



The Effects of Work-Family Conflict on Turnover Intention with Job Satisfaction and Organizational Commitment as Mediating Variable of Employees in Head Office of Bank Nagari Padang

Risang Kurniawan Prasajo^(✉)

Management Department, Economics Faculty, Padang State University, Padang, Indonesia
Risang0201@gmail.com

Abstract. The study explores impacts of work-family conflict with regards to turnover intention, job satisfaction and organizational commitment as mediators, for employees in the head office of Bank Nagari Padang. The population of this study was 250 employees in Bank Nagari Center Padang. The sampling technique used in this research was the simple random sampling technique. The sample amounted to 153 people having employed the Slovin formula. The primary data were subjected to analysis using SEM Partial Least Square. Data processing led to the conclusion that work-family conflict had significantly-positive impacts on the turnover intention, significantly-negative impacts on organizational commitment, significantly-negative impacts on job satisfaction, and significantly-negative impacts on organizational commitment vis-a-vis turnover intention. There was also a significantly-negative influence on job satisfaction vis-a-vis the turnover intention. The test results show that organizational commitment and job satisfaction were variables that mediate the impacts of work family conflict on turnover intention.

Keywords: turnover intention · work-family conflict · job satisfaction · and organizational commitment

1 Introduction

The theme for this year's PICEEBA is "Leap to the imminent future: Seizing Opportunities in Education, Economics, and Business". In the future, problem of employee turnover in the banking sector is predicted to undergo an increase, corresponding with the rise of digital banking experience by the millenials and Z Generation. The role of said generation would transform how the banking industry shall operate. The increase in consumer demands for access to monetary services in the digital sector is regarded to be capable of restructuring the banking industry, in particular with regards to conventional banking. Such a situation would, at the very least, leave an impact on the requirements of employees in conventional banks—in particular the front-liners—since the digitalization process would alter consumer interaction as well as day-to-day business.

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At the present era, the employee turnover problem has become a trend in almost every industry, including banking. Furthermore, many researches mentioned that quite a few organizations are faced with the challenge of recruiting and retaining talents within the company due to increases of demand as well as better opportunities at other companies.

Policies inappropriate to the employees' expectations aspirations could trigger the desire to change jobs (turnover intention). Turnover is defined as permanent resignation by employees, either voluntary or involuntary [1]. The phenomenon of the turnover rate in Indonesia can be categorized as high, and Indonesian employees are likely to change jobs within the next 12 months [2] including within the banking and finance industries, whose rates are 18,7% [3]. One of the important variables that could determine the antecedent of turnover intention is the work-family conflict [4]. Work-family conflict can be explained as a conflict occurring due to imbalances of roles in the job or in the family. Based on the research, work-family conflicts could occur in men and women [5].

Earlier researches showed that the individualistic cultures in eastern countries, as compared with collectivistic ones in western ones, tended to yield different results with regards to the relation between work-family conflict and the turnover intention. In eastern countries there are many who regard that work and family ought to be supportive of each other [6]. By contrast, the research by Li et al. [7] in support of the collectivist culture, maintained that work-family conflicts have significantly-positive impacts on turnover intention, whereas the work-family conflict had no relation with turnover intentions. Such a finding differs from the concept of Hofstede that difference in culture shall affect the degree of conflict felt.

As shown in Table 1, the annual turnover rate in Bank Nagari head office increase from 2016 until 2020, because no less than 56 people or 22.4% of the total 250 employees in 2020 leave from organization.

Such an inconsistency of research findings motivates this researcher to perform further research concerning work-family conflicts in relation to the turnover intention within the collectivist culture, with job satisfaction and organizational commitment as determining variables and using the quantitative approach. The purpose of this research is to lower the rate of employee turnover while finding out the cause of the high rate of turnover intention of employees within an organization.

Table 1. Annual Turnover Rate in Bank Nagari Head Office

Year	Turnover Rate (People)
2016	25
2017	34
2018	51
2019	54
2020	56

1.1 Turnover Intention

Turnover intention defined as the employees' thoughts about leaving the job [8] and the level where an employee has a choice to leave their profession either voluntarily or involuntarily, due to the availability of other job posts [9]. Turnover Intention, therefore, is an employee's thoughts about leaving their current job positions due to the desire and availability of obtaining other, better job posts. There are three indicators of turnover intention [10]:

a. Thoughts of quitting

A condition when the individual is thinking to leave the work environment following professional dissatisfaction. When an employee is considered to have been unfairly treated, others shall begin to think about leaving the organization.

b. Intention to search for another job

A condition where employees wish to start searching for job opportunities outside the current organization that is considered to have better prospects. Such a condition is a logical consequence when other companies could better afford employees' needs as compared to their former organization.

c. Intention to quit

A condition when an employee expressed desires to leave the current organization due to having found better job opportunities, and will usually result in said employee's motivation to either retain their job or quit it altogether. An employee's desire to quit their current organization is reflected from their activities in searching for jobs outside the current company that is considered to better reflect their aspirations.

1.2 Work-Family Conflict

Work-family conflict is a type of conflict when there are pressures to certain roles between workplace and family [11]. Therefore, work-family conflict could be defined as occurring to an employee due to conflicting and imbalanced allocation of roles, time and responsibilities between work and family.

Furthermore, Greenhaus and Beutell explained that Work-Family Conflict could be categorized into three indicators, as follows [12]:

a. Time-Based Conflict: A type of conflict related to the amount of time allocated to fulfill demands in a certain role, whether it's work or family. It resulted in possible difficulties to allocate their time in order to fulfill their role, whether it's in work or family function.

b. Strain-based Conflict: A type of conflict related to the enormous pressures felt in a certain role at work or with family, and will affect in the difficulty to properly fulfill the other role.

c. Behavior Conflict: A type of conflict occurring due to the uncertainties between expected and actual behaviors at work or with family.

1.3 Job Satisfaction

Robbins defined job satisfaction as the normal attitude of an employee towards the job being held [1]. On the other hand, George & Jones provided the definition of 'job

satisfaction' as a collection of feelings, beliefs and thoughts of any employee in response to the job he currently held [13]. Job satisfaction can be classified into three indicators, as follows [1]:

a. Supportive work environment

Most employees appreciated a decent, comfortable working environment to help perform their jobs better. In addition, most employees would choose to work closer to home, with clean and relatively modern facilities and adequate equipment.

b. Reasonable salary rates

Employees desired a reward and promotional systems suitable to their expectations. When salaries are considered 'reasonable' according to work requirements, individual expertise, and common wage standards, they result in overall employee satisfaction.

c. Warm and welcome work associates

To most employees, their jobs also serve the need of social interaction. Therefore, the presence of supportive and friendly work associates could lead to greater job satisfaction.

1.4 Organizational Commitment

According to Moorhead and Griffin, organizational commitment is an attitude reflecting how far an individual would admit being part of, and commit to, his organization [14]. Schermerhorn et. al. Pointed out that organizational commitment is the degree of comradeship individual employees have towards their respective organization [15]. Based on such explanation, organizational commitment means the employees' general attitude towards the organization, and is a continuous process where corporate members express concerns about their respective organization, as well as its successes and continued prosperity. Meanwhile, classified organizational commitment into three indicators, thus [16]:

a. Affective Commitment

This type of commitment relates more to emotional commitment, in order to identify and be actively involved in the organization. It is the level of employees affection toward the organization based on how well-disposed they are.

b. Continuity Commitment

This type of commitment hints at individual commitment based on which side of the balance is to be 'let off' when the time comes for said employee to leave the company. This commitment points to the employee's desire to stay in said organization, based on calculations of its advantages and disadvantages, comparing the economic values between staying and leaving the organization.

c. Normative Commitment

This type of commitment relates to individual values with regards to responsibilities to the organization, based on 'moral duties' to preserve existing relations with said organization. Often enough, individual employees chose to stay on with the organizations due to moral reasons such as the need to be loyal to said organization.



Fig. 1. Conceptual Framework

2 Conceptual Framework

In order to minimize employees intentions to leave a company, there needed to be a balance of results and expectations between the company and its employees. To that end, the organization could develop policies oriented towards the achievement of their demands and needs. Higher rates of work-family conflict means lower levels of employee commitment towards the organization. Higher rates of work-family conflicts would also serve to lower the work satisfaction, and correspondingly, raise the level of turnover intentions. Work-family conflicts occurred to employees as a result of imbalances of roles at work and at home. If an employee were to find himself dissatisfied about the job, they would be inclined to find other, more beneficial work positions (Fig. 1).

Portrayed below is the conceptual framework for this research.

Outlined here are the hypotheses formed in this research:

H1: There are significantly-positive influences between work-family conflict towards the turnover intentions of employees.

H2: There are significantly-negative influences between work-family conflict towards the organizational commitment of employees.

H3: There are significantly-negative influences between work-family conflict towards the job satisfaction of employees.

H4: There are significantly-negative influences between organizational commitment towards the turnover intentions of employees.

H5: There are significantly-negative influences between job satisfaction towards the turnover intentions of employees.

H6: There are significantly-positive influences between work-family conflict towards the turnover intentions through the organizational commitment of employees.

H7: There are significantly-positive influences between work-family conflict towards the turnover intentions through the job satisfaction of employees.

3 Methods of Research

This research has a purpose to test the above hypotheses with the ‘causal method’, with the quantitative approach. Data are obtained through the primary sources, via the distribution of questionnaires. The population in this research are employees in the Head Office of Bank Nagari Padang, 250 individuals in total in 2022. The Slovin formula

resulted in 153 employees eligible to be samples of this research, analyzed with simple random sampling. The analysis technique used is the SEM based on Partial Least Squares (PLS) variance.

4 Research Results

Data analyses in this research was performed using SEM approach, based on Partial Least Squares (PLS) variance. The model evaluation in PLS consisted of two stages, namely the external model evaluation or the calculation model, and the internal model evaluation, or the structural calculation model.

4.1 Outer Model (Calculation Model)

The calculation model is part of the SEM model, depicting the relations between latent variables with their corresponding indicators. The obtained results of the ‘outer model’ are as follows: (Fig. 2)

4.1.1 Convergent Validity

The ‘convergent validity’ occurred when the scores from two variants of instruments measuring the same construct, had high correlation. In the case of the loading factor value larger than 0,7, it could be considered valid. Moreover, measurements for the convergent validity using mean variance extract (AVE) greater than 0,5 could be assumed to have sufficient convergent validity.

Based on the Table 2, it could be figured out that there are factors with values below 0,007 within the ‘organizational commitment’ latent factors, more specifically within the ‘affective commitment’ indicator (Table 3).

As such, it has to be re-evaluated, with the following results:

As depicted in the table above, the evaluation showed that all indicators had the load factor value larger than 0,700; therefore, all indicators are latent variable factors. Another form of verification was performed, using AVE. AVE scores has to be greater than 0,50 in order for it to be loaded on to the construct capable of representing it.

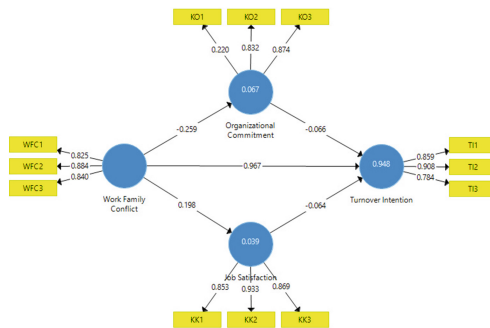


Fig. 2. Outer Model (Calculation Model)

Table 2. Loading Test Results for Factor 1

Variable	Item	Loading Factor	Result
Work Family Conflict	WFC1	0.825	Valid
	WFC2	0.884	Valid
	WFC3	0.840	Valid
Organizational Commitment	KO1	0.220	Not Valid
	KO2	0.832	Valid
	KO3	0.874	Valid
Job Satisfaction	KK1	0.853	Valid
	KK2	0.933	Valid
	KK3	0.869	Valid
Turnover Intention	TI1	0.859	Valid
	TI2	0.908	Valid
	TI3	0.784	Valid

Table 3. Loading Test Result for Factor 2 Evaluation

Variabel	Item	<i>Loading Factor</i>	Result
<i>Work Family Conflict</i>	WFC1	0.825	Valid
	WFC2	0.884	Valid
	WFC3	0.839	Valid
Organizational Commitment	KO2	0.835	Valid
	KO3	0.872	Valid
Job Satisfaction	KK1	0.854	Valid
	KK2	0.933	Valid
	KK3	0.869	Valid
<i>Turnover Intention</i>	TI1	0.859	Valid
	TI2	0.908	Valid
	TI3	0.784	Valid

As depicted in the Table 4, all variables have the AVE values of greater than 0,500, which showed that the variables used for the research had decent convergent validity.

Table 4. Average Variance Extracted (AVE)

Variable	<i>Average Variance Extracted (AVE)</i>
Work Family Conflict	0.722
Organizational Commitment	0.729
Job Satisfaction	0.785
Turnover Intention	0.726

4.1.2 Discriminant Validity

The ‘discriminant validity’ occurred when the score obtained from two different instruments measuring two constructs that are predicted to have no correlation, result in non-correlational scores. Tests on discriminant validity is evaluated using cross loading with measurement and construction. Based on data assessment, the following discriminant validity results with cross-loading were obtained: (Table 5).

As depicted on the table above, the results of discriminant validity with cross-loading showed that each variable had the largest cross-loading value in the formed variables as compared to other variable values. From such values it could be stated that indicators used in this research had decent discriminant validity.

Table 5. Cross Loading

	Job Satisfaction	Organizational Commitment	<i>Turnover Intention</i>	<i>Work Family Conflict</i>
KK1	0.854	-0.367	0.129	0.174
KK2	0.933	-0.467	0.160	0.192
KK3	0.869	-0.305	0.120	0.156
KO2	-0.397	0.835	-0.232	-0.204
KO3	-0.349	0.872	-0.255	-0.235
TI1	0.308	-0.337	0.859	0.910
TI2	0.088	-0.170	0.908	0.895
TI3	-0.046	-0.221	0.784	0.639
WFC1	0.257	-0.333	0.769	0.825
WFC2	0.257	-0.258	0.884	0.884
WFC3	-0.038	-0.046	0.820	0.839

Table 6. Reliability Tests

Variable	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	Result
Work Family Conflict	0.808	0.886	Reliable
Organizational Commitment	0.729	0.843	Reliable
Job Satisfaction	0.863	0.916	Reliable
Turnover Intention	0.812	0.888	Reliable

Table 7. R-Squares

Variable	R Square
Organizational Commitment	0.066
Job Satisfaction	0.039
Turnover Intention	0.948

4.1.3 Reliability Tests

Reliability tests could show how far the results of various measurements could be relied upon to provide relatively-consistent results following several takes. In order to measure the degree of the the research variable's reliability, the 'cronbach's alpha' co-efficient and composite reliabilities were used. If these two factors possess the alpha co-efficient value of greater than 0,7 it could be stated that they are reliable [17].

Based on data assessment, the following results were obtained: (Table 6).

As depicted in the Table 6, we can see that all variables possess the alfa Cronbach's factor and the composite value of greater than 0,7; therefore, it could be said that all indicators used to measure variables were reliable.

4.2 Inner Model (Structural Model)

The structural model depicted the relations between latent variables, or between exogent and latent variables. The R-Square alteration is used to figure out the influence of independent variable towards dependent variables, whereas the value of 'path co-efficient' showed the degree of significance during testings of hypoteses [18]. The inner model obtained from this research model is as follows: (Fig. 3).

4.2.1 R-Squares

R² is used to find out how significant the influence of endogen variables are towards other variables. The R² results of greater than 0,67 for latent endogen variables within the structural models showed that the influence of exogent variables towards endogen ones were in the 'correct' category. If the results were between 0,33–0,67, they would be considered in 'medium' category whereas if the results were between 0,19–0,33,

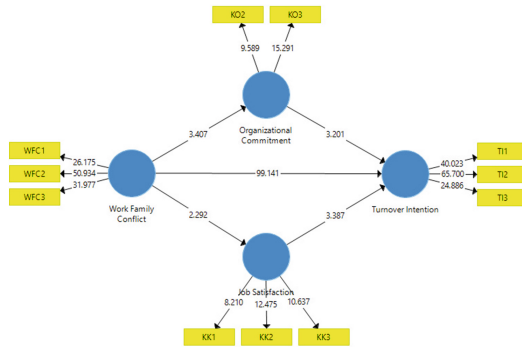


Fig. 3. Inner Model (Structural Model)

they would be considered in ‘weak’ category. Based on earlier data assessments, the following R-Square results could be presented:

As stated on the Table 7, it could be inferred that the R-Square value for the ‘organizational commitment’ variable is 0,066, showing that the influence contribution of ‘work-family conflicts’ towards the organizational commitment is within the ‘weak category. Next, the ‘job satisfaction’ variable showed a value of 0,039; this meant that the influence contribution of the ‘work-family conflicts’ aspect toward the ‘job satisfaction’ is in the ‘weak’ category. Meanwhile, the value of 0,948 within the ‘turnover intention’ variable showed that the contribution of influences of work-family conflicts, organizational commitment and the job satisfaction are within the ‘decent’ category.

4.2.2 Q-Squares

The value of Q-Squares larger than zero (0) showed that the model possessed predictive relevance, whereas a value lesser than zero revealed that the model did *not* have predictive relevance. Calculation results of the Q-Square values are as follows:

$$\begin{aligned}
 Q - \text{Square} &= 1 - (1 - R^1) \times (1 - R^2) \times (1 - R^3) \\
 &= 1 - (1 - 0.066) \times (1 - 0.039) \times (1 - 0.948) = 0.953 \text{ or } 95.3\%
 \end{aligned}$$

The calculation revealed a Q-Square value of 95,3%, therefore it’s in the ‘decent’ category. It could therefore be concluded that the value of data diversity within this research is 95,3% whereas the 4,7% reminder could be explained through other variables outside the scope of this research.

4.2.3 Testing of Hypotheses

The hypotheses used in this research could be derived from model calculations using the bootstrap PLS technique. The hypotheses testing is stated with the significance rate of 0,05. Hypotheses will be considered acceptable if the value of significance (p-value) is lesser than 0,05. The hypotheses in this research consisted of direct and indirect influences with stand-by variables, namely the organizational commitment and the job satisfaction aspects.

Below are the results of the hypotheses testing: (Table 8).

As shown above, it could be concluded that the results of the hypotheses' testing (Path Coefficient) had a direct influence. By comparing the significance results (p-value) with the significance rate of 5% (0,05), the following conclusions could be made:

- a. There is a significantly-positive influence between work-family conflict and the turnover intentions of employees, since the results of original sample amounted to 0,967 while the significance value (p-value) amounted to between 0.000 to lesser than 0,05.
- b. There is a significantly-negative influence between work-family conflict and the organizational commitment of employees, since the results of original sample amounted to -0,258 while the significance value (p-value) amounted to between 0,000 to lesser than 0,05.
- c. There is a significantly-negative influence between work-family conflict and the job satisfaction of employees, since the results of original sample amounted to -0,198 while the significance value (p-value) amounted to between 0.011 to lesser than 0,05.
- d. There is a significantly-negative influence between the organizational commitment and turnover intentions of employees, since the results of original sample amounted to -0,065 while the significance value (p-value) amounted to between 0,001 to lesser than 0,05.

Table 8. The Results of the Hypotheses Testing

	Original Sample	t-Statistic	P-Value	Results
<i>Work Family Conflict - Turnover Intention</i>	0.967	99.141	0.000	Acceptable
<i>Work Family Conflict - Organizational Commitment</i>	-0.258	3.407	0.000	Acceptable
<i>Work Family Conflict - Job Satisfaction</i>	-0.198	2.292	0.011	Acceptable
<i>Organizational Commitment - Turnover Intention</i>	-0.065	3.201	0.001	Acceptable
<i>Job Satisfaction - Turnover Intention</i>	-0.064	3.387	0.000	Acceptable

Table 9. Hypotheses Testing (*Path Coefficient*) *Indirect Effect*

	Original Sample	t-Statistics	P-Values	Results
Work Family Conflict - > Organizational Commitment - > Turnover Intention	-0.017	2,304	0,011	Acceptable
Work Family Conflict- > Working Satisfaction - > Turnover Intention	-0.013	1,742	0,049	Acceptable

- e. There is a significantly-negative influence between the job satisfaction and turnover intentions of employees, since the results of original sample amounted to -0.064 while the significance value (p-value) amounted to between 0,000 to lesser than 0,05.

Meanwhile, from the hypotheses testing of indirect influences of free variables as compared to 'determined variables' through intervening variables, the following results were obtained:

As shown Table 9, it could be concluded that the results of hypothesis testings (path coefficient) had direct effects. By comparing significance results (p-value) with the significance rate of 5% (0,05), the following conclusions could be presented:

- a. There is an influence of work-family conflicts and the turnover intentions through organizational commitments of employees, due to the significance results (p-value) of 0,011 to lesser than 0,05.
- b. There is an influence of work-family conflicts and the turnover intentions through job satisfaction of employees, due to the significance results (p-value) of 0,049 to lesser than 0,05.

5 Conclusions

Based on research results, the following conclusions could be made:

- a. There is a significantly-positive influence between work-family conflicts and the turnover intentions of employees in the Head Office of Bank Nagari Padang.
- b. There is a significantly-negative influence between work-family conflicts and the organizational commitment of employees in the Head Office of Bank Nagari Padang.
- c. There is a significantly-negative influence between work-family conflicts and the job satisfaction of employees in the Head Office of Bank Nagari Padang.
- d. There is a significantly-negative influence between organizational commitment and the turnover intentions of employees in the Head Office of Bank Nagari Padang.
- e. There is a significantly-negative influence between job satisfaction and the turnover intentions of employees in the Head Office of Bank Nagari Padang.
- f. There is a significantly-positive influence between work-family conflicts and the turnover intentions through job satisfaction of employees in the Head Office of Bank Nagari Padang.
- g. There is a significantly-negative influence between work-family conflicts and the turnover intentions through job satisfaction of employees in the Head Office of Bank Nagari Padang.

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Authors' Contributions. This study contributes to further deepening of the work-family conflict literature on turnover intention with two mediating variables where this study does not only focus

on female workers, but also men. This study wants to offer a model to find out the issue of work-family conflict on turnover intention with five direct relationships and two indirect relationships from mediation relationships.

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