



FACTORS AFFECTING JOB SATISFACTION AND INTENTION TO LEAVE WORK IN ZAKAT INSTITUTIONS

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ABSTRACT

This study aims to analyze the effect of Islamic work ethics, competency, on job satisfaction and its impact on turnover intention with the work environment as a moderating variable. The context of the study (study situation) was carried out at the Muhammadiyah Zakat Institution by distributing questionnaires via the google form. Questionnaire distribution technique with Snowball sampling. The sample in this study were all 179 amil zakat administrators at Muhammadiyah Zakat Institutions (Lazismu) spread across 19 district/city lazismu representatives in North Sumatra Province. The data used in this research is primary data. The test results show that: (1) Islamic work ethics has a significant positive effect on job satisfaction. (2) Competence has a significant positive effect on job satisfaction. (3) Work environment can moderate the effect of Islamic work ethics on job satisfaction. (4) Work environment cannot moderate the effect of competency on job satisfaction. (5) Job satisfaction has a significant negative effect on turnover intention. (6) Job satisfaction can mediate the effect of Islamic work ethics on turnover intention. (7) Job satisfaction can mediate the influence of competence on turnover intention.

Keywords: Islamic Work Ethics; Competence; Job satisfaction; Turnover intention; Work environment

INTRODUCTION

Muhammadiyah organization was founded by K.H. Ahmad Dahlan on 8 Dzulhijjah 1330 H/18 November 1912 AD in Kauman, Yogyakarta. K.H. Ahmad Dahlan was born in Yogyakarta in 1869 Ahmad Dahlan under the name Muhammad Darwis, son of K.H. Abu Bakar bin Kyai Sulaiman (Khatib at the Yogyakarta Sultan Mosque). His mother was the daughter of Haji Ibrahim (a prince). (Anis, 2019; Masmuh, 2020; Setiawan, 2019).

In the social field, Muhammadiyah pioneered the utilization of existing capital, which came from zakat, infaq, and sadaqah (Mursal et al., 2021). In 2002 AD, the Muhammadiyah organization established an Amil, Zakat, Infaq, and Sadaqah Muhammadiyah organization, namely Lazismu (Baidhawiy, 2015). This is caused by two factors, namely: First, the fact that Indonesia is shrouded in widespread poverty, ignorance and a very low human development index. Everything results in and at the same time is caused by a weak order of social justice. Second, zakat is believed to be able to contribute in promoting social justice, human development and being able to alleviate poverty. With these factors there is a goal, namely as a forum for collecting zakat, infaq and sadaqah funds for Muhammadiyah members (in particular) and Muslims in (generally) (Amiruddin et al., 2022).

With time, Central Lazismu instructed all City/District Muhammadiyah Regional Leaders (PDM) throughout Indonesia to immediately establish Lazismu in their respective regions with a trustworthy, professional and transparent work culture. This is because the potential for national zakat itself is very large (Nurkhin & Ahmad, 2019). North Sumatra Province is the province with the most and largest Muhammadiyah charities on the island of Sumatra with business charities and North Sumatra Province is also the province that has the most universities and also the most regional leaders on the island of Sumatra.

Based on the Zakat Potential Mapping Indicator (IPPZ), as of 2019, Indonesia's potential zakat is recorded at IDR 233.8 trillion or equivalent to 1.72% of GDP in 2018 which is IDR 13,588.8 trillion (Puskas Baznas, 2019). In 2019, corporate zakat has a potential of IDR 6.71 trillion. Meanwhile, in 2020 the company's zakat potential will reach IDR 144.5 trillion. In other words, the total potential for zakat in Indonesia in 2020 is IDR 327.6 trillion (Puskas baznas, 2020).

The phenomenon that occurs at this time is that the potential for receiving zakat is not in accordance with the realization of zakat funds received by the Amil Zakat Agency (Indrarini & Nanda, 2017; Nurkhin & Ahmad, 2019). Seeing the gap between potential and realization, a zakat management institution is needed that can work in a trustworthy and professional manner (Bashori, 2021). The realization of the potential for zakat is still far away, indicating

problems in optimizing the collection of zakat funds, including the weak quality and quantity of human resources. (Hamdani et al., 2019). Inequality in potential and realization is also due to the lack of arrangement of zakat systems and institutions, as well as limited synergy, integration and cooperation in the management of zakat nationally (Alam, 2018).

To achieve the targets that have been set based on the potential for receiving zakat and infaq funds, human resources are needed, which are the greatest strength in managing all the resources on earth. (Tahir & Triantini, 2017). Because basically all of God's creation on this earth was deliberately created by God for the benefit of mankind (Samsuni, 2020).

An employee is expected to have a work ethic in accordance with an organization (Rizki, 2018), then it will have an impact on job satisfaction (Rini et al., 2022) which will end up in fewer and fewer job exit intentions. Work ethics are human rules or norms in carrying out daily activities (Yulisharsasi et al., 2022). Humans with a strong work ethic will be more motivated to apply more effort to continue or not continue their work activities, even though they are bored, tired, and accept responsibility to work well according to their abilities. (Jufrizen, 2018).

The work ethic views the purpose of work as not just getting the job done, but to promote a balance of personal growth and social relationships (Ratri, 2022). So that the work ethic encourages individuals to obtain benefits for themselves, for others, and for society as a whole (Istan, 2017).

Someone who has an Islamic work ethic will also have a commitment to his profession (Azhari, 2022). Amil competency has also become one of the national issues in the discourse on zakat management in Indonesia (Pratiwi et al., 2020). The low competence of amil is one of the obstacles to optimizing management in Indonesia (Kusumaningtyas & Asegaf, 2021; Sumarni & Mustika, 2021). The lack of amil zakat competence is caused by the fact that many amil zakat are recruited from members of the public who do not have background knowledge or expertise regarding zakat management (Najiyah et al., 2022; Sumarni & Mustika, 2021), the lack of remuneration provided to amil resulting in low bargaining power for qualified and professional staff (Huda & Sawarjuwono, 2013; Kusumaningtyas & Asegaf, 2021; Najiyah et al., 2022; Sumarni & Mustika, 2021). Research put forward by (Anggoro & Yan, 2022; Haryadi, 2021; Ismail, 2021; Junaidi Junaidi, 2021; Ratnasari, 2021; Saharuddin et al., 2022; Sugiono et al., 2021; Suristya & Adi, 2021; Vinnafatun et al., 2021; Winata, 2021; Yati et al., 2021; Yumhi, 2021) found that competence greatly affects job satisfaction.

The work environment also has an important role in creating and increasing job satisfaction (Irma & Yusuf, 2017). Satisfied amil zakat will be more loyal to the organization, so that amil zakat can carry out their duties and

responsibilities properly. Job satisfaction arises as a result of the existing work situation in the organization (Sunarta, 2019). Job satisfaction reflects feelings about being happy or unhappy, comfortable or uncomfortable with the work environment of the organization where he works. The form of job satisfaction will be seen from positive or negative attitudes in *amil zakat*. Job satisfaction is dynamic, meaning it can change at any time. At one time you may experience dissatisfaction, but after improvement by organizational management, you will be satisfied. Therefore, organizations are required to always be able to innovate in creating a comfortable work environment for the organization (Adha et al., 2019; Destirahayu & Wibowo, 2022; Junaidi Junaidi, 2021; Martini et al., 2022; Munandar & Prayekti, 2020; N. Nurdin & Djuhartono, 2022; Oktavia & Ali, 2022; Pamujo & Firmansyah, 2021; Rahmawati et al., 2022; Winata, 2021; Zulher, 2020).

Given the importance of the work environment for *amil zakat*, the organization is expected to create a good work environment. A good work environment can increase comfort and concentration so as to increase job satisfaction (Hasibuan & Bahri, 2018). Meanwhile, a work environment that is uncomfortable and considered inadequate will make you feel uncomfortable and unenthusiastic in carrying out your obligations and completing the work given which can lead to an intention to leave work. (Astuti & Iverizkinawati, 2018; A. F. Nurdin, 2017; Pratama & Supriyatin, 2019).

Job satisfaction is the biggest factor influencing an individual's intention to leave or stay in an organization (Jimad, 2011). Job satisfaction is defined as a "security feeling" or a sense of security towards work both from a socio-economic perspective (*gaji dan jaminan sosial*) as well as psychological aspects such as opportunities to advance (Ardiyanti, 2019; Wardani & Wimba, 2022). Job satisfaction is closely related to the desire to move, someone who wants to leave the company has the hope of getting more satisfaction in a new place (Kuntardina, 2021). The cause of dissatisfaction at work is the individual's incompatibility with work (Derrick, 2020). Job incompatibility can be due to a lack of competence (Saharuddin et al., 2022; Vinnafatun et al., 2021; Winata, 2021), either in the form of job training which basically must be carried out by an organization considering that no one is able to carry out a task or job properly if it is not studied first.

So *Amil zakat* is one of the most important elements in the management of *zakat* in an *amil zakat* institution. *Amil* is required to be able to work professionally so that mistakes do not occur both in terms of collection, distribution and utilization. Therefore, the professional management of *zakat* is inseparable from human resources that combine the knowledge, skills and attitudes of an *amil* in carrying out a particular task, as well as carrying out it full

time, creatively and innovatively. Amil who has high resources in managing zakat funds will improve the effectiveness, efficiency and credibility of the community towards zakat institutions. So that amil occupies an urgent position in the professional management of zakat. This is because what most determines the success of zakat management is the quality of human resources in the management of zakat institutions. The amil zakat institution does not only need fiqh experts, but also requires experts in other fields (practical workers) according to what is needed at the amil institution.

LITERATURE REVIEW

H₁ : Islamic Work Ethics positive effect on *Job satisfaction*.

The Islamic work ethic views work as a way to promote self-interest economically, socially and psychologically, to maintain social respect, as well as to promote social well-being and reaffirm faith. This shows that work is part of faith. On the other hand, Islam emphasizes that all deeds depend on intentions and will be rewarded by Allah according to the level of deeds done. Straightforwardly, Hasil penelitian (Manda, 2020; Monoarfa et al., 2020; Pamujo & Firmansyah, 2021; Putrayasa & Astrama, 2021; Zulher, 2020) concluded that work ethics have a significant influence on job satisfaction.

H₂ : Competence has a positive effect on *Job satisfaction*.

Competence as a special skill owned by the company and knowledge that is directed to achieve a high level of satisfaction. So that competence is a characteristic of a person's ability needed to get good work results that lead to job satisfaction. This is supported by research results (Anggoro & Yan, 2022; Haryadi, 2021; Ismail, 2021; Junaidi Junaidi, 2021; Ratnasari, 2021; Saharuddin et al., 2022; Sugiono et al., 2021; Suristya & Adi, 2021; Vinnafatun et al., 2021; Winata, 2021; Yati et al., 2021; Yumhi, 2021), so that if competence is high then employee job satisfaction is also high and vice versa if HR competence is low then employee job satisfaction is also low.

H₃ : *Work environment* strengthen relationships *Islamic Work Ethics* on *Job Satisfaction*.

A safe, healthy and comfortable work environment is very influential in an organization where human resources work. People will be happy to work if the room they occupy is bright, clean and harmonious. Cleanliness of the workplace environment is also important, as well as lighting, space, noise, security and equipment. (Destirahayu & Wibowo, 2022; Junaidi Junaidi, 2021; Martini et al., 2022; Monoarfa et al., 2020; Munandar & Prayekti, 2020; N. Nurdin & Djuhartono, 2022; Oktavia & Ali, 2022; Pamujo & Firmansyah, 2021;

Rahmawati et al., 2022; Trimilasari, 2012; Winata, 2021; Zulher, 2020). Likewise, the existence of work ethics is very necessary so that the organization can run regularly, where work ethics is a very important factor in increasing job satisfaction. (Manda, 2020; Monoarfa et al., 2020; Pamujo & Firmansyah, 2021; Putrayasa & Astrama, 2021; Zulher, 2020) with a work ethic that continues to be improved, in turn, in carrying out its duties and functions, job satisfaction will also increase.

H₄ : *Work environment strengthen relationships Turnover intention on Job satisfaction.*

A work environment that is both physical and non-physical is highly expected by people who work so that their work can be maximized, and vice versa if the surrounding environment is bad, then the human resources owned by the organization will not have satisfaction at work (Junaidi Junaidi, 2021; Winata, 2021). Competence given to employees which is a very important thing in realizing job satisfaction (Anggoro & Yan, 2022; Haryadi, 2021; Ismail, 2021; Junaidi Junaidi, 2021; Ratnasari, 2021; Saharuddin et al., 2022; Sugiono et al., 2021; Suristya & Adi, 2021; Vinnafatun et al., 2021; Winata, 2021; Yati et al., 2021; Yumhi, 2021) With the support of a good work environment and competence, job satisfaction will achieve psychological maturity, and in turn survive at work with no intention of leaving the job you have.

H₅ : *Job satisfaction negative effect on Turnover intention.*

One's satisfaction with a job is most often examined using psychological variables in the relationship between satisfaction and the desire to leave. Job satisfaction interacts to predict turnover behavior significantly. In its application, turnover intention is strongly influenced by job satisfaction. Because job satisfaction is the antecedent of turnover intention. According to the prediction that job satisfaction has the greatest direct impact on turnover intention (Aidil et al., 2022; Ardiyanti, 2019; Derrick, 2020; Kuntardina, 2021; Safitri & Suharmono, 2022; Wardani & Wimba, 2022). Where if job satisfaction increases it is expected that the desire to leave will decrease. Generally, job dissatisfaction will lead to high levels of employee turnover. However, this is not always the case because there are several factors that affect employees' willingness to leave their jobs even if they are dissatisfied.

H₆ : *Job Satisfaction mediate effect Islamic Work Ethics on Turnover intention.*

Job satisfaction is a pleasant feeling as a result of the perception that the job fulfills important job values (Noe et al, 2006) Herzberg in his Two Factors

Theory said that employee satisfaction is divided into two factors, namely hygiene factors and motivator factors. External factors or hygiene factors do not lead to positive satisfaction, but if these factors are not met, dissatisfaction will arise, such as salary, working conditions, and long-term job guarantees. So, institutions must continue to maintain so that these external factors can be fulfilled. The intrinsic factors or motivator factors can motivate employees to create superior performance, such as employee empowerment. Empowerment in an organizational perspective, for example, provides more opportunities for employees to develop creativity, flexibility and autonomy over work.

H₇ : Job Satisfaction mediate effect Islamic Work Ethics on Turnover intention.

Competence of human resources is one of the factors that influence turnover intention. Competencies that must be possessed by an employee must be in accordance with his field, both soft skills and hard skills. An employee who is more competent in his field will create good productivity. Competence is not only obtained at the level of education, but this competence can also be obtained from training. Of course, education and training have a very important role in improving the competence of human resources. Competence obtained both soft skills and hard skills possessed by a person determines job satisfaction in completing tasks and problems at work. The lack of competence in soft skills and hard skills results in an inability to complete tasks and problems that arise in carrying out tasks, which can lead to an intention to leave work.

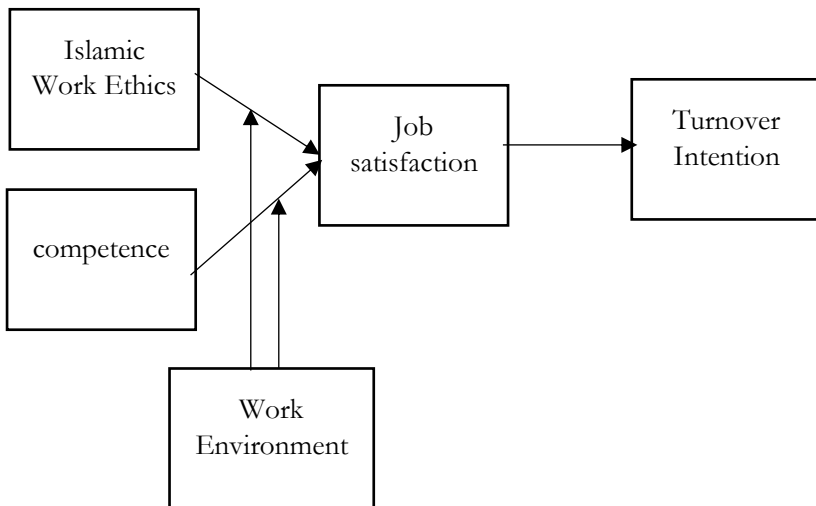


Figure 1: Research Model

METHODOLOGY

This study aims to test the hypothesis (hypotheses testing) which was developed based on previous theories and research. The hypothesis is built to explain the phenomenon of the form of the relationship between variables, where the relationship of these variables can be in the form of correlational, comparative and causal relationships (Sekaran & Bougie, 2013). The data used in this research is primary data. Primary data was obtained by distributing questionnaires on a five-point Likert scale (1-5) to selected samples in the population. The context of the study (study situation) was carried out at the Muhammadiyah Zakat Institution by distributing questionnaires via the google form. The technique of distributing the questionnaire is Snowball sampling, this means that the questionnaire will be distributed to each Muhammadiyah Regional Leader or Lazismu leader in their respective regions to be assisted in distributing it to amil zakat lazismu at a predetermined location, so this research is a one shot study or cross sectional study, namely a study conducted with data once collected, for one period in order to answer research questions. (Sekaran & Bougie, 2013).

The population in this study were all amil zakat administrators, totaling 179 people spread across 19 Muhammadiyah Zakat Institutions (Lazismu) in North Sumatra Province, with the respondent criteria being Muhammadiyah Cadres which issued a decree by the LazisMu Central Management and Muhammadiyah Regional Leaders.

RESULTS AND DISCUSSION

Research Object Description

Table 1: Respondent Demographics

No	Demography	Frequency (F)	Percentage (%)
1.	Gender		
	Man	123	68.72
	Woman	56	31.28
2.	Age		
	18 - 23 Years	71	39.66
	24 - 29 Years	54	30.17
	30 - 36 Years	45	25.14
	37 - 42 Years	9	5.03
3.	Last education		
	Senior High School	81	45.25
	Bachelor	89	49.72

No	Demography	Frequency (F)	Percentage (%)
	Masters	9	5.03
4.	How long have you been working at a zakat institution?		
	Less than 1 Year	37	20.67
	1 - 2 Years	69	38.55
	2 - 3 Years	35	19.55
	3 - 4 Years	20	11.17
	> 5 Years	18	10.06
5.	Have a job other than at the current Zakat Institution		
	Student	45	25.14
	No Job	36	20.11
	Have a Job	98	54.75

a. Descriptive Analysis of Islamic Work Ethics

Table 2: Descriptive Analysis of Islamic Work Ethics

Dimensions	Indicator	ST	SI	%	Dimension score
Work Intentions	P1	655	895	73.18	77.26
	P2	728	895	81.34	
Type of work	P3	628	895	70.17	70.17
Cooperation and Collaboration	P4	652	895	72.85	72.57
	P5	647	895	72.29	
Work as the sole source of ownership	P6	650	895	72.63	72.63
Justice	P7	624	895	69.72	69.72
Trusteeship	P8	638	895	71.28	71.68
	P9	645	895	72.07	
Work results for the Islamic Ummah	P10	673	895	75.20	74.20
Total Score					6540
Total Ideal Score					8950
Total Average Percentage					73.07
Category					High

Sources: Data Processing Results, 2022

Based on the results of the sub-variable scores, it can be seen that the highest sub-variable is in the work intention sub-variable with a score percentage of 77.26%, while the lowest sub-variable is in the equity sub-variable with a score percentage of 69.72%.

b. Descriptive Analysis of Competence

Table 3: Descriptive Analysis of Competence

Dimensions	Indicator	ST	SI	%	Dimension score
Knowledge	P1	773	895	86.37	84.02
	P2	731	895	81.68	
understanding	P3	656	895	73.30	69.89
	P4	595	895	66.48	
Ability	P5	724	895	80.89	78.72
	P6	685	895	76.54	
Attitude	P7	717	895	80.11	75.87
	P8	641	895	71.62	
Total Score				5522	
Total Ideal Score				7160	
Total Average Percentage				77.12	
Category				High	

Source: Data Processing Results, 2022

Based on the results of the sub-variable scores, it can be seen that the highest sub-variable is in the knowledge sub-variable with a score percentage of 84.02%, while the lowest sub-variable is in the understanding sub-variable with a score percentage of 69.89%.

c. Descriptive Analysis of Job Satisfaction

Table 4: Descriptive Analysis of Job Satisfaction

Dimensions	Indicator	ST	SI	%	Dimension score
<i>Work it self</i>	P1	775	895	86.59	84.13
	P2	731	895	81.68	
<i>Supervision</i>	P3	672	895	75.08	71.01
	P4	599	895	66.93	
<i>Workes</i>	P5	727	895	81.23	79.39

Dimensions	Indicator	ST	SI	%	Dimension
	P6	694	895	77.54	
<i>Pay</i>	P7	725	895	81.01	76.24
	P8	641	895	71.62	
	P9	681	895	76.09	
<i>Promotion</i>	P10	673	895	75.20	73.91
	P11	650	895	72.63	
Total Score			7568		
Total Ideal Score			9845		
Total Average Percentage			76.87		
Category			High		

Source: Data Processing Results, 2022

From the results of the sub-variable scores, it can be seen that the highest sub-variable is in the work it self sub-variable with a score percentage of 84.13%, while the lowest sub-variable is in the supervision sub-variable with a score percentage of 71.01%.

d. Descriptive Analysis of Work environment

Table 5: Descriptive Analysis of Work environment

Dimensions	Indicator	ST	SI	%	Dimension score
Physical Work Environment	P1	643	895	71.84	74.79
	P2	613	895	68.49	
	P3	676	895	75.53	
	P4	711	895	79.44	
	P5	704	895	78.66	
Non-Physical Work Environment	P6	645	895	72.07	72.18
	P7	647	895	72.29	
Total Score			4639		
Total Ideal Score			6265		
Total Average Percentage			73.05		
Category			High		

Source: Data Processing Results, 2022

Based on the results of the sub-variable scores, it can be seen that the highest sub-variables are in the physical work environment sub-variable with a score proportion result of 74.79%, while the lowest sub-variable is in the non-

physical work environment sub-variable with a score proportion result of 72.18%.

e. Descriptive Analysis regarding Turnover intention

Table 6: Descriptive Analysis of Turnover Intention

Dimensions	Indicator	ST	SI	%	Dimension score
Thinking of getting out	P1	634	895	70.84	73.52
	P2	682	895	76.20	
Looking for other job alternatives	P3	679	895	75.87	74.08
	P4	647	895	72.29	
Desire to leave	P5	663	895	74.08	73.52
	P6	660	895	73.74	
	P7	651	895	72.74	
Total Score			4616		
Total Ideal Score			6265		
Total Average Percentage			73.68		
Category			High		

Source: Data Processing Results, 2022

Based on the results of the sub-variable scores, it can be seen that the highest sub-variable is in the sub-variable looking for other job alternatives with a score percentage of 74.08%, while the lowest sub-variable is in the sub-variable thinking of leaving and wanting to leave, each of which obtains a percentage result. score of 73.52%.

Measurement Model (Outer Model Testing)

The outer model is used to evaluate the relationship between the construct and its indicators, divided into two (2), namely convergent validity and discriminant validity. convergent validity can be evaluated through three (3) stages, namely: validity indicators, construct reliability, and average variance extracted (AVE) values. The outer model diagram in this study can be seen in the picture, as follows.

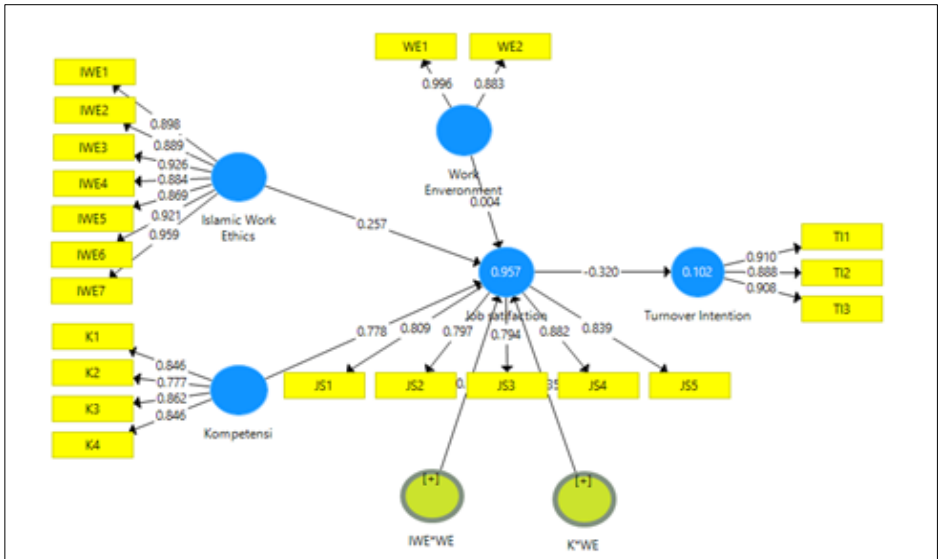


Figure 2: Outer Research Model

Based on the results of the picture above, the results of convergent validity with the loading factor are obtained, all loading factor indicators have a value of more than 0.7, so that they can be declared valid. The results of data processing also found results of discriminant validity with cross loading which can be known through the table, as follows:

Table 7: Cross Loading

	IWE* WE	Islamic Work Ethics (IWE)	Job satisfaction (JS)	K*WE	Compe tence (K)	Turnover intention (TI)	Work environ ment (WE)
IWE1	0.089	0.895	0.723	0.163	0.709	-0.113	-0.029
IWE2	0.040	0.891	0.629	0.111	0.506	-0.153	0.025
IWE3	0.088	0.925	0.693	0.136	0.575	-0.208	0.013
IWE4	0.109	0.884	0.635	0.066	0.495	-0.201	0.011
IWE5	0.089	0.871	0.612	0.123	0.499	-0.157	0.028
IWE6	0.100	0.922	0.758	0.145	0.549	-0.222	0.022
IWE7	0.066	0.958	0.740	0.110	0.560	-0.202	-0.007
Islamic Work Ethics	1.000	0.091	0.113	0.554	0.134	-0.006	0.055

	IWE* WE	Islamic Work Ethics (IWE)	Job satisfa ction (JS)	K*WE	Compe tence (K)	Turnover intention (TI)	Work environ ment (WE)
* <i>Work environ ment</i>							
JS2	0.034	0.581	0.888	0.194	0.823	-0.396	0.057
JS4	0.170	0.758	0.870	0.202	0.668	-0.329	-0.013
K1	0.103	0.610	0.624	0.185	0.832	-0.073	-0.095
K2	0.034	0.544	0.837	0.188	0.858	-0.381	0.050
K3	0.222	0.420	0.676	0.226	0.860	-0.194	0.013
Compe tence * <i>Work environ ment</i>	0.554	0.136	0.225	1.000	0.234	-0.052	0.053
TI1	0.004	-0.225	-0.360	-0.040	-0.211	0.907	-0.091
TI2	-0.023	-0.152	-0.404	-0.052	-0.296	0.893	-0.073
TI3	0.006	-0.162	-0.351	-0.047	-0.224	0.906	-0.067
WE1	0.066	-0.022	0.028	0.056	-0.011	-0.076	0.967
WE2	0.036	0.047	0.022	0.044	0.004	-0.089	0.948

Source: Data Processing Results, 2022

Based on the table above, the results show that each item has the highest correlation value compared to the other constructs. Therefore, the variables in this study can be stated to meet the criteria of discriminant validity. Another criterion used to test the validity of the shipment can be seen from the Root Square AVE value. if the square root value of each AVE variable is greater than the correlation between the two variables in the model, then the research questionnaire has a discriminant validity value. (Indrawati et al., 2017:70). The results of the Fornell - Larcker criteria values can be seen in the table, as follows:

Table 8: *Fornell – Larcker*

	IWE* WE	Islamic Work Ethics	Job satisfa ction	K*W E	Comp tenc e	Turno ver intention	Work enviro nment
IWE*WE	1.000						
Islamic	0.091	0.907					

Work Ethics							
Job satisfaction	0.113	0.758	0.879				
K*WE	0.554	0.136	0.225	1.000			
Competence	0.134	0.616	0.851	0.234	0.850		
Turnover intention	-0.006	-0.198	-0.414	-0.052	-0.273	0.902	
Work environment	0.055	0.009	0.027	0.053	-0.005	-0.085	0.957

Source: Data Processing Results, 2022

Based on the table above, discriminant validity with the Fornell-Larcker criteria shows the AVE root value of each construct or variable, the AVE square root results of each variable are greater than the correlation between the two variables in the model. Therefore, the variables in this study can be stated to meet the criteria of discriminant validity.

In this study, the second test that was carried out was inner model testing. Inner model testing has 3 types of evaluation carried out namely –R-square, Q-square and path coefficient, using the help of SmartPLS software. The inner model path diagram in this study can be seen in the image below:

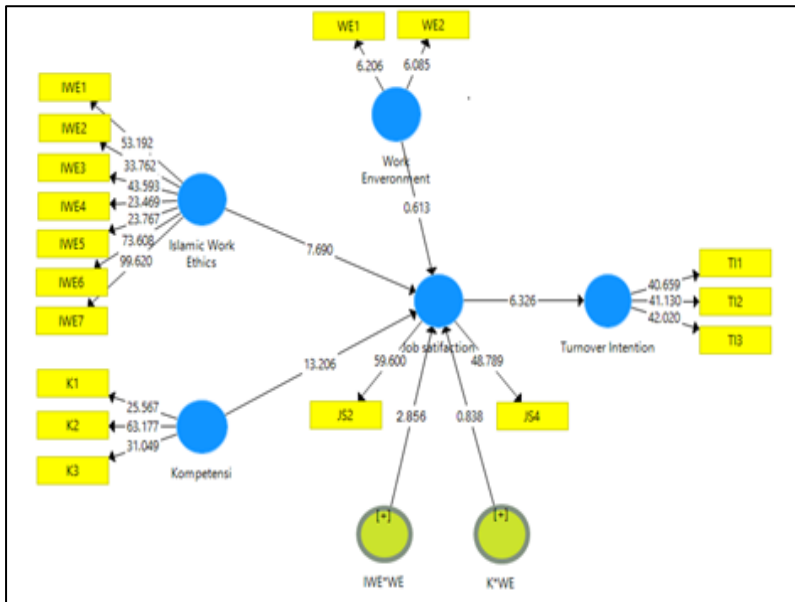


Figure 3: Inner Research Model

R-Square (R2)

R² is used to measure the level of variation of changes in the independent variable to the dependent variable, and the path coefficient value indicates the level of significance in hypothesis testing (Abdillah & Jogiyanto, 2015: 197). Based on the results of data processing, the rsquare results are obtained, as follows:

Table 9: R-Square Value (R2)

Variable	R-Square
<i>Job satisfaction</i>	0.814
<i>Turnover intention</i>	0.171

Source: Data Processing Results, 2022

Based on the table above, the results of the r-square value (R2) for the job satisfaction variable are 0.814, which can be stated to be in the high category, this shows that 81.4% contributed to the influence of Islamic work ethnicity, competency and the moderating variable of the interaction between Islamic work ethnicity, competence with work environment on job satisfaction, while the rsquare value (R2) of turnover intention is 0.171, which can be stated to be in the weak/low category, this shows that 17.1% contributes to the influence of job satisfaction on turnover intention.

Prediction Relevance (Q-Square (Qsquare))

The R-square of the PLS model can be evaluated by looking at the Q-square predictive relevance for the variable model. The results of calculating the Q-Square value are as follows:

$$\begin{aligned} Q\text{-Square} &= 1 - (1 - R^2_1) \times (1 - R^2_2) \\ &= 1 - (1 - 0.814) \times (1 - 0.171) \\ &= 1 - 0.154 \\ &= 0.846 \end{aligned}$$

Based on the results of these calculations, a Q-square result of 0.846 or 84.6% is obtained, so that it can be stated that the magnitude of the diversity of this study's data is 84.6%, while the remaining 15.4% is explained by other variables outside this study.

Path Coefficient Hypothesis

Testing this hypothesis is set at a significance level of 0.05. The hypothesis can be accepted if the t-statistic value > t-table. The calculation results for testing the hypothesis in this study, using the direct influence of the independent variable on the dependent variable and testing the hypothesis with an indirect effect on the moderating variable and the intervening variable, are obtained as follows:

Table 10: Path Coefficient (*t-statistik*)

Structure of Path	Original Sample (O)	t-Statistics	P-Values	Results
<i>Islamic Work Ethics -> Job satisfaction</i>	0.378	7.690	0.000	Accepted
Competence -> <i>Job satisfaction</i>	0.612	13.206	0.000	Accepted
IWE*WE -> <i>Job satisfaction</i>	0.031	2.856	0.003	Accepted
K*WE -> <i>Job satisfaction</i>	0.049	0.838	0.403	Rejected
<i>Job satisfaction -> Turnover intention</i>	-0.414	6.326	0.000	Accepted
<i>Islamic Work Ethics -> Job satisfaction -> Turnover intention</i>	-0.156	5.164	0.000	Accepted
Kompetensi -> <i>Job satisfaction -> Turnover intention</i>	-0.253	5.489	0.000	Accepted

Source: Data Processing Results, 2022

DISCUSSION

The results of testing the hypothesis of the influence of Islamic work ethics on job satisfaction performance, obtained t-statistical results of 7,690, then compared with the t-table value and probability of 5%, due to the results of t-statistics > t-table (7,690 > 1,973) and a significance of 0,000 < 0.05, then H_0 rejected and H_a accepted, so it can be stated that Islamic work ethics has a significant positive effect on job satisfaction. The results of this study found that Islamic work ethics had a positive effect on job satisfaction because when viewed from the Muhammadiyah organization itself the principles in the form of Islamic life guidelines for Muhammadiyah members were obtained from a set of Islamic values and norms originating from the Al-Qur'an and Sunnah to become a pattern for the behavior of Muhammadiyah members in living their daily lives

so that Islamic personality is reflected towards the realization of a true Islamic society. So that the rules governing daily life even at work have these guidelines.

The results of testing the hypothesis of the effect of competence on job satisfaction performance, obtained t-statistic results of 13,206, then compared with the t-table value and probability of 5%, because the results of $t\text{-statistics} > t\text{-table}$ ($13,206 > 1,973$) and a significance of $0,000 < 0,05$, then H_0 is rejected and H_a is accepted, so it can be stated that competence has a significant positive effect on job satisfaction. The higher the competence of your general administrator, the level of satisfaction at work will increase. It can also be argued that an administrator of the Muhammadiyah Zakat Institution (Lazismu) in North Sumatra Province who has a good level of competence will more easily experience satisfaction with the working conditions imposed on him. If an administrator of the Muhammadiyah Zakat Institution (Lazismu) in North Sumatra Province wants to experience a good level of job satisfaction, competence is needed.

The results of testing the hypothesis with the moderating variable, the work environment moderates the effect of Islamic work ethics on job satisfaction, obtained t-statistical results of 2,856, then compared with the t-table value and probability of 5%, due to the results of $t\text{-statistics} > t\text{-table}$ ($2,856 > 1,973$) and significance $0.003 < 0.05$, then H_0 is rejected and H_a is accepted, so it can be stated that the work environment can moderate the effect of Islamic work ethics on job satisfaction. A conducive work environment provides a sense of security and allows administrators of the Muhammadiyah Zakat Institution (Lazismu) in North Sumatra Province to work optimally. The work environment can influence the management of the Muhammadiyah Zakat Institution (Lazismu) in North Sumatra Province. If the management of the Muhammadiyah Zakat Institute (Lazismu) in North Sumatra Province likes the work environment where they work, then the management of the Muhammadiyah Zakat Institution (Lazismu) in North Sumatra Province will feel comfortable at work, carry out activities so that working time is used effectively.

The results of testing the hypothesis with the moderating variable, the work environment moderates the effect of competence on job satisfaction, obtained a t-statistic result of 0.838, then compared with the t-table value and a probability of 5%, due to the t-statistic result $< t\text{-table}$ ($0.838 < 1.973$) and a significance of $0.403 > 0.05$, then H_0 is accepted and H_a is rejected, so it can be stated that the work environment cannot moderate the effect of competence on job satisfaction. In this section the work environment cannot act as a moderating variable, this is because the administrators of the Muhammadiyah Zakat Institute (Lazismu) work in conditions that are often not in the office or in the work room, because the administrators of the Muhammadiyah Zakat Institution

(Lazismu) they work in the field to distribute zakat and also collect zakat. As for your lazismu competence, it has a positive influence which indicates the importance of the competence of the management of the Muhammadiyah Zakat Institution (Lazismu) in collecting and distributing zakat.

The results of testing the hypothesis of the effect of job satisfaction on turnover intention, obtained t-statistic results of 6,326, then compared with the t-table value and probability of 5%, because the results of the t-statistics $>$ t-table ($6,326 > 1,973$) and a significance of $0,000 < 0,05$, then H_0 is rejected and H_a is accepted, the results of the original sample coefficients show a negative value, so it can be stated that job satisfaction has a significant negative effect on turnover intention. This study found that the job satisfaction of amil zakat administrators at the Muhammadiyah Zakat Institution (Lazismu) in North Sumatra Province was in the high category, although in this study it was found that turnover intention at the Muhammadiyah Zakat Institution (Lazismu) in North Sumatra Province was classified as high, such as thinking about looking for a new work environment, which obtains a high percentage score as indicated by the desire to leave work, each of which obtains a high score percentage.

The results of testing the indirect effect hypothesis with the first intervening variable, obtained a t-statistic result of 5,164, then compared with the t-table value and probability of 5%, because the results of the t-statistic $>$ t-table ($5,164 > 1,973$) and a significance of $0,000 < 0,05$, then H_0 is rejected and H_a is accepted, so it can be stated that there is an influence of Islamic work ethics on turnover intention through job satisfaction. If job satisfaction is associated with Islamic teachings, in this case Islamic work ethics, then what emerges is about sincerity, patience, and gratitude. These three things in our daily lives are closely related to problems that arise at work, especially job satisfaction. Working sincerely, patiently and gratefully sometimes does not guarantee an increase in output. But as a process, working with these three aspects provides its own value. By working sincerely accompanied by patience and gratitude, a certain satisfaction value is obtained, which is not just an output. When the work is done, there is satisfaction that is not necessarily directly related to the output obtained.

The results of testing the indirect effect hypothesis with the second intervening variable, obtained a t-statistic result of 5,489, then compared with the t-table value and probability of 5%, because the results of the t-statistic $>$ t-table ($5,489 > 1,973$) and a significance of $0,000 < 0,05$, then H_0 is rejected and H_a is accepted, so it can be stated that there is an influence of competence on turnover intention through job satisfaction. The competence of Lazis Muhammadiyah management is closely related to the success of the management in carrying out their duties and responsibilities as educators. The competence of administrators

as professionals will greatly influence success in the process of collecting and managing funds at Lazis Muhammadiyah, because increasing their competence will have a positive impact on success in managing Lazis Muhammadiyah, so that it will provide satisfaction with the performance results that have been carried out. One of the factors that occurs when managers are not satisfied with the work they are doing can lead to a breakdown.

CONCLUSION

1. Islamic work ethics has a significant positive effect on job satisfaction. So that this research gives the result that job satisfaction in your lazismu will increase with the improvement of the Islamic work ethic at the Muhammadiyah Zakat Institution
2. Competence has a significant positive effect on job satisfaction. The competencies possessed by the Lazismu administrators are appropriate so that the Lazismu administrators at work have satisfaction at work
3. Work environment can moderate the effect of Islamic work ethics on job satisfaction. The job satisfaction of the Lazismu management is formed by the existence of Islamic Work Ethics and also the Work environment
4. The work environment cannot moderate the influence of competence on job satisfaction. The competence of the Lazismu management is sufficient in terms of forming job satisfaction regardless of the existing work environment.
5. Job satisfaction has a significant negative effect on turnover intention. Your traditional administrators already have good job satisfaction so that the intention to leave your Lazis does not occur.
6. Job satisfaction can mediate the effect of Islamic work ethics on turnover intention.
7. Job satisfaction can mediate the influence of competence on turnover intention.

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