



The Influence Of Transformational Leadership, Job Satisfaction And Flexible Working Arrangement On Turnover Intention In X Life Insurance Company In Indonesia

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ABSTRACT

This research aims to find out how transformational leadership, job satisfaction and flexible working arrangements influence turnover intention at Life Insurance Company X in Indonesia. This research uses quantitative research methods and explanatory research, involving 100 employees as samples who are marketing agents at Life Insurance Company X in Indonesia. This research uses a purposive sampling technique. In collecting data, this research used questionnaire distribution. The results of this research show that transformational leadership, job satisfaction and flexible working arrangements have a significant effect on Turnover Intention at X Life Insurance Company in Indonesia. transformational leadership, job satisfaction and flexible working arrangements have a proportion of influence on Turnover Intention of 94.8% while the remaining 5.2% is influenced by other variables that are not in the research model. To reduce turnover intention, transformational leadership, job satisfaction and flexible working arrangements need to be managed and realized well.

INTRODUCTION

Business competition in Society Era 5.0 is felt to be getting tighter. Companies need to make various efforts and strategies to be able to maintain their competitiveness in the business environment by achieving their goals. One of the efforts he makes to achieve his goals is through managing his human resources (HR).

HR is the most important factor in Society Era 5.0, because apart from requiring HR to be able to compete, HR is also required to be able to demonstrate competition and collaboration with advances in technology and digitalization. How a company can achieve its goals through HR

management needs to be carried out by the company so that HR can stay in the company, one of which is shown through the level of turnover intention.

One business or industry that has problems with turnover intention is the insurance industry. In the insurance industry, especially companies operating in the life insurance sector, increasingly show intense competition. This can be seen from the total income obtained by life insurance. HR in life insurance companies who are considered to be at the forefront are marketing personnel. Based on data from the Indonesian Life Insurance Association (AAJI) as of the first quarter of 2020, agency channels contributed 38.4% of the industry's total premium income worth IDR 44.11 trillion.

AAJI Executive Director Togar Pasaribu stated that the agent recruitment process is 10:3:1, which means that for every 10 people invited, only three people are interested and take part in the training. But in the end only one person was willing to become a life insurance agent. However, one person who is willing to become this agent is not necessarily active or productive. It could be that after a few months of not selling and then stopping. Agent turnover in the life insurance industry is quite high.

Turnover intention is related to voluntary permanent resignation from an organization (M. Robbins et al., 2008). There are many reasons why employees ultimately decide to resign from the company. According to Caesary (2001), turnover intention is caused by several factors, namely work stress, work commitment, organization, transformational leadership, job satisfaction, and job characteristics.

The leadership shown in life insurance companies mostly applies transformational leadership. (S. P. Robbins & Judge, 2015) define transformational leadership as leaders who inspire their followers to put aside their personal interests for the good of the organization and they are able to have an extraordinary influence on their followers. Leaders or leaders in insurance companies have tremendous influence on their team members both in achieving individual goals and organizational goals.

This is shown by how they are able to present themselves as role models for their team through their attitudes and achievements in their personal lives and their performance in the company. Robbin & Coulter (2012:470) state that transformational leadership is strongly correlated with lower turnover rates and higher productivity, employee satisfaction, creativity, goal achievement, follower welfare, and corporate entrepreneurship, especially in new companies.

Marketing staff at life insurance companies apply the concept of a good flexible working arrangement by the company. Flexible working arrangement is a concept that allows employees to manage their performance flexibly according to their individual preferences but still within the context of completing work (performance targets). (Krismiyati, 2021) state that flexible working arrangement is a work concept that allows employees to choose when to start work, where to work, and when to stop working using an online platform. Life insurance companies implement flexible working hours and workplaces for their marketers or agents, so that they gain comfort and satisfaction in their work.

The gaps found in the description above can identify that transformational leadership has been demonstrated well, employee job satisfaction has been well addressed and flexible working arrangements have been implemented well in the company, while high turnover intention is still experienced in life insurance companies. Regarding transformational leadership, previous research was conducted on 326 workers, the results showed that transformational leadership had a negative predictive effect on the turnover intention of the new generation of knowledgeable employees (Xiong et al., 2023).

Previous research was conducted on employees working in banking in Nigeria, the results of the research showed a significant negative relationship between job satisfaction and turnover intention (Ibrahim et al., 2016). Previous research conducted on 100 people belonging to the millennial generation who worked in private companies in Jakarta showed that the influence of

flexible work arrangements on turnover intention had a significant positive relationship with turnover intention (Aziz et al., 2022). This is the background why it is necessary to conduct research on the influence of transformational leadership, job satisfaction and flexible working arrangements on turnover intention at Life Insurance Company X in Indonesia . This was experienced by Life Insurance Company X with more than 150,000 employees who are marketers, shows quite high turnover intention, even though a flexible working arrangement system has been implemented in the company.

LITERATURE REVIEW

Transformational Leadership

Leadership in an organization or company determines the success of an organization or company in achieving its vision and goals to direct all members/individuals in the organization. Various leadership styles are applied in organizations or companies to achieve the vision and goals. (M. Robbins et al., 2008) suggest that a transformational leadership style is a leader who inspires his followers to put aside personal interests for the good of the organization. If leaders are able to apply a transformational leadership style, employee performance will improve.

(Edison & Komariyah, 2023) states that in transformational leadership, followers feel trust, admiration, loyalty and respect for the leader, and they are motivated to carry out more than what they expected. (Edison & Komariyah, 2023) formulated four characteristics possessed by a leader so that he has transformational qualities, including:

1. Idealized influence, namely behavior that arouses strong emotions and identification from followers with the leader.
2. Individualized consideration includes providing support, encouragement and training for followers.
3. Inspirational motivation includes conveying an attractive vision, using symbols to focus subordinates' efforts.
4. Intellectual stimulation, namely behavior that increases followers' awareness of problems and influences followers to view problems from a new perspective.

Job Satisfaction

Job satisfaction is an employee's attitude towards work which is related to the work situation, cooperation between employees, rewards received at work, and matters involving physical and psychological factors. This attitude can be a positive attitude, which means the employee or member of the organization is satisfied, or negative, which means he is dissatisfied with all aspects of the job, be it the work situation, workload, rewards, risks, and so on.

(Afandi et al., 2018) stated that job satisfaction is a general attitude towards a person's work that shows the difference between the amount of appreciation workers receive and the amount they believe they should receive. In other words, job satisfaction is a comparison between the contribution and rewards he gets based on the employee's own subjective opinion.

(Handoko et al., 2020) job satisfaction is an employee's opinion whether they like their work or not, this feeling can be seen from the employee's good behavior towards work and everything they experience in the work environment. Thus, job satisfaction is also related to employees' sense of belonging and loyalty because it is their affectionate view or feelings about the organization or company.

According to (Afandi et al., 2018; Sedaju et al., 2020), indicators of job satisfaction include:

1. Job. Does the content of the work someone does have satisfying elements?
2. Wages/Salary. The amount of payment a person receives as a result of carrying out work is in accordance with the needs that are felt to be fair.
3. Promotion. The possibility that someone can develop through promotion.
4. Supervisor. Someone who always gives orders or instructions in carrying out work.

5. Coworkers. Colleagues who help each other in completing work.

Meanwhile, Robbins and Judge (2009:119), state that there are five factors of job satisfaction, namely:

1. Job satisfaction

This satisfaction is achieved when an employee's work is in accordance with the employee's own interests and abilities.

2. Satisfaction with rewards

This satisfaction is achieved when employees feel that the salary or wages they receive are in accordance with their workload and balanced with other employees who work in the organization.

3. Satisfaction with Supervisor Supervision

Employees feel they have a boss who is able to provide technical assistance and motivation.

4. Satisfaction with Colleagues

Employees feel satisfied with their co-workers who are able to provide technical assistance and social encouragement.

5. Promotional opportunities

Opportunity to increase position in the organizational structure.

Job satisfaction is basically about what makes someone happy in their job or out of their job. In organizational life, job satisfaction is often used as a basis for measuring the level of organizational maturity. Job satisfaction is felt to be very important and needs to be paid attention to by every company or organization, because humans are the main factor and actor in the work process, regardless of whether the work is full of technology or not, but in the end it is humans who will make the work effective or not.

Basically, job satisfaction is an individual thing because each individual will have a different level of satisfaction according to the value system that applies within each individual. The more aspects that match the individual's desires, the higher the level of job satisfaction, and conversely, if fewer desires can be fulfilled, the lower the level of job satisfaction.

To make employees feel satisfied at work, company leaders must ensure that salaries, security and working conditions are safe as well as good relations between colleagues and superiors. Leaders must also be able to provide intrinsic motivators to employees such as achievement, recognition, responsibility and development opportunities for advancement. If this gets attention from the company, it will provide a high level of satisfaction.

Flexible Working Arrangement

Organizations or companies need to plan and implement work systems for employees to achieve the vision and goals of the organization and company. (Sedaju et al., 2020) stated that flexible working arrangements are a form of work practice that prioritizes work flexibility in terms of when to start work, where and the length of time to work depending on the company's policy regarding the flexible working arrangement itself.

Flexible working arrangement is a form of flexible work practices, such as jobshare, telecommuting, flex time and so on. Flexible work practices have been widely applied in companies to accommodate employees' needs in managing work and family so that it is hoped that they can reduce role conflict, role overload, reduce personal accomplishment, job satisfaction and increase intention to stay with the firm. Flexible working hours (flex-time) is a form of professional flexible working arrangement practice and is directed at working a certain number of hours with greater flexibility or when to start work and when to end work as long as the employee can fulfill the number of hours that have been applied in the office. Working conditions are seen as having an important role in comfort, calm and work security. Creating comfortable working conditions will help employees to work more diligently.

According to (Silalahi et al., 2021), flexible work arrangements have three general categories, namely flexibility in scheduling, flexibility in location (teleworking) and flexibility in time (part-time).

According to Carlson (2010), several indicators of flexible work arrangements include:

- a. Time Flexibility: employee flexibility in modifying work duration.
- b. Timing Flexibility: employee flexibility in choosing their work schedule.
- c. Place Flexibility: employee flexibility in choosing their place of work.

Turnover Intention

Turnover intention is very detrimental to the company because a lot of costs have been incurred for employee recruitment. Another problem caused by turnover intention is a decrease in productivity due to the loss of employees until new employees are replaced.

According to Mobley (2011:15), the tendency or intention of employees to quit their jobs voluntarily or move from one workplace to another according to their choice. Meanwhile, according to Robbins and Judge (2009:38), turnover is the act of permanent resignation carried out by employees, either voluntarily or involuntarily. Turnover can take the form of resignation, movement out of an organizational unit, dismissal or death of an organizational member.

According to Kasmir (2018: 321), in general employees who leave the company are usually caused by two things, this is a type of turnover intention, namely:

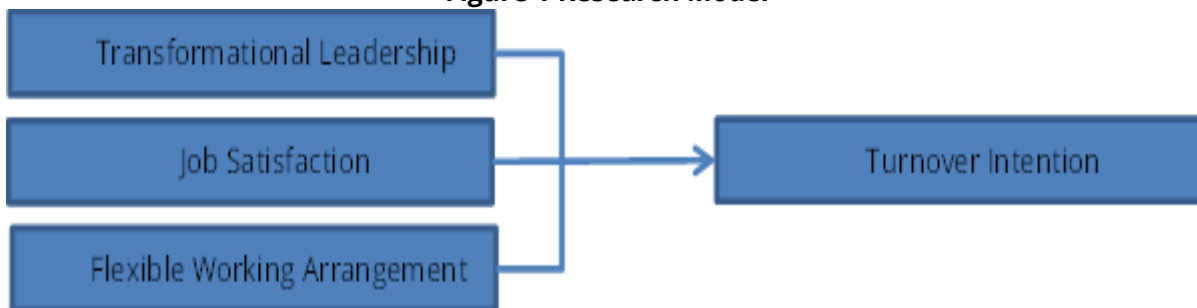
- 1) Dismissed
- 2) Stop Yourself

Mobley (2011:150) suggests that there are three indicators used to measure turnover intention, namely:

- 1) Thoughts of quitting.
- 2) The desire to leave (intention to quit).
- 3) The desire to look for another job (intention to search for another job).

Based on the description of the research background, problem formulation, and research objectives, the hypothesis of this research is that transformational leadership, job satisfaction, flexible working arrangements have a significant effect on turnover intention.

Figure 1 Research Model



METHODS

This research used quantitative research methods. According to Sekaran (2017:76) quantitative research is a scientific method in which data is in the form of numbers or numbers that can be processed and analyzed using mathematical or statistical calculations. Type study This is explanatory research, according to Zulfanef (2008:11) explanatory research is research that aims to analyze causality between variable Which explain something phenomenon certain.

The sampling technique used in this research is purposive sampling, because not all samples have criteria that match those specified by the author. The criteria determined in

determining the sample in this study were employees of Life Insurance Company X in Indonesia who had superiors/leaders. By using the Slovin formula, from a total population of 1,500 people with an error tolerance of 10%, a sample size of 94 people was obtained and rounded up to 100 people.

The data collection method in this research is by distributing research instruments, namely questionnaires, to the research sample. The research questionnaire was tested for validity and reliability so that the data collected and processed was valid and reliable. The data analysis method used in this research is multiple linear regression analysis using statistical software.

RESULTS

Validity Test

Validity testing is a step in quantitative research to test the items in each variable on a valid questionnaire. The validity test of the research questionnaire items was carried out using the Pearson Product Moment correlation test. The testing criteria are as follows:

- a. If $r \text{ count} > r \text{ table}$ (two-party test with sig. 0.05) then the instrument/statement items are significantly correlated with the total score then it is declared valid.
- b. If $r \text{ count} < r \text{ table}$ (two-party test with sig. 0.05) then the instrument/statement items do not correlate significantly with the total score so it is declared invalid.

In this research, using the r table for $n = 100$, with a significance level of 0.05 or 5%, the r table value is 0.1966. After processing questionnaire data from 100 employee respondents from Life Insurance Company so the results of the validity test for the transformational leadership, job satisfaction, flexible working arrangement and turnover intention variables are as follows:

Table 1 Validity Test

Variable	Item	r count	r table	Description
Transformational Leadership (X1)	X1.1	0,877	0,1966	Valid
	X1.2	0,862	0,1966	Valid
	X1.3	0,925	0,1966	Valid
	X1.4	0,989	0,1966	Valid
	X1.5	0,900	0,1966	Valid
	X1.6	0,980	0,1966	Valid
	X1.7	0,871	0,1966	Valid
	X1.8	0,989	0,1966	Valid
	X1.9	0,871	0,1966	Valid
	X1.10	0,900	0,1966	Valid
	X1.11	0,889	0,1966	Valid
	X1.12	0,928	0,1966	Valid
	X1.13	0,637	0,1966	Valid
	X1.14	0,900	0,1966	Valid
	X1.15	0,925	0,1966	Valid
	X1.16	0,637	0,1966	Valid
	X1.17	0,920	0,1966	Valid
	X1.18	0,975	0,1966	Valid
	X1.19	0,925	0,1966	Valid
Job Satisfaction (X2)	X2.20	0,584	0,1966	Valid
	X2.21	0,570	0,1966	Valid
	X2.22	0,706	0,1966	Valid
	X2.23	0,691	0,1966	Valid
	X2.24	0,499	0,1966	Valid

	X3.25	0,984	0,1966	Valid
<i>Flexible Working Arrangement (X3)</i>	X3.26	0,866	0,1966	Valid
	X3.27	0,895	0,1966	Valid
	X3.28	0,989	0,1966	Valid
	X3.29	0,920	0,1966	Valid
	X3.30	0,961	0,1966	Valid
<i>Turnover Intention (Y)</i>	Y.31	0,963	0,1966	Valid
	Y.32	0,965	0,1966	Valid
	Y.33	0,802	0,1966	Valid
	Y.34	0,848	0,1966	Valid
	Y.35	0,902	0,1966	Valid
	Y.36	0,608	0,1966	Valid

Source: Data Processed, 2023

Based on the results of the validity test in table 1 , all questionnaire items were valid and can be used in this research.

Reliability Test

Reliability tests are carried out to show the extent to which a measurement result is relatively consistent when measuring the same aspect on the same measuring instrument. A set of statements to measure a variable is said to be reliable and successful in measuring the variable we are measuring if the reliability coefficient is more than or equal to the critical point value. According to Cohen et al. (2018:774), guidelines that can be used for related interpretations The Cronbach Alpha coefficient is declared reliable if it is greater than 0.70.

Table 2 Reliability Test

Variable	Cronbach's Alpha	Cronbach's Alpha Coefficient	Description
Flexible Working Arrangement (X3)	0,984	0,70	Reliable
Turnover Intention (Y)	0,767	0,70	Reliable
Flexible Working Arrangement (X3)	0,986	0,70	Reliable
Turnover Intention (Y)	0,806	0,70	Reliable

Source: Data Processed, 2023

Based on reliability test results In Table 2, all variables are produced reliable and can be used in research.

Hypothesis Testing

Testing this research hypothesis uses multiple linear regression analysis because this research consists of 3 independent variables and 1 dependent variable. This analysis is used to determine the relationship between turnover intention and transformational leadership, job satisfaction and flexible working arrangements.

Model Feasibility Test (F Test)

The model feasibility test is the initial stage to identify a regression model that is estimated to be feasible or not. Feasible (reliable) is a model that is estimated to be suitable for use to explain the influence of independent variables on the dependent variable. The F test was carried out with One Way ANOVA. If the value of prob.

The calculated F is smaller than the error level (alpha) of 0.05 (which has been determined) then it can be said that the estimated regression model is feasible, whereas if the prob. The calculated F is greater than the error rate of 0.05, so it can be said that the estimated regression model is not feasible. The results of the F test can be seen in table 3 below.

Table 3 ANOVAa

	Model	Sum of Squares	dF	Mean Square	F	Sig.
1	Regression	1371,944	3	457,315	283,005	,000 ^b
	Residual	155,129	96	1,616		
	Total	1527,073	99			

a. Dependent Variable: Turnover Intention (Y)

b. Predictors: (Constant), Flexible Working Arrangement (X3), Job Satisfaction (X2), Transformational Leadership (X1)

Source: Data Processed, 2023

Prob value. The calculated F (sig.) in the table above is 0.000, which is smaller than the significance level of 0.05, so it can be concluded that the estimated linear regression model is suitable to be used to explain the influence of Transformational Leadership, Job Satisfaction, and Flexible Working Arrangement on Turnover Intention.

Regression Coefficient Test (t Test)

The t test is carried out to test whether the regression coefficients and constants that are estimated to estimate the multiple linear regression equation/model are the correct parameters or not. Test results can be seen in table 4 below:

Table 4 Coefficientsa

	Model	B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	14,756	,599		24,636	,000
	Transformational Leadership (X1)	,179	,015	,663	11,820	,000
	Job Satisfaction (X2)	-1,083	,062	-,714	-17,485	,000
	Flexible Working Arrangement (X3)	,226	,050	,290	4,522	,000

a. Dependent Variable: Turnover Intention (Y)

Source: Data Processed, 2023

Prob value. t calculated from the independent variables transformational leadership , job satisfaction, and flexible working arrangement is 0.00 0 which is smaller than 0.05 so that the independent variables transformational leadership , job satisfaction , and flexible working arrangement have a significant effect on the dependent variable turnover intention at the 95% confidence level.

Based on table 4 above, the following multiple linear regression equation is obtained:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

$$Y = 14,765 + 0,179 X_1 - 1,083 X_2 + 0,226 X_3$$

Keterangan:

- Y = Turn over intention
 α = Regresi yang diterima
 β_i = Parameter yang diestimasi
 X_1 = Transformational leadership
 X_2 = Job satisfaction
 X_3 = Flexible working arrangement
 i = 1,2,3

The regression coefficient for the transformational leadership variable has a positive value of 0.179, job satisfaction has a negative value of -1.083 and flexible working arrangements has a positive value of 0.226.

The regression coefficient for transformational leadership and flexible working arrangements is positive, meaning that when the implementation of transformational leadership and flexible working arrangements becomes stronger, turnover intention will also increase. Likewise, when the implementation of transformational leadership and flexible working arrangements is low, turnover intention is also low. Meanwhile, the job satisfaction regression coefficient is negative, meaning that when job satisfaction increases, turnover intention will also decrease. Likewise, when job satisfaction decreases, turnover intention will increase.

Analysis Of The Coefficient Of Determination

The coefficient of determination explains the variation in the influence of the independent variables on the dependent variable. Or it can also be said to be the proportion of influence of all independent variables on the dependent variable. The coefficient of determination value can be measured by the R-Square or Adjusted R-Square value.

R-Square is used when there is only 1 independent variable (usually called Simple Linear Regression), while Adjusted R-Square used when there is more than one independent variable. The following are the results of the coefficient of determination analysis that has been carried out:

Table 5 Model Summary

Model	R	R Square	Adjusted R Square	Srd. Error of the Estimate
1	,948	,898	,895	1,27119

a. Predictors: (constant, Flexible Working Arrangement X3), Satisfaction Job Satisfaction (X2), Transformational Leadership (X1)

Source: Data Processed, 2023

If we look at the Adjusted R-Square value, which is 0.895, it shows that the proportion of variable influence transformational leadership, job satisfaction, and flexible working arrangements were 89.5%. This means that transformational leadership, job satisfaction, and flexible working arrangements have a proportion of influence on turnover intention of 89.5%, while the remaining 10.5% is influenced by other variables that are not in this research model.

DISCUSSION

Based on this research, it was found that when the implementation of transformational leadership and flexible working arrangements becomes stronger, turnover intention will also increase. Likewise, when the implementation of transformational leadership and flexible working arrangements is low, turnover intention is also low. Meanwhile, when job satisfaction increases, turnover intention will also decrease. Likewise, when job satisfaction decreases, turnover intention will increase.

Life Insurance Company high or increasing is strongly avoided by companies. Why this can be happened, it is necessary to pay attention to other factors that can encourage turnover intention which may arise as a result of implementing very strong transformational leadership which creates a mismatch between employees and their leaders or implementing flexible working arrangements which can ultimately provide opportunities for employees to create ease for employees to leave their jobs or ease for employees to obtain new jobs that they feel are better, this is in line with what was stated by Fitriyani (2018).

Meanwhile, job satisfaction will be higher reducing turnover intention, likewise, when job satisfaction is low, turnover intention will increase, in accordance with many theories put forward.

CONCLUSION

Based on the results of this research, it was found that transformational leadership, job satisfaction, and flexible working arrangements have a significant influence on turnover intention at Life Insurance Company X in Indonesia.

Transformational leadership, job satisfaction, and flexible working arrangements have a proportion of influence on turnover intention of 89.5%, while the remaining 10.5% is influenced by other variables that are not in this research model.

Companies need to pay close attention to the transformational leadership style that a leader applies to employees in the company, while still paying attention to increasing employee job satisfaction, so that employees continue to feel comfortable at work. Likewise, with the implementation of flexible working arrangements, companies need to really design a flexible working arrangement system that is applied to the company, while still paying attention to employee effectiveness in working and achieving employee goals.

On the one hand, the flexible working arrangement system is able to meet employee needs but with clear boundaries that can be monitored and controlled by management and the company. And for other research, it is necessary to develop research related to the variables studied in this research but using different methods so that the influence of each variable on other variables can be seen. It is also necessary to develop research on other groups of companies in one industrial sector or all companies that implement a flexible working arrangement system.

SUGGESTION

This research is still limited by the resources available in terms of time, energy and costs so it is limited to only discussing one research object, namely one company operating in the life insurance sector even though the population coverage is all over Indonesia.

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