

Effect of Organizational Commitment, Job Satisfaction and Work Insecurity on Turnover Intention and Its Impact on the Organizational Performance of Bank Aceh Syariah

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Abstract

The main purpose of the research study is to analyze the effect of organizational commitment, job satisfaction and work insecurity as well as their impact on the performance of Bank Aceh Syariah. The samples of the research are 209 employees which are selected with survey methods. Data was collected by using questionnaire, and then the data was analyzed with statistical methods of *structural equation model* (SEM). The study found that the organizational commitment and job satisfaction have a negative effect on turnover intention, but positive effect on the performance of Bank Aceh Syariah. The work insecurity has a positive effect on turnover intention, but negative effect on the performance of the bank.

Keywords: Organizational Performance, Turnover Intention, Organizational Commitment, Job Satisfaction and Work Insecurity

I. INTRODUCTION

Bank financial institutions have an important role in supporting community economic activities which in turn can affect economic growth (Amri, 2017). Therefore, the improvement of the company's organizational performance must be carried out because its function is not only to provide financial services to meet the needs of the community but also to support production activities through lending/financing (Amri et al., 2018). Until now there are a number of bank financial services companies in Banda Aceh including Bank Aceh Syariah Bank. Until now, improving the performance of the bank institution has become a major concern for its leaders.

Theoretically, organizational performance can be influenced by various factors including turnover intention, organizational commitment, job satisfaction, and work insecurity. Turnover intention is the level or intensity of the desire to leave the organization and many reasons that cause this turnover intention which include the desire to get a better job (Zeffane, 2009: 24-25). When employees have a relatively high turnover intention, then these conditions can have an impact on the decline in organizational performance. This means there is a negative relationship between turnover intention and company performance.

Furthermore, organizational commitment of an employee is basically the desire of organizational members to maintain their membership in the organization and are willing to strive for the achievement of organizational goals (Sopiah, 2008: 155). There is a correlation between organizational commitment and organizational performance as stated by Wentzel (2002) that organizational commitment has a positive and significant effect on work productivity and organizational performance. The better the commitment of employees to the organization they work in the better the performance of the organization.

Furthermore, job satisfaction reflects the emotional conditions of employees after comparing the value of employee benefits and organizational benefits with the level of service reciprocity desired by the employee concerned. Job satisfaction can also be defined as a person's general attitude towards his work (Robbins, 2009: 212). Employees who find satisfaction in working generally have the desire to work better and these conditions can have an impact on improving individual performance and organizational performance. This explicitly indicates that job satisfaction is positively related to company performance.

Lastly, the work insecurity can be interpreted as a condition of helplessness to maintain a sense of comfort in work situations that are considered unable to provide security. Work insecurity can also be defined as feeling tense, anxious, worried, stressed and feeling a sense of uncertainty felt by employees regarding the characteristics inherent in the work they do. Work insecurity can also be interpreted as the psychological condition of a person (employee) who shows a sense of confusion or feeling insecure because of perceived impermanence. The relationship between the work insecurity and turnover intention and organizational performance of the company has been proven by a number of researchers.

The results of a preliminary survey on several employees of Bank Aceh Syariah in Banda Aceh indicated that their organizational commitment to the company organization in which they worked was relatively different from each other. Regarding employee job satisfaction, the results of the initial survey also indicate that not all of the employees find satisfaction in working. The indicator of the low level of job satisfaction of some employees was revealed from the results of interviews with several employees of the bank's financial services company, that the compensation they earned, was not fully based on the principle of justice. Provision of allowances is carried out on the basis of an employee's grade, not based on the workload that has been completed. In addition, some employees also feel the discrimination of leadership attitudes and behavior in dealing with them.

In term of employee turnover intention of the bank's financial services company, empirical information is also obtained that not all employees want to maintain their existence in the company. Even though in general employees have high commitment and low turnover intention, but there are still those who have the desire to leave the financial institution. Those included in this group still have the desire to find work other than bank employees. Even the results of interviews with a number of employees of Bank Aceh Syariah also obtained valid information that there were among the employees of the bank's company who had left and chosen jobs as entrepreneurs.

As stated earlier, the organizational performance of a company can be influenced by turnover intention. In addition, the turnover intention is also related to organizational commitment, job satisfaction, and work insecurity. Studies on the relationship between these variables have been carried out by a number of researchers. But the results of their study have not given the same conclusion. The results of the study of the relationship between work discomfort and turnover intention, for example, the results of the study Urbanaviciute et al. (2018) found that work insecurity is not directly related to turnover intention. Previously, the study of Emberland & Rundmo (2010) concluded that work insecurity has a direct impact on turnover intention. The results of the study of the relationship between organizational commitment and turnover intention have also not provided the same conclusions. Tnay et al. (2013) concluded that organizational commitment does not affect turnover intention. Conversely, the empirical findings conducted by Salleh et al. (2012) actually concluded that organizational commitment had a significant impact on reducing turnover intention. This study aims to reanalyze the effect of organizational commitment, job satisfaction and work insecurity on turnover intention and its impact on the organizational performance in the context of Bank Aceh Syariah.

II. LITERATURE REVIEWS AND HYPOTHESIS DEVELOPMENT

2.1 Effect of organizational commitment on employee's turnover intention

Someone who has the desire to move from work can be caused by a lack of commitment to continue working in the company. Organizational commitment is negatively and significantly related to the desire to move. This means that if the organizational commitment felt by employees is high, the desire of employees to move will be low (Joo and Park, 2010). The results of Ali and Baloch's study (2010) in Pakistan also concluded that there was a negative relationship between organizational commitment and turnover intention. When employees have a high commitment, the tendency to change jobs will decrease. Conversely, a decrease in commitment can encourage increased turnover intention (Chan & Ao, 2018). Unlike the findings of Ali and Baloch, the results of empirical studies conducted by Tnay et al. (2013) indicate that organizational commitment is not related to turnover intention.

Referring to the empirical basis above, the first hypothesis of this study is stated as follows:

H₁: Organizational commitment has a negative effect on employee turnover intention of Bank Aceh Syariah

2.2 Effect of Job Satisfaction on employee's Turnover Intention

Employee's turnover intention is also related to job satisfaction. Job satisfaction basically reflects feelings of pleasure, satisfied and dissatisfied that is in employees in relation to the work they do. The relationship between job satisfaction and turnover intention has been empirically proven by a number of researchers. De Witte (2005) in his research on multinational companies in Europe, among others, concluded that job satisfaction is negatively related to turnover intention. When job satisfaction is high, the turnover intention will be low. Conversely, a decrease in job

satisfaction can cause turnover intention to increase. Anisa et al (2017) research also prove that job satisfaction has a negative and significant effect on turnover intention. Similarly, the results of empirical studies conducted by Ulindag et al. (2011) and Chalim (2018) also prove the existence of a negative relationship between the two variables.

Referring to the empirical basis above, the second hypothesis of this study is stated as follows:

H₂: Job satisfaction has a negative effect on employee turnover intention of Bank Aceh Syariah.

2.3 Effect of Work insecurity on Turnover Intention

Some research results reveal that job insecurity factors play a large role in the occurrence of desire to move within the company or organization. *Job insecurity significantly predicts turnover intentions*. The results of the research study of Utami (2009) found that job insecurity has a positive and significant relationship to the desire to move to work. Research conducted by Ismail (2015) also indicates that work discomfort can increase turnover intention. These findings are supported by the results of the study of Staufienbiel & König (2010), Kurniawan et al (2012), Anisa et al (2017), and Chalim (2018) also indicate a positive effect of work insecurity on turnover intention.

Referring to the empirical basis above, the third hypothesis of this study is stated as follows:

H₃: Work insecurity has a positive effect on employee turnover intention of Bank Aceh Syariah.

2.4 Effect of Organizational Commitment on Organizational Performance

Employee commitment to the organization has a positive relationship with their performance. A high-commitments employee will tend to maintain their presence in the organization and give the best to the agency they work in, which in turn can improve employee performance and organizational performance. This is in accordance with the opinion of Ulupui (2005) which states, an employee's commitment to the organization where he works shows the effort toward the achievement of goals and the lack of desire to dispose or reduce the target. This is supported by Wentzel (2002) who said that organizational commitment has a positive and significant effect on employee performance and organizational performance. The existence of positive relations between organizational commitment and organizational performance has been proven by the empirical study of Purnama (2013) and Yazid et al. (2013) which concluded that organizational commitment can improve organizational performance.

Referring to the empirical basis above, the fourth hypothesis of this study is stated as follows:

H₄: Organizational commitment has a positive effect on organizational performance of Bank Aceh Syariah

2.5 Effect of Job Satisfaction on Organizational Performance

Job satisfaction is one factor not only influencing employee performance but also on the performance of the organization where the employee works. Employees who find satisfaction in their work will certainly make every effort possible with all their abilities to produce their work assignments. This condition can not only have an impact on its performance in completing tasks but also affect the overall performance of the organization (Luthans, 2015: 212). The empirical findings made by Chong and Dung (2013) reinforce the evidence that job satisfaction has a positive effect on employee performance and organizational performance.

Referring to the empirical basis above, the fifth hypothesis of this study is stated as follows:

H₅: Job satisfaction has a positive effect on organizational performance of Bank Aceh Syariah.

2.6 Effects of Work insecurity on Organizational Performance

The work insecurity not only have an impact on employee performance but also can affect organizational performance. Employees who feel that they are uncomfortable at work are usually not able to do a job well. The discomfort they feel at work is a nuisance factor in completing the task given. In the end, the employee performance declined and in turn, had a negative impact on organizational performance. The negative influence of work discomfort on performance is evidenced by Sanny and Kristanti (2012) who concluded that work discomfort is negatively related to employee performance and organizational performance. Previously, the results of the study of Staufienbiel and König (2010) and Anggrainy et al (2018) also provided the same evidence that the inconvenience of work could have a negative impact on organizational performance.

Referring to the empirical basis above, the sixth hypothesis of this study is stated as follows:

H₆: Work insecurity has a negative effect on organizational performance of Bank Aceh Syariah.

2.7 Effect of Turnover Intention on Organizational Performance

Employee turnover intention can affect organizational performance. When the turnover intention is high the intensity of in and out of the employee is also high and this condition can disrupt the achievement of organizational performance. In empirics, the existence of a negative relationship between turnover intention and organizational performance has been proven by a number of researchers such as Nuhn et al (2017) and Wynen et al. (2018) which in their study concluded that turnover intention had a negative and significant impact on organizational performance.

Referring to the empirical basis above, the seventh hypothesis of this study is stated as follows:

H₇ : Turnover intention has a negative effect on organizational performance of Bank Aceh Syariah.

III. RESEARCH FRAMEWORK

This study uses five variables pertaining organizational performance of Bank Aceh Syariah, turnover intention, organizational commitment, job satisfaction, and work insecurity. Both organizational performance and turnover intention are positioned as endogenous variables, while organizational commitment, job satisfaction, and work insecurity where are positioned as exogenous variables. In addition, the existence of turnover intention is also placed as an intervening variable between organizational commitment, job satisfaction and the work insecurity on the one hand with the organizational performance on the other. Therefore, the paradigm or relationship between concepts (variables) in this study as illustrated in Figure 1

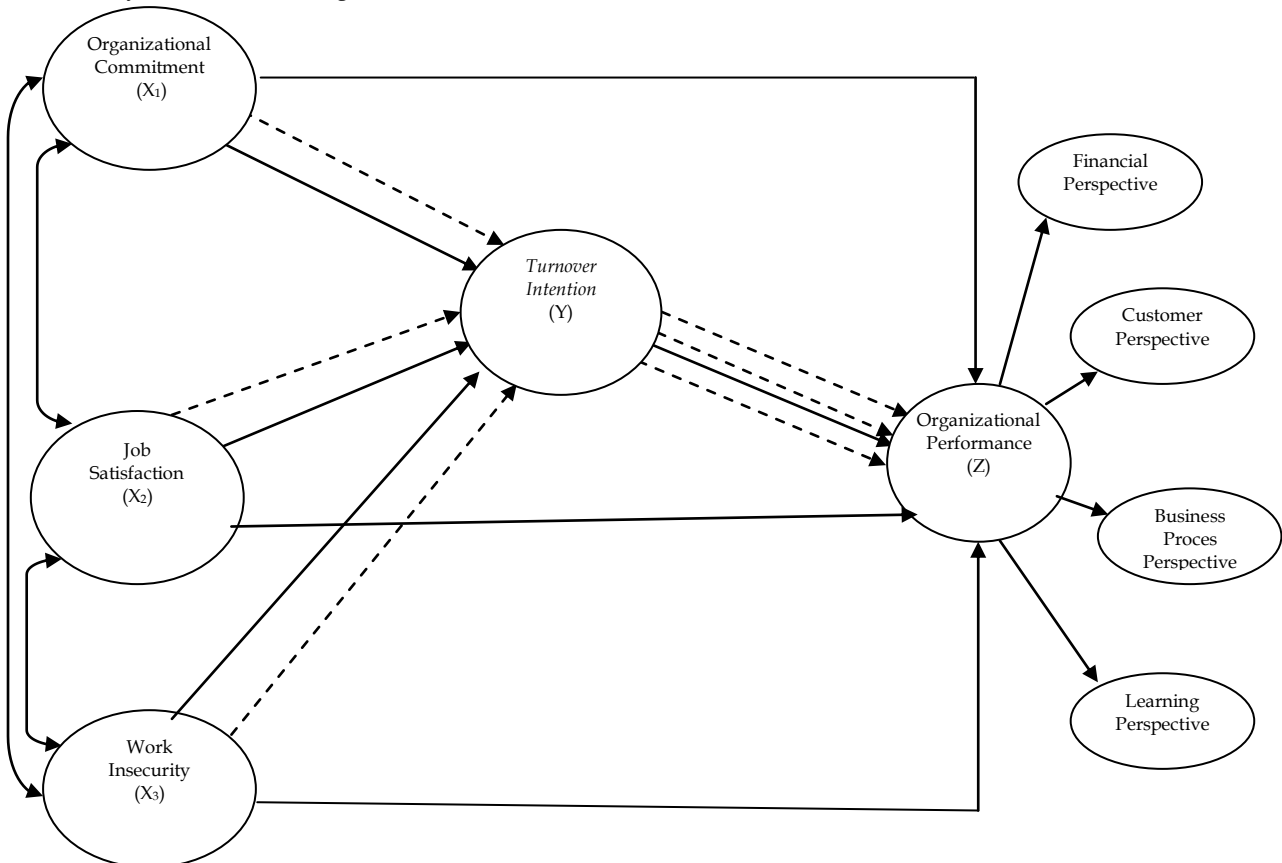


Figure 1
Research Framework

IV. RESEARCH METHODS

The population in this study were all employees of the operational center office of Bank Aceh Syariah in Banda Aceh totaling 209 employees. All members of the population are sampled so that this study is population research using the census method. Data collection using a questionnaire. The questionnaire contains a number of statements relating to the variables studied, namely company performance, turnover intention, organizational commitment, job satisfaction, and work insecurity. Each statement is provided with alternative answers in the form of a level of agreement. Employees are asked to provide an alternative choice of answers by determining the level of agreement that they

consider most appropriate for each related statement. The measurement scale used to measure each variable is a Likert scale with intervals of 1 to 5. This scale is intended to give the weight/score on the alternative choices of employee answers to each item question/statement relating to the variable under study. Scoring applies provisions 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 strongly agree (Amri & Surya, 2013).

In order to analyze the functional relationship between the variables studied, this study used a statistical model of equation structural (SEM) operationalized with AMOS 21. The initial stage of AMOS use began with the Confirmatory Factor Analysis (CFA) test. The test is often also called testing the theoretical construct validity. In other words, confirmatory analysis tests focused on whether the indicators used in each research variable (construct) are declared valid to measure the construct (Ghozali, 2011). In the confirmatory factor analysis, a significant test of the factor weight and the model of the suitability test (goodness of fit test) was conducted. Test the significance of factor weights intended to test whether each indicator is valid to measure the construct. The benchmark used is the value of loading factors. The required value is at least 0.50 (Latan and Ghozali, 2012: 192). This means that an indicator is declared valid if it has a value of loading factor above 0.50. Conversely, if the value of the loading factor of an indicator is smaller than 0.50 then the indicator is declared invalid to measure the construct (Ghozali, 2011). Another benchmark in assessing the significance of factor weights is the critical ratio (CR). This is intended to measure whether the indicators in each construct are significantly the dimensions of the construct, with the provision that CR > 2.00 and p-value < 0.05 can be interpreted that the indicators are significant dimensions of the measured construct.

The next stage is the feasibility test of the model (goodness of fit test) is intended to test whether the measurement model which is designed to measure a variable or construct can be considered to be fit for measuring the variable. The benchmark for the good of fit test is based on the index of the goodness of fit as shown in Table 1.

Table 1. The criterion of goodness of fit index.

<i>Goodness of Fit Index</i>	<i>Cut off Value</i>
X ² - Chi Square	X ² _{test} (expected to be smaller than) X ² _{table}
Significancy Probability	≥ 0,05
RMSEA	≤ 0,08
GFI	≥ 0,90
AGFI	≥ 0,90
CMIN/DF	≤ 2,00
TLI	≥ 0,95
CFI	≥ 0,95

Source: Ghozali, (2011)

After confirmatory factor analysis (CFA), the next step is to test the overall model of structural equation (SEM)

V. RESULT AND DISCUSSION

5.1 The result of confirmatory factor analysis test and full structural model

As explained earlier, the first step of using SEM as a means of data analysis starts with CFA analysis. At the analysis stage, there are a number of indicators that do not qualify because they have a factor loading of < 0.70. The indicators are then reduced at each stage of the analysis. Finally, the indicators included in the analysis of full structural models are only indicators that meet the requirements. The CFA test is carried out simultaneously with the measurement model. After the test results meet the requirements as stipulated in Table 1 before then followed by a full structural model. The results of the full structural model explain the relationship between all research variables as shown in Figure 2.

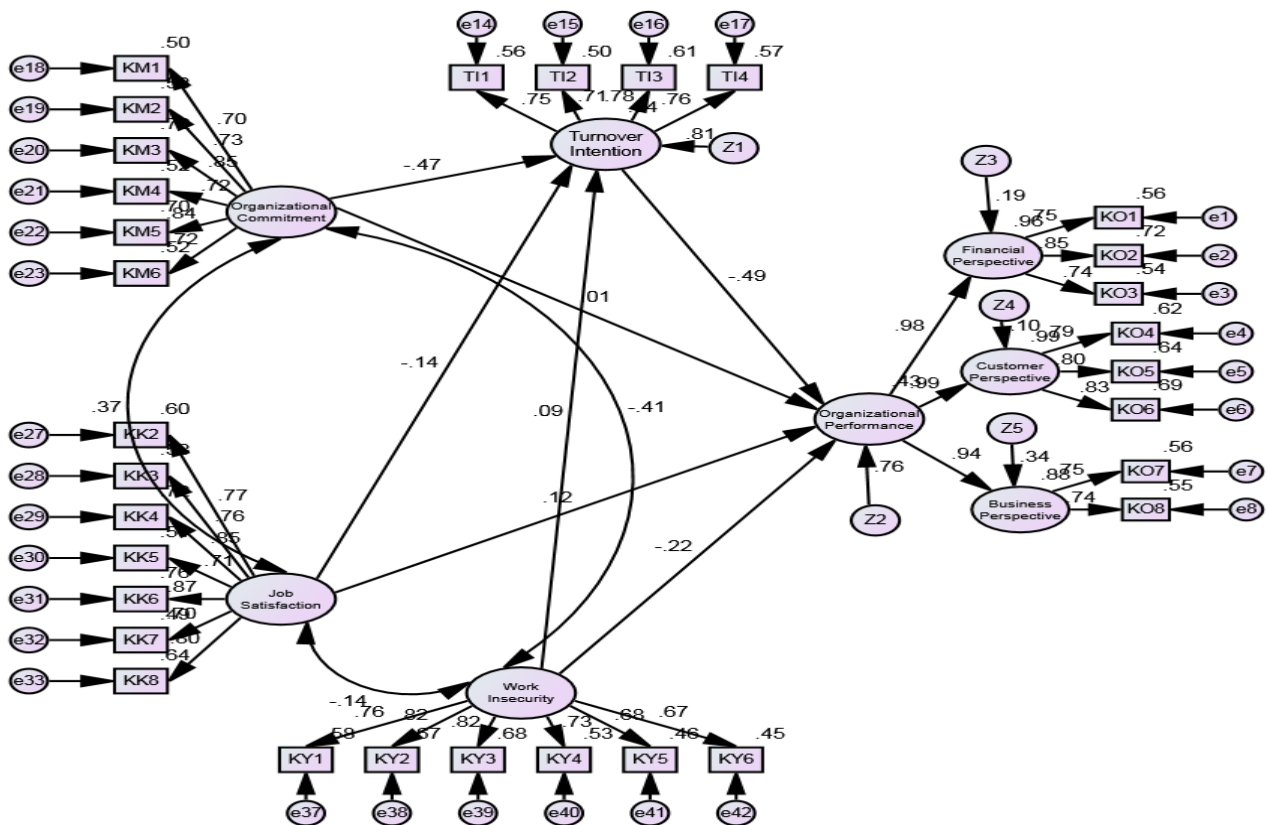


Figure 2
The result of full structural model

Estimate coefficient of each exogenous construct (organizational commitment, job satisfaction, and work insecurity) towards endogenous constructs (turnover intention and organizational performance) as shown in Table 2.

Table 2. Inter Variable Estimation Coefficient

			Estimate Coefficient	C.R.	P-Value	Hypothesis
Turnover intention	<---	Organizational commitment	-0.474	-5.104	***	Accepted
Turnover intention	<---	Work insecurity	.094	1.213	.225	Rejected
Turnover intention	<---	Job satisfaction	-0.138	-2.429	.026	Accepted
Organizational performance	<---	Turnover intention	-0.489	-2.638	.011	Accepted
Organizational performance	<---	Work insecurity	-0.221	-3.554	.001	Accepted
Organizational performance	<---	Organizational commitment	.014	.147	.868	Rejected
Organizational performance	<---	Job satisfaction	.120	1.459	.079	Rejected

Source : Primary Data (Processed), 2019

*** denotes for the significant at 99% level.

Based on Table 2 above it can be understood that organizational commitment and job satisfaction have a negative effect on turnover intention, whereas work insecurity has a positive but not significant effect on turnover intention. Furthermore, organizational commitment and job satisfaction have a positive but not significant effect on the performance of Bank Aceh Syariah. work insecurity has a negative and significant effect on organizational performance. In addition, turnover intention also directly affects the organizational performance of the bank.

5.2 Analysis of the effect of organizational commitment, job satisfaction and work insecurity on employee turnover intention

Organizational commitment has a negative and significant effect on turnover intention indicated by the estimated coefficient of -0.4474 and p-value of 0.001 (<0.050). The increase in organizational commitment significantly

impacts on decreasing turnover intention. Conversely, when organizational commitment decreases, the decline will also have a real impact on increasing turnover intention.

Job satisfaction has a negative and significant effect on turnover intention. This is indicated by the estimated coefficient of -0.138 and p-value of 0.026 (< 0.050). The increase in job satisfaction has a significant impact on reducing turnover intention. Similarly, when job satisfaction decreases, the increase in turnover intention is also significant. In term of the description of turnover intention among the employee of Bank Aceh Syariah, the significant effect of job satisfaction on turnover intention indicates that job satisfaction is an important thing for employees to maintain their existence in the financial company so that they do not think about changing jobs or going out from Bank Aceh Syariah

Furthermore, work insecurity has a positive but not significant effect on turnover intention. This is indicated by the estimated coefficient value of 0.094 and p-value of 0.225 (> 0.050). The absence of a significant effect of work discomfort on turnover intention can be traced through the description of these two variables. In general, the work insecurity at Bank Aceh Syariah is relatively low, with the general meaning of the employees of the bank not feeling any inconvenience at work. On the other hand, the intensity of turnover among employees is also very low. Variations in work insecurity are not able to explain variations in turnover intention significantly. This is what causes statistically no significant effect on work insecurity on turnover intention.

Referring to the explanation above, the first hypothesis (H_1) which states the organizational commitment has a negative effect on employee turnover intention of Bank Aceh Syariah is accepted. Likewise, the second hypothesis (H_2) which states that job satisfaction has a negative effect on employee turnover intention of Bank Aceh Syariah is also accepted. On the contrary, the third hypothesis (H_3) which states work insecurity has a positive effect on employee turnover intention of Bank Aceh Syariah is rejected.

The significant effect of organizational commitment on turnover intention is in line with the results of Ali and Baloch's research (2010) in Pakistan which also concluded that there was a negative relationship between organizational commitment and turnover intention. When employees have a high commitment, the tendency to change jobs will decrease. Furthermore, the negative effect of job satisfaction on turnover intention is in line with the results of empirical studies conducted by UIndag et al. (2011) and Chalim (2018) also prove the existence of a negative relationship between the two variables. Previously, De Witte (2005) research on multinational companies in Europe, among others, concluded that job satisfaction is negatively related to turnover intention.

5.3 Analysis of the effect of Organizational Commitment, Job Satisfaction and work insecurity on the organizational performance of Bank Aceh Syariah

Organizational commitment has a positive but not significant effect on the organizational performance of Bank Aceh Syariah. This which is indicated by the estimated coefficient of 0.014 and the p-value of 0.868 (> 0.050). The increase in organizational commitment directly improves the performance of the bank. But increasing organizational performance as a result of increased organizational commitment is insignificant. The direct effect of organizational commitment on organizational performance is only 0.02 percent. This indicates that the commitment of employees on the organization does not directly have a real impact on improving the performance of Bank Aceh Syariah.

Job satisfaction has a positive but not significant effect on the organizational performance of Bank Aceh Syariah with an estimated coefficient of 0.120 and p-value of 0.079 (> 0.050). Using 95 percent confidence, increasing job satisfaction does not significantly impact on improving organizational performance. This also indicates that work satisfaction in an employee is not directly related to the performance of the organization where the employee works. However, there is an intermediary variable between job satisfaction and organizational performance. Furthermore, work insecurity has a negative and significant effect on the performance of Bank Aceh Syariah with an estimated coefficient of -0.221 and p-value of 0.001 (< 0.050). Increasing employee discomfort in work can directly have a significant impact on the decline in the performance of the bank's financial services company.

Referring to the description above, the fourth hypothesis (H_4) which states that the organizational commitment has a positive effect on organizational performance of Bank Aceh Syariah is accepted. Conversely, the fifth hypothesis (H_5) which states that job satisfaction has a positive effect on the organizational performance of Bank Aceh Syariah is rejected. Furthermore, the sixth hypothesis (H_6) which states that the work insecurity has a negative effect on the organizational performance of Bank Aceh Syariah is accepted.

The presence of the effect of organizational commitment on company organizational performance supports the results of the study of Purnama (2013) and Yazid et al. (2013) which concluded that organizational commitment can improve organizational performance, as well as the results of studies by Chong and Dung (2013) who found that job satisfaction had a positive effect on employee performance and organizational performance.

5.4 Analysis of the effect of employee turnover intention on the organizational performance of Bank Aceh Syariah

The turnover intention has a negative and significant effect on the performance of Bank Syariah Aceh. The negative and significant effects are statistically indicated by the estimated coefficient of the turnover intention of -0.489 and the p-value of 0.011 (<0.05). This provides empirical evidence that the higher the turnover intention the lower the performance of the bank. Conversely, the decrease in intention turnover has an impact on improving the organizational performance of the bank.

Referring to the results of the statistical test and explanations above, the seventh hypothesis (H₇) which states that turnover intention influences the performance of Bank Aceh Syariah is acceptable. The negative effect of turnover intention on the performance of bank financial services companies is consistent with the findings of research conducted by Nuhn et al (2017) which concluded that intention turnover has a negative and significant impact on organizational performance. This finding also supports the study findings of Wynen et al. (2018) which also provides empirical evidence of a negative relationship between turnover intention and organizational performance.

VI. CONCLUSIONS AND RECOMMENDATIONS

Organizational commitment has a negative effect on the turnover of the employee turnover intention of Bank Aceh Syariah. The higher the employee commitment on the company the lower the turnover intention. Job satisfaction has a negative but not significant effect on turnover intention. The increasing job satisfaction has an impact on decreasing turnover intention, but decreasing turnover intention due to an increase in job satisfaction is not significant. Work insecurity has a positive but not significant effect on the employee turnover intention of Bank Aceh Syariah. The higher the level of work insecurity, the higher the turnover intention. But the increase in the tendency of turnover intention as a result of work insecurity is not significant.

Organizational commitment has a positive but not significant effect on the performance of Bank Syariah Aceh. The higher the organizational commitment the higher the performance of the bank. But an increase in organizational performance due to increased commitment is not significant. Employee job satisfaction has a positive but not significant effect on the performance of Bank Aceh Syariah. Increased job satisfaction can have an impact on improving the performance of the bank, but the increase is not significant. The work insecurity has a negative and significant effect on the performance of Bank Aceh Syariah. When the level of work insecurity deteriorates, the condition has an impact on decreases in the performance of the bank. The decline in bank performance as a result of work insecurity is very significant. The turnover intention has a negative and significant effect on the performance of Bank Syariah Aceh. The higher the turnover intention the lower the performance of the bank's financial services company. Conversely, when turnover intention decreases, the condition can encourage an increase in the company's performance

Referring to the conclusions outlined above, in order to improve the organizational performance of the Bank Aceh Syariah, the leader of the bank financial institution should anticipate employee turnover intention, increase organizational commitment and employee job satisfaction and reduce work insecurity. The leader of the bank needs to try to anticipate the possibility of turnover intention in the company. Operationally, preventive stage to prevent potential turnover intention can be done by creating an internal company environment that can make employees feel comfortable in their work so that they do not think of leaving the company and moving to another company besides Bank Aceh Syariah.

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