

Mediation role of organizational citizenship behavior Work-Life Balance, Job Embeddedness, and Turnover intention in Islamic Banking

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Abstract

This study is to analyze the mediating impact of organizational citizenship behavior, job embeddedness, and work-life balance on turnover intention. Samples were taken from as many as 300 respondents to employees in Islamic banking in DKI Jakarta, Banten, and West Java, Indonesia. The results of the study found that JE and WLB were strongly felt by having a positive effect on IT, as well as JE and WLB on organizational citizenship behavior. An assessment that results in a small OCB but still has an effect on IT. The new findings from this study can explain how OCB mediation is very important for employees who work in Islamic banking, IT has an impact on the continuity of the Islamic banking business during the COVID-19. Therefore, this research can make a big contribution, especially the WLB study can make employees have a good mood at home. Thus, for organizations during the COVID-19 pandemic, employees must feel comfortable and persist in any conditions. A good JE value will have an impact on the sincerity value of employees to work well, this is a positive thing that every organization can implement. Support for employees from the company through an interpersonal relationship approach discussing problems in their family and social life from the impact of COVID 19, is very important, which will strengthen every company organization to continue to run its business in the future.

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INTRODUCTION

An extensive study of the literature on Islamic banking issues has emerged over the last decade (Halim & Antolis, 2021), researchers have always paid more attention to the business performance of Islamic banks, one of which is the absence of well-established management in most Islamic financial institutions and banking which hurts the performance of Islamic banking. achievement of the Islamic banking industry, so that it will make the survival of the Islamic industry impossible. Good management occupies the most important place in the Islamic finance industry (Alnasser & Muhammed, 2012). The establishment of an internationally recognized Islamic banking and financial institution kitchen is also a challenge in the current Islamic banking development process (Zaini, 2019). The development of Islamic banks is not supported by human resources who have comprehensive expertise in the field of sharia science and expertise in finance and banking, for that scientific feasibility requires optimal efforts (DiVanna, J. A., & Sreih, 2009). Organizational citizenship behavior (OCB) is a form of employee behavior that is voluntary in doing work that exceeds its work standards. OCB has a major role in achieving job satisfaction as well as the success and running of an organization or company, OCB is one of the important factors to be considered by the organization or company. Increasing the role of OCB in employees can help achieve organizational or company goals (Supriadi et al., 2019). There is an important role of organizational citizenship behavior for effective work implementation, and as a direction in guiding any future research (Changquan, Richards & Zhang, 2010; Mel Schahnake, 1991; Shahidi & Shamsnia, Sara Baezat, 2015).

The challenge of managing employees in Islamic banking during the COVID-19 pandemic, employee turnover intention (IT) can be triggered by various factors, one of which is work flexibility in the new normal era, so that changes that occur in business, especially Islamic banking, need to be taken seriously (Izzah, Rini, & Poernomo, 2019). Turnover intention can occur by moving and leaving the organization, resignation, quitting, or death of a member of the organization, the desire to leave the organization is generally preceded by employee intentions caused by dissatisfaction felt by employees, one of which is an imbalance in work, especially for unbalanced work of balance (Pristayati & Adnyani, 2017). The phenomenon of turnover intention in the banking world in Indonesia is still quite high. Based on the results of a 2015 survey conducted by Mercer Talent Consulting and Information Solution, it was explained that turnover intention in the banking world was 16% (Prahadi, 2015). According to (Soeling, 2020) one of the companies in the field of Islamic banking, namely PT. Bank XXX Syariah in the last 3 years has had a fairly high turnover rate, employees who leave the company from 2016 - to 2018 are volatile and the benchmark level of employee turnover percentage that can be tolerated in various companies varies.

The turnover intention which will lead to a decision to leave his job is very detrimental to the company, for every Islamic bank needs to pay attention to the wishes of employees, especially the problem of balance between work and personal life (Rana, Yaqub et al., 2021). Thus, it can minimize the negative impact on the company. Work-life balance (WLB) acts as a balance between the world of work and non-work life (Nurdin & Rohaeni, 2020). Work-life balance (WLB) is considered a factor or catalyst with the potential to ensure sustainable company growth (Jaharuddin & Zainol, 2019). Therefore, the imbalance between work and personal life leads to higher stress which can lead to greater IT among employees. This paper proposes that Job Engagement can encourage employees to stay in the company, Job embeddedness (JE) is a bond for employees to adjust to work so that there is good interaction between them (Astamarini, 2019). The level of employee turnover intention hurts companies that can create instability and indicate that the company is not effective, the higher the job embedding, the lower the turnover intentions (Ahsani, Indriasttuti, Sunarso, & Mega, 2021). Thus, job engagement hurts employee turnover intentions. We argue that employee job engagement can attenuate the effect of turnover intention. More engaged employees.

This study provides several contributions to the literature, building and testing the theory of turnover intention, job embeddedness, work-life balance, and organizational citizenship behavior, which were developed from the findings of the research gap (Ahsani et al., 2021; Ahsani et al., 2021; Ahsani et al.,

2021) resulted in research that Work-Life Balance has no significant effect on turnover intention, while the results of research by Ratnawati et al., (2020; Ahsani et al., 2021; Khan et al., 2018) that job embeddedness does not affect turnover intention. The results of the study (George & Bettenhausen, 1990; Orhan, 2011; Philip, Podsakoff, Scott MacKenzie, Julie Beth, Paine, Daniel, 2000) show that citizen organization behavior has a positive and significant effect on turnover intention, each increase in citizen organization behavior reflects the strong influence of employee relationship with the company to determine the high and low turnover value. However, in contrast to the results of research (Kusmaryati Dwi Rahayu, 2016) that organizational citizenship behavior is very small, it hurts the occurrence of Turnover Intention. Researchers consider the phenomenon of the HR field of Islamic banking to be studied in depth to improve the performance of Islamic banking, especially in the provinces of Banten, DKI Jakarta, and West Java. This study aims to examine the impact of implementing work amid COVID 19 on work-life balance, and job embeddedness on turnover intention through organizational citizenship behavior in Islamic banks. This study is important considering the transformation of HR digitalization as well as competition for a competent workforce in the industry, especially sharia banking, which is very tight.

Finally, this paper contributes to professional practice. This paper shows that work-life balance, job embeddedness on turnover intention through organizational citizenship behavior can offer various benefits for employees and institutions, especially to ensure the suitability of the Islamic banking industry (Indira Basalamah, Mansyur Ramli, 2019; Jaharuddin & Zainol, 2019; Nurdin & Rohaeni, 2020; Soeling, 2020; Yang, Pu, & Guan, 2019). Based on the background of the problem and the description, the researchers were motivated to research: the extent to which the influence of Work-Life Balance and Job Embeddedness on Turnover Intention Mediation of organizational citizenship behavior. The research above shows different results related to the factors that influence turnover intention in Islamic banks. Therefore, this study will review the factors that influence turnover intention in Islamic banks in DKI Jakarta Province, Banten Province, and West Java, which are the capital of Indonesia and their buffer zones. In contrast to the previous research above, the novelty of this research is the recent data involved in the implementation of human resource practices amid the COVID-19 pandemic.

LITERATURE

Job embeddedness

According to Astamarini, (2019) Job embeddedness is a bond of how well employees feel they are by their work and community, as well as how the interactions between employees are in their work and outside of work. Job embeddedness can be categorized into two factors: Organizational relations and community relations. The more links one can create in the workplace or community, the more embedded one becomes. These relationships can be social, financial, and psychological and relate to age, marital status and number of children, years of service, religiously relevant activities, or membership in professional communities or organizations. Fit is defined as an employee's perception of compatibility or comfort (Rana et al., 2021).

Research conducted (Ratnawati et al., 2020) which examines employees in Indonesia uses the dimensions of job embeddedness, namely job embeddedness link, job embeddedness fit, and job embeddedness sacrifice. Job engagement is composed of embedded figures and field theory (William Lee, Burch, & Mitchell, 2014). Job engagement consists of many strengths that enable employees to stay in the company instead of leaving their current job especially capturing three domains referred to as linkage, fit and sacrifice (Fasbender, Van der Heijden, & Grimshaw, 2019). Another important construct of this research is that job embeddedness is employee commitment and staying in the same organization due to organizational and social factors (Haider, 2017).

Work-Life Balance

According to Anugrah & Priyambodo (2021) argue that work-life balance is in the form of situations and conditions where employees have equal time and life in the world of work and outside of work. According to Bataineh (2019), a good work-life balance can increase employee job satisfaction so that it can increase good productivity and produce a performance that is by company standards. As stated by Rahma et al. (2017) that an employee will be more enthusiastic in doing his job and willing to be responsible for providing good performance if he has a stable and balanced level of life and work. Mendis & Weerakkody (2017) argue that work-life balance does not only mean an effort to balance two lives, both in work and family life but how an employee can combine or make adjustments between their work patterns and their responsibilities outside of office work such as with their family, children, and friends. A good work-life balance is characterized by a fairly good interaction with work and life outside of work.

According to Haralayya (2021) work-life balance uses several indicators such as a). The intervention of work with personal life (WIPL), which is where the work of an employee can negatively affect his personal life. b). Personal life interference with work (PLIW), which is where an employee's personal life can negatively affect his/her work. c). Improvement of personal life from work (PLEW), which is where employees' personal lives can have a positive impact on their work such as increased work results and enthusiasm in contributing to the company.

Turnover Intention

According to Rana et al., (2021) turnover is a strong belief of employees to leave the organization or permanently stop the service. Experts explain it as a cycle in which employees revolve around markets, jobs, organizations, and the state of job unemployment which may lead to the loss of valuable employees to the organization. IT is expressed as a personal expression of looking for work. IT is described as a person's consideration or willingness to stop working (Ennis, 2018). According to Lussier, R., & Hendon, (2019) defines that turnover is the permanent loss of workers from the organization. The loss begins with an intention caused by many factors and events such as a decrease in enthusiasm, starting to dislike his job, and starting to look for another job. Turnover is a process for a person or group to leave the company and in that process, there must be a replacement for the position left. Turnover is the process of voluntary cessation of employees from the workplace. Turnover intention is defined as the desire to change jobs which refers to the results of an individual's evaluation of the continuity of the relationship with the organization and has not been manifested in definite actions to leave the organization. Turnover intention is the most ideal variable to predict the occurrence of turnover (Abdien, 2019).

Peter & David, (2020) state that turnover intention is the initial action in the occurrence of turnover which is influenced by several factors, including, the expected utility of the current job role, the expected utility of alternative job roles, job satisfaction means what employees get according to with expectations. Meanwhile, according to Dipboye (2018), indicators of turnover intention include: Thinking of quitting (Thinking of Quitting) This thought arises because the employee is not satisfied with the existing job. If there is, then the employee will look for an alternative job that is considered more satisfying and better than the previous job. Intention to Quit After the intention to leave and have got a better job, the next step is the decision to leave the job.

Organizational Citizenship Behavior

OCB according to Lukito, (2020) is an attitude that is obedient to the rules and policies in the organization or company and is willing to help carry out more tasks given by the organization or company well. OCB is a driving factor in achieving organizational or company goals. OCB is how employees can behave freely outside of the duties and regulations determined by the organization or company so that they do not get remuneration from the organization or company, but if implemented by employees it can encourage the function of the organization or company (Setiani & Hidayat, 2020).

According to Udayana & Suwandana, (2017) explains that OCB can be done by employees due to the level of satisfaction to help each other to improve organizational capabilities. The OCB process can help employees to always be involved in carrying out their duties to help colleagues, and volunteer in all job descriptions (Dewanggana et al., 2016). According to Muhdar (2015) OCB has several indicators such as Altruism, Conscientiousness, Sportsmanship, Courtesy, Civic Virtue.

Hypothesis Development

According to Astamarini, (2019) job embeddedness is a factor that affects an employee's attachment to the company or work so that individuals are loyal and continue to work at the company. Job embeddedness is a bond of how well employees feel they fit into their work and community, as well as how employees interact at work and outside of work.

Job Embeddedness also has a link to efforts to manage the level of turnover intention in organizations or companies, through job embeddedness, organizations strive so that employees can foster a sense of work engagement. According to Ahsani et al., (2021) who examined the phenomenon of job-hopping or changing workplaces in the millennial generation, it was revealed that the high level of turnover intention in millennial employees will harm companies that can create instability and show that the company is not effective. The higher the job embedding, the lower the turnover intentions. These results are in line with the research of Putri Rarasanti & Suana, (2016) which found that job embeddedness has a negative and significant effect on employee turnover intention. Khan et al., (2018) conducted a study in Pakistan that revealed that there is work attachment to employees who feel closer to the goals and values of the organization so that turnover intention will be lower. The research of Skelton et al., (2020) also shows a significant relationship between job engagement and turnover intention. The results of the study Bilal Afsar, Asad Shahjehan, (2018) show that job embeddedness fully mediates the effect on turnover intention positively influencing actual voluntary turnover. Nabella, (2021) states that job embeddedness influences turnover intention. Employees will have a strong determination to survive there is an employee's emotional attachment. In line with these results, Sari & Helmy, (2020) also stated that job embeddedness has a positive influence on organizational commitment. The effect of job embeddedness on organizational commitment indicates that the level of job embeddedness in teachers is high and low. Teachers who feel comfortable with their work and have good relationships with superiors or co-workers will make teachers choose to stay.

H1: Job Embeddedness has a positive effect on turnover intention.

Badrinath & Ekhsan's research (2021) found that work-life balance has been shown to have a positive effect on organizational commitment. Therefore, the organization needs to maintain and improve aspects of work-life balance, the existence of a work-life balance in a person can make the employee fully devote himself to the organization where the employee works. Research conducted (Ratnawati et al., 2020) which examined employees in Indonesia using the dimensions of job embeddedness, namely job embeddedness link, job embeddedness fit and job embeddedness sacrifice found that job embeddedness link and job embeddedness fit did not affect turnover intention, where The results of his research show that job embeddedness has no significant and significant effect on turnover intention. The results of this research are inversely proportional to the existing theory, where in theory it is stated that the higher the level of job embeddedness, the lower the level of turnover intensity will be.

This study is different from the results of research conducted by (Mulyanto and Handayani, 2016; Ahsani et al., 2021) which examines the phenomenon of job-hopping or changing workplaces in the millennial generation, where the results of the research show that job embeddedness is influential and significant. to turnover intention. There is also a difference with the results of research Skelton et al., (2020) which also shows a significant relationship between job embeddedness and turnover intention. In line with (Putri Rarasanti & Suana, 2016) who states that job embeddedness has a negative and significant effect on employee turnover intention, it is reinforced by Khan et al., (2018) who conducted research in Pakistan

revealing that there is work attachment to employees who feel closer to their goals. and organizational values, then the turnover intention will be lower.

Research Hafid, (2017) found the highest significant negative effect of work-life balance on turnover intention, the importance of the company's role in paying attention to the balance of employee involvement between work and personal life to reduce the tendency of employees to make a turnover. Kaushalya & Perera, (2018) if the work-life balance of employees is good or high, it will have an impact on low employee turnover intention. Another study also stated similar results (Abdien, 2019) saying work-life balance is a way to reduce the level of turnover intention, its achievement by considering three dimensions, namely offering employees greater schedule flexibility, this finding is also in line with the results of the study (Halim & Antolis, 2021; Prayogi, Koto, & Arif, 2019). The results of this study confirm that each individual has life roles which are value systems held by individuals related to work and non-work domains based on what is considered important or prioritized by individuals so that in carrying out their functions in the organization there needs to be a balance between work and life responsibilities. the roles held by millennial employees.

H2 : Work-life balance has a positive effect on turnover intention.

According to Badrinath & Ekhsan's research (2021) found that work-life balance has been shown to have a positive effect on organizational commitment. Therefore, the organization needs to maintain and improve aspects of work-life balance, the existence of a work-life balance in a person can make the employee fully devote himself to the organization where the employee works. Research conducted Ratnawati et al., (2020) which examined employees in Indonesia using the dimensions of job embeddedness, namely job embeddedness link, job embeddedness fit and job embeddedness sacrifice found that job embeddedness link and job embeddedness fit did not affect turnover intention, where The results of his research show that job embeddedness has no significant and significant effect on turnover intention. The results of this research are inversely proportional to the existing theory, where in theory it is stated that the higher the level of job embeddedness, the lower the level of turnover intensity will be.

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The results of the study Afsar & Badir, (2016) show that the relationship between OCB is stronger among employees who are more engaged in work. The reason for this may be because, in collectivist cultures, cooperative behavior among members may be taken for granted, so that these employees will have higher basic expectations for their demonstration. According to Isabella Ina Hure Making, (2021) job embedding has an effect on OCB in developing a concept known as work attachment which explains the reasons that keep individuals in an organization, thus access that encourages individuals to remain in the organization, where access divided into the organization itself and the community within it. The results of this study indicate that personality has a positive and significant effect on organizational commitment. According to Isabella Ina Hure Making, (2021) job embeddedness has a positive and significant impact on organizational commitment. Person-job fit affects organizational commitment. Personality does not affect OCB. Job embeddedness has a positive and significant effect on OCB. Person-job fit has a positive and significant effect on OCB. Organizational commitment has a positive and significant effect on OCB.

According to Amar Kumar Mishra, (2021) competitive organizations need to work hard in maintaining excellence. Every company needs to display organizational citizenship behavior (OCB) to select employees, empirical investigations of job engagement (JE) have developed so that employees and

organizations can be psychologically connected, the current study proposes to augment the existing literature on its role in promoting OCB by using, the results The study showed a significant relationship and a high effect of JE on OCB.

H3: Job embeddedness has a positive effect on organizational citizenship behavior.

Research findings Amar Kumar Mishra, (2021) have supported organizational involvement in increasing organizational commitment so that it has a positive effect on Turnover Intention, and Organizational Citizenship Behavior. According to Syamsul et al., (2022) Organization citizenship behavior (OCB) is an important issue in organizations to achieve effectiveness and efficiency, so it can show that WLB in the workplace significantly affects OCB. The results of a similar study were disclosed Jex, S.M. and Britt, (2022) which stated that happiness at work had a significant positive effect on OCB.

Opinion Jex, S.M., and Britt, (2014) explain that feeling happy is one of the factors that cause OCB. Feeling happy at work or happiness at work is one form of positive affect. The form of increased contribution in question is the emergence of OCB. Another study conducted by Salas, et al (2017) revealed that happiness at work has a positive relationship with OCB. That is, if an employee feels happy with his job, it will increase OCB. Conversely, employees who are not happy at work will have an impact on decreasing OCB. This shows that happiness at work has a greater effect on OCB than work-life balance. OCB is quite important for organizations because OCB means employees will be encouraged to work beyond their job obligations which will have an impact on increasing organizational productivity (Philip, Podsakoff, Scott MacKenzie, Julie Beth, Paine, Daniel, 2000).

H4 : Work-life balance has a positive effect on organizational citizenship behavior.

Research results (Philip, Podsakoff, Scott MacKenzie, Julie Beth, Paine, Daniel, 2000) OCB is the action of every behavior that is carried out by someone voluntarily as a form of high value contribution to increasing organizational effectiveness effectively and efficiently. OCB development can observe employee portfolios to continue working voluntarily (Stephen Jaros, 2015; Yannis, Ann, & Van Dick, 2007). Employees who have high dedication to the organization accompanied by the absence of personal interests, employees in their work will carry out their personal goals in line with company goals. Thus, this behavior will benefit themselves and the company. It is time for entrepreneurs to carry out Organizational Citizenship Behavior for the benefit of the company in a good direction, citizen behavior can increase 1). Organizational efficiency and productivity, 2). Coordination between team members, 3). Harmonious relationship between employees and managers. 4). The company will retain employees so that turnover does not occur (Dennis., et al 2006). Research (Kusmaryati Dwi Rahayu, 2016) that organizational citizenship behavior is very small, has a negative effect on the occurrence of Turnover Intention. The results of statistical tests, it was found that there was an effect of Work Stress on Turnover Intention. Job stress has a significant negative effect on Organizational Citizenship Behavior, Organizational Citizenship Behavior has a significant negative effect on Turnover Intention. The results of this study indicate that the higher the work stress, the higher the turnover intention.

Rumawas' research, (2022), describes the results of moderated mediation to examine how OCB relates to turnover intention in the public sector. The results show that OCB is negatively related to turnover intention through the mediating role of career commitment, and servant leadership moderates the positive relationship between OCB and career commitment. More importantly, our findings suggest that the indirect relationship between OCB and intention to move through career commitment is more pronounced when servant leadership is higher. The results are discussed in terms of their implications for research and practice. The results of research from Jahagirdar & Bankar, (2022) have obtained several beneficial factors that can reduce the turnover intention of IT professionals GEN Y. Furthermore, the results of this study support researchers to measure organizational strategies that can reduce the turnover ratio of employees of an organization.

H5 : Organizational citizenship behavior has a positive effect on turnover intention.

All previous studies have identified barriers to Work-Life Balance Job Embeddedness Turnover intention and organizational citizenship behavior. Based on the description above, the proposed model is as follows:

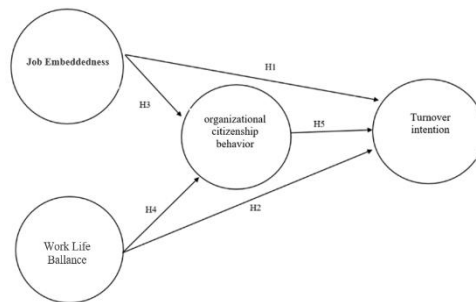


Figure 1. Conceptual Framework

METHODS

This study uses quantitative methods. Respondents in this study are Islamic banks spread across the provinces of Banten, DKI Jakarta, and West Java, Indonesia. The research sample is 300 respondents. Structural Equation Modeling is used as a hypothesis testing method and processed using SmartPLS Software Version 3.2.9. There are five variables studied in this study, namely work-life balance, job embeddedness turnover intention, and organizational citizenship behavior.

Table 1. Construct and Measurements

Variable	Indicator
Job Embeddedness (Mitchell, Holtom, Lee, Sablinski, & Erez, 2001)	Conducive facilities and work environment help to work well
	Qualifications and competencies possessed are following the employee's job
	Partners and other co-workers have a professional working relationship at work
	Always actively participate in events held by the company, such as outings, film shows, meals, and so on
	Have a heavy feeling if you are going to leave the company
Work Life Balance (Fisher, Bulger, & Smith, 2009)	Work makes it very difficult to manage the personal life you want.
	The distance and travel time between home and work can affect the quality of life
	A regular job can make employees have a good mood while at home
	Always be open to receiving constructive criticism and suggestions to be better at doing work
	Strive to maintain health so that you can do a good job
Organizational Citizenship Behaviour Muhdar (2015)	Willing to work overtime to assist co-workers in completing their work without being paid overtime
	Dare to take any risk in being responsible
	Have you ever invited co-workers to share the obstacles or problems faced in completing work?
	Able to adapt to implementing the company's new policies even though it is not following personal opinion
	Willing to work quickly according to the commitment and

	strategy of the company's goals
Turnover Intention (Mobley, 2011)	Employees have the intention of looking for another job
	Employees looking for information on other places of work
	Employees have a desire to find a new job
	Desire to find work in the same field in a new place

Analysis using software Partial Least Squares (PLS) 3.2.9. used by researchers in analyzing hypothetical models. Experts say there are two stages of the procedure in conducting structural equation modeling (SEM). In this study, the external measurement model consists of five reflective latent variables. In the study of organizational behavior in calculating absolute path coefficients in various PLS research models, it has been accepted as an established tool (Joseph Hair et al., 2014).

Table 2. Outer Loadings of the Four Reflective Constructs

JE	WLB	OCB	TI
JE1 0.870	OC1 0.814	OCB1 0.779	QWL11 0.094
JE2 0.916	OC2 0.856	OCB2 0.821	QWL12 0.943
JE3 0.831	OC3 0.898	OCB5 0.862	QWL13 0.901
JE4 0.922	OC5 0.883	OCB6 0.788	QWL2 0.717
JE5 0.862	OC6 0.917	OCB7 0.817	QWL3

RESULTS AND DISCUSSION

Discussion of model analysis when measuring to structural, then the analysis is mediated and presented with a bootstrap model in the process of the results of the hypothesis to be tested. There are two types of constructs used in PLS-SEM: Reflective and formative depending on their view of measurement, led by construct conceptualization and research objectives (Joseph Hair., 2014) Constructions in the measurement of latent variables in reflective studies can assess the reflective measurement model so that it can be implemented in the process of testing its reliability and validity to ensure its suitability for the PLS-SEM process in this study. First, the external measurement model was evaluated to test the convergent validity of all instruments. Then, the 'factor loading' of the four reflective constructs was analyzed. The following table (Table 1-3) shows the specific items adapted from the original instrument and the estimated external load in the outdoor measurement model via PLS-SEM.

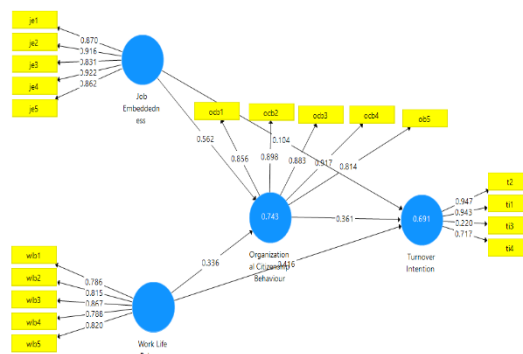


Figure 2. Structural model

The results of this study explain the structural model of the relationship between different constructs, researchers can proceed to estimate the t value by bootstrap internal structure model with repeated samples (Joseph Hair., 2014). First, all latent constructs must be ascertained. Figure 2. can be illustrated as a structural model that has been executed in the structural equation modeling process. Path coefficients in the structural model, checked for factors to ensure a consistent process.

Table 3. Discriminant Validity for constructs

Variable	JE	WLB	OCB	TI
Job Embeddedness	0,881			
Work Life Balance	0,842	0,874		
Organizational Citizenship Behaviour	0,755	0,783	0,766	
Turnover Intention	0,835	0,805	0,793	0,90

Assessment of the measurement model, the item loading of the three constructs is closer to the recommended average limit value of 0.7, so it will qualify as a model for good external measurements (Joseph Hair., 2014) model assessment the structural value of the item loading value, namely the average extract variance (AVE) for each construct must be greater than 0.5. Therefore, this AVE value is based on the important perspective of the external model assessment that all construction loads must average 0.7 to achieve a minimum value of 0.5 AVE. Thus, the construction of this study has fulfilled all the criteria for the AVE assessment which can be maintained as a good structural model.

Table 4. T-Statistics Test Results

	Original Sample (O)	T Statistics ($ O/STDEV $)	P Values	Explanation
JE -> TI	0,518	3,965	0,000	Significant
WLB-> TI	0,416	4,179	0,000	Significant
JE -> OCB	0,562	5,564	0,001	Significant
WLB -> OCB	0,336	3,254	0,000	Significant
OCB -> TI	0,361	3.104	0,002	Significant

The results of the research analysis explain the hypothesis that JE and WLB have a significant positive effect on TI. Likewise, JE and WL on OCB have a significant positive effect on OCB. In the same way, OCB has a positive and significant effect on IT, this is in accordance with the hypothesis proposed in accordance with previous research. Therefore, the results of this study are in accordance with the proposed theory.

Table 5. Mediation of OCB

	Indirect Effect	t-statistics of OCB mediation	P value of OC B mediation
JE- > TI	0,203	2,764	0,006
WLB -> TI	0.121	2.146	0,032

Perceived Job Embeddedness has been shown to have a positive effect on turnover intention. It is therefore in line with previous research Philip, Podsakoff et al., (2000) The results of this study confirm that perceived job attachment significantly affects turnover intention. When the work engagement of Islamic bank employees increases, employees will increase their influence on employee turnover intentions. Job embeddedness is manifested in things such as having facilities and a conducive work environment to help work well, qualifications and competencies that match my job, partners and other co-workers having professional working relationships at work, always actively participating in events held by the company, such as outings, film shows, meals and so on, and have a heavy feeling about leaving the company. Therefore, this research will contribute to new knowledge that is different from the previous one. Job embeddedness can change managerially so that companies maintain job embeddedness so that employees have no intention of moving, Islamic bank managers should maintain good job engagement when employees are recruited until they are appointed as employees. The hope is that employees will still survive. The COVID-19 pandemic has put very hard pressure on the banking business in the country. But

amazingly, Islamic banking has a stronger endurance than conventional banking. This is inseparable from the strong work attachments of employees who are strong and do not want to move. Researchers provide input so that turnover intention does not occur in Islamic banking, the Human Resources section must do 1). The company should not make inaccuracies in the placement of potential employees. 2). Companies need to increase the passion and skills possessed by employees before being placed in a division that is by their capacity. 3). Companies must always provide attractive offers by the level of payroll offered in the labor market. 4). The company must allocate correct and fair working hours and rest periods.

The results of the perceived Work-Life Balance analysis proved to have a positive effect on the intention to move. Therefore it is in line with previous research (Philip, Podsakoff et al., 2000; Halim & Antolis, 2021). The results of this study confirm that each individual has life roles which are value systems held by individuals related to work and non-work domains based on what is considered important or prioritized by individuals so that in carrying out their functions in the organization there needs to be a balance between work and life responsibilities. The roles held by employees amid the COVID-19 pandemic Work-Life Balance need to be considered carefully, especially in the process of carrying out work, either WFH or WFO, for Islamic banking researchers contribute so that turnover intention does not occur, namely: 1). The company must be able to help the employee process to be free from personal and work problems, especially health problems amid a pandemic, 2). The quality of life of employees needs to be improved, one of which is regarding the position of residence and office, where during a pandemic it is very difficult with limited access due to the PPKM policy. 3). The work done needs to have an impact on comfort. 4). Companies must be able to provide information media as well as receive constructive criticism and suggestions to be better at doing their jobs.

This study produces an analysis of job embeddedness on organizational citizenship behavior by previous research (Afsar & Badir, 2016; Isabella Ina Hure Making, 2021; Amar Kumar Mishra, 2021), researchers contribute to the Islamic banking industry to 1). Companies must encourage their employees to have a sincere spirit in working not only for money but also with the value of worship so that they are willing to work overtime to help co-workers in completing their work without expecting material things. 2). Have the spirit of employees who are ready to take risks and are always responsible for their work. 3). Always share with colleagues the obstacles or problems encountered in completing the work. 4). Always adapt to implementing the company's new policies even if it is not by personal opinion. 5). Willing to work quickly according to the commitment and strategy of the company's goals. Implementation of JE as a specific tactic that can be applied by Islamic banking business actors, in this case, may include extra assistance in transportation to and from work, employee input in designing OCB, embedding the organization's existing workforce into work, employee work arrangements and informal gathering. that promote community attractions that increase employee engagement levels.

The results of the analysis on the effect of work-life balance have a positive effect on organizational citizenship behavior by the results of previous studies (Amar Kumar Mishra, 2021; Jex, S.M. and Britt, 2014; Salas, et al 2017; Jex, S.M. and Britt, 2022). Likewise, with the results of research on organizational citizenship behavior on turnover intention (Rumawas, 2022; Rumawas, 2022; Kusmaryati Dwi Rahayu, 2016), the results of research studies provide input on Islamic banking through 1). Companies need to influence employees not to have the intention to look for other jobs. 2). Companies need to improve good communication so that employees will not look for information in other workplaces. 3). The company ensures that its employees do not have the desire to find a new job, 4). Companies need to pay attention to the condition of employees so that they don't want their employees to look for work in the same field.

CONCLUSION

The mediating effect of organizational citizenship behavior is very important for employees who work in Islamic banking, turnover intention has an impact on the continuity of the Islamic banking business during the COVID-19 pandemic. Job Embeddedness can improve organizational citizenship

behavior in a positive and significant way. The role of work-life balance also makes a big contribution, this is indicated by a significant influence on organizational citizenship behavior, as well as a very large influence on turnover intention. But organizational citizenship behavior has a very small effect on turnover intention. work-life balance has a very big influence on turnover intention, this is due to indicators that say permanent work can make employees have a good mood at home, thus Islamic banking becomes very important when facing the COVID-19 pandemic because employees feel comfortable so that it will survive in any condition. Good job embeddedness has an impact on the sincerity value of employees to work well in sharia banking. However, leaders must provide support for employees with an interpersonal approach to discussing the impact of COVID 19 on family and social life. The implementation of Job embeddedness will give birth to a work-life balance so that it will provide a better relationship between employees and the company and even have an impact on employee family relationships.

Studies on organizational citizenship behavior in Islamic banks are good, especially in dealing with uncertain conditions, so companies need employees who have organizational citizenship behavior. Therefore, companies must be able to provide good results for companies to improve sustainable citizenship behavior. By increasing this, employees can feel the fairness given by the company so that they can work well and provide goodwill for sharia banking. The more control employees feel over their lives, the more they can balance work and family. Employee involvement becomes a balance in the process of higher employee retention due to reduced intention to leave the company. The process of implementing engagement allows employees to have a high responsibility so that companies in Islamic banking will have a unique competence, namely competent, and competitive which is difficult to find in the labor market and other banking companies.

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