6	0.606	0.133	VALID
	P7	0.464	0.133	VALID
	P8	0.538	0.133	VALID
	P9	0.506	0.133	VALID
Compensation	P10	0.615	0.133	VALID
	P1	0.745	0.133	VALID
	P2	0.482	0.133	VALID
	P3	0.439	0.133	VALID
	P4	0.608	0.133	VALID
	P5	0.747	0.133	VALID
	P6	0.649	0.133	VALID
	P7	0.396	0.133	VALID
	P8	0.472	0.133	VALID
	P9	0.354	0.133	VALID
Job Satisfaction	P10	0.583	0.133	VALID
	P1	0.351	0.133	VALID
	P2	0.441	0.133	VALID
	P3	0.474	0.133	VALID
	P4	0.530	0.133	VALID
	P5	0.357	0.133	VALID
	P6	0.554	0.133	VALID
	P7	0.294	0.133	VALID
	P8	0.296	0.133	VALID
	P9	0.408	0.133	VALID
	P10	0.444	0.133	VALID
	P11	0.479	0.133	VALID
	P12	0.319	0.133	VALID
	P13	0.532	0.133	VALID
	P14	0.427	0.133	VALID
	P15	0.355	0.133	VALID
	P16	0.524	0.133	VALID
	P17	0.498	0.133	VALID
	P18	0.362	0.133	VALID
P19	0.501	0.133	VALID	

	P20	0.580	0.133	VALID
Turnover Intention	P1	0.606	0.133	VALID
	P2	0.558	0.133	VALID
	P3	0.563	0.133	VALID
	P4	0.533	0.133	VALID
	P5	0.640	0.133	VALID
	P6	0.601	0.133	VALID
	P7	0.492	0.133	VALID
	P8	0.486	0.133	VALID
	P9	0.364	0.133	VALID
	P10	0.337	0.133	VALID
	P11	0.334	0.133	VALID
	P12	0.407	0.133	VALID
	P13	0.344	0.133	VALID
	P14	0.408	0.133	VALID
	P15	0.417	0.133	VALID

Source: processed primary data, 2018

Based on table 2, all Pearson validity coefficients for each item of the statement from the questionnaire have values above 0.133, so the instrument is valid. Furthermore, reliability test is conducted to test whether the instrument used is reliable. Table 3 will illustrate the results of reliability test for the instrument. The instrument is considered to be reliable if the Cronbach's Alpha value of each item of the questionnaire question is greater than 0.6.

Table 3: Test results for instrument reliability

Variable	Cronbach's alpha	Critical point	Desc.
Technological Literacy	0.784	0.6	RELIABLE
Spiritual Motivation	0.737	0.6	RELIABLE
Compensation	0.737	0.6	RELIABLE
Job Satisfaction	0.777	0.6	RELIABLE
Turnover Intention	0.744	0.6	RELIABLE

Source: processed primary data, 2018

Table 3 shows that all values of the Cronbach's alpha of the instrument is above 0.6, so the instrument of this research are reliable.

4.2 Validity and Reliability of CFA

Confirmatory Factor Analysis (CFA) aims to test the un-dimensionality of the indicator forming each latent variable. Table 4 presents the results of the

confirmatory factor analysis from each research model.

Table 4: Test results for CFA validity and reliability

Latent Variables	Indicators	λ	λ^2	e	CR	VE
Technological Literacy	X11	0.928	0.861	0.93	15.5	0.6
	X12	0.869	0.755	0.87		
	X13	0.845	0.714	0.84		
Spiritual Motivation	X21	0.865	0.748	0.86		
	X22	0.780	0.608	0.78		
	X23	0.645	0.416	0.64		
Compensation	X31	0.927	0.859	0.93		
	X32	0.833	0.694	0.83		
	X33	0.647	0.419	0.65		
Job Satisfaction	Y11	0.931	0.867	0.93		
	Y12	0.877	0.769	0.88		
	Y13	0.899	0.808	0.90		
	Y14	0.916	0.839	0.92		
	Y15	0.903	0.815	0.90		
Turnover Intention	Y21	0.911	0.830	0.91		
	Y22	0.942	0.887	0.94		
	Y23	0.817	0.667	0.82		

Source: processed primary data, 2018

Table 4 shows that the loading factor value for each indicator of the variable construct is greater than 0.5. It means that each indicator is valid in forming a construct. Then, the requirement that the CR (construct reliability) value must be above 0.7 and VE (variance extracted) value must be above 0.5 have already been fulfilled so that it can be concluded that the construct of each variable has good construct validity and reliability.

4.3 Research Model

Figure 2 presents information about the research model.

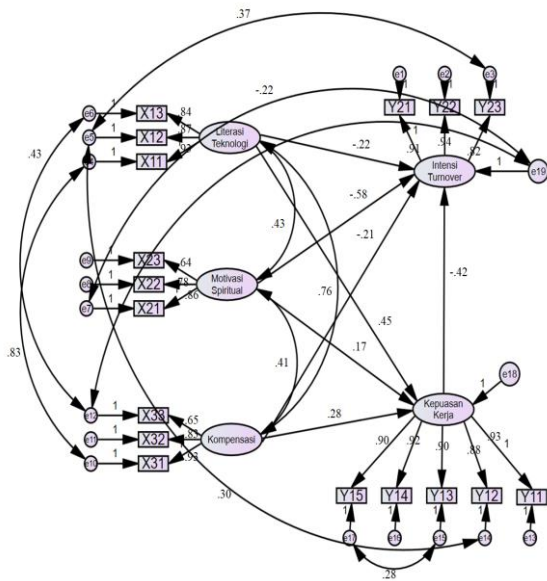


Figure 2. Structural model of research

4.4 Goodness of Fit (GOF) Model

The research model of this research must meet most of the requirements of the Goodness of Fit (GOF). Table 5 presents the information about GOF in the research model.

Table 5: Results of GOF research model test

Fit Indicators	The Recommended Value	Model Evaluation	Research Findings
Absolute Fit			
Probability	$p < 0.05$	Significant	0.000
Normed Chi-Square (X^2/df)	< 2	Over Fitting	1,635
	$2 < X^2/df < 5$	Good Fit	
RMSEA	< 0.10	Good Fit	0.065
	< 0.05	Very Good Fit	
	< 0.01	Outstanding Fit	
P-value for test of close fit	> 0.05	Marginal Fit	0.085
GFI	> 0.90	Marginal Fit	0.887
AGFI	> 0.90	Marginal Fit	0.836
Comparative Fit			
NFI	0.9	Good Fit	0.934

NNFI or Tucker Lewis	0.9	Good Fit	0.965
CFI	0.9	Good Fit	0.973
RFI	0.9	Marginal Fit	0.914
Parsimonious Fit			
PNFI	0-1	Good Fit	0.721
PGFI	0-1	Good Fit	0.609

Source: processed primary data, 2018

Based on the table 5, it can be concluded that the overall research model fulfills most of the required Goodness of Fit (GOF). It shows that the structural equation produced in the research can be used to explain the correlation between the variables under the research.

4.5 Hypothesis Test

Table 6: Results of hypothesis testing for direct effect

Effects	Path Coefficient	t-count	Sig.	Conclusion
Technological Literacy → Job Satisfaction	0.454	4.839	0.000	Significant
Spiritual Motivation → Job Satisfaction	0.169	2.390	0.017	Significant
Compensation → Job Satisfaction	0.279	3.024	0.002	Significant
Technological Literacy → Turnover Intention	-0.224	-2.780	0.002	Significant
Spiritual Motivation → Turnover Intention	-0.581	-6.144	0.000	Significant
Compensation → Turnover Intention	-0.209	-2.501	0.002	Significant
Job Satisfaction → Turnover Intention	-0.415	-5.436	0.000	Significant

Source: processed primary data, 2018

From the table 6, it can be seen that:

1. The coefficient of exogenous latent variable of Technological Literacy on Job Satisfaction variable is 0.454, indicating a moderate positive correlation between Technology Literacy and Job Satisfaction. The value of t-count of 4.839 is

- greater than the determined critical limit i.e. ± 1.96 .
- The coefficient of exogenous latent variable of Spiritual Motivation on Job Satisfaction variables is 0.169 in which it shows a moderate positive correlation between Spiritual Motivation and Job Satisfaction. The value of t-count 2.390 is greater than the determined critical limit i.e. ± 1.96 .
 - The coefficient of exogenous latent variable of Compensation on Job Satisfaction variables is 0.279 in which it indicates a moderate positive correlation between Compensation and Job Satisfaction. The value of t-count 3,024 is greater than the specified critical limit of ± 1.96 .
 - The coefficient of exogenous latent variable of Technological Literacy on Turnover Intention variable is -0.224 in which it indicated a moderate negative correlation between Technological Literacy and Turnover Intention. The value of t counts -2.780 is greater than the specified critical limit of ± 1.96 .
 - The coefficient of exogenous latent variable of Spiritual Motivation on Turnover Intention variable is -0.581 in which it indicated a moderate negative correlation between Technological Literacy and Turnover Intention. The value of t counts -6.144 is greater than the specified critical limit of ± 1.96 .
 - The coefficient of exogenous latent variable of Compensation on Turnover Intention variable is -0.209 in which it indicated a moderate negative correlation between Technological Literacy and Turnover Intention. The value of t counts -2.501 is greater than the specified critical limit of ± 1.96 .
 - The coefficient of exogenous latent variable of Job Satisfaction on Turnover Intention variable is -0.415 in which it indicated a moderate negative correlation between Job Satisfaction and Turnover Intention. The value of t counts -5.436 is greater than the specified critical limit of ± 1.96 .

Based on table 6 technological literacy, spiritual motivation, and compensation directly have a positive and significant effect on job satisfaction. The results also showed that technology literacy, spiritual motivation, and compensation directly had a negative and significant effect on turnover intentions.

Table 7: Test Results of Indirect Effect

Variable	Direct effect on Job Satisfaction	Indirect effect on Turnover Intention through Job Satisfaction
Technological Literacy	0.454	$0.454 \times (-0.415) = -0.188$
Spiritual Motivation	0.169	$0.169 \times (-0.415) = -0.070$
Compensation	0.279	$0.279 \times (-0.415) = -0.116$

Source: processed primary data, 2018

Table 7 showed that the indirect effect of technological literacy, spiritual motivation, and compensation on turnover intention through intervening variables of job satisfaction were -0.188, -0.070, and -0.116 respectively. This value is smaller than the direct effect of technology literacy, spiritual motivation, and compensation for turnover intentions, where each value is -0.224, -0.581, and -0.209. This shows that there is an indirect influence between technology literacy, spiritual motivation, and compensation for turnover intentions through intervening variables that are partially mediated, where direct influence is greater than indirect influence.

5 CONCLUSION

The research findings found that that all hypotheses are acceptable. The findings showed that there are positive and significant direct correlation for each variable of technological literacy, spiritual motivation, and compensation for job satisfaction, where the results of the study showed that the technological literacy, spiritual motivation, and compensation have a negative and significant effect on turnover intention.

The findings also showed that there is a negative and significant effect between the variables of job satisfaction and turnover intention, where the technological literacy, spiritual motivation, and compensation have indirect effect on turnover intention through job satisfaction variable.

This research has limitations in the size of analysis unit. Further research is expected to be carried out with a larger analysis unit and various number of variables.

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