

The Role of Internal Marketing Practices in Moderating the Impact of Job Insecurity on Turnover Intention

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Abstract

With internal marketing (IM) practices serving as a moderator, this article intends to investigate the nature of the link between job insecurity (JI) and turnover intention (TI). The survey included Jordanian Islamic bank employees. Using a basic random sample, a total of 284 replies from various Jordanian Islamic banks were gathered and evaluated; the response rate was thus (78.8%). SPSS software was used to perform a descriptive study of the respondents' demographic characteristics. SmartPLS made use of the measurement, structural model, and test hypotheses of the study framework. The study's key results show a substantial positive association between work instability and desire to leave. Additionally, it shows a strong influence of internal marketing's moderating function on the association between work instability and desire to leave. Employees who feel insecure in their jobs may have intentions to quit, which might be one argument in favor of

this connection. Otherwise, they need internal marketing techniques from the organization's side to enhance their performance and persuade them to abandon their plans to leave this company. This result of our correlation research demonstrates that internal marketing implementation inside firms displays the function that it plays in attaining job instability and turnover intention. The banking industry, financial institutions, and other businesses in any nation looking to retain their staff may all benefit from this research. The moderating influence of internal marketing in the direct link between job insecurity and turnover intention in the Islamic banks in Jordan was one of the social issues this article attempted to solve. The fact that every study builds on earlier work means that this cannot be done in a vacuum. We were directed to concentrate on bridging the information gaps concerning such a situation by doing an extensive literature study of books and periodicals on what is currently known about the topic.

Keywords: Job insecurity, internal marketing, turnover intention, Islamic banks, Jordan.

1. INTRODUCTION

Today, almost every industry, but banks in particular, operates in a dangerously unpredictable and competitive global market. The most important and important factor in an organization's performance in order to succeed in a competitive market is its employees (Ali & Ibrahim, 2019). Employees who are qualified and professional play a critical role in attaining organizational success in today's highly competitive environment (Masa'd, 2020). Employee turnover is a source of concern for many organizations since it is linked to increased costs and the lack of skills and expertise (Ramlall, 2003; Hinkin and Tracey, 2000; Tracey and Hinkin, 2008; Al Dalaian, Ibrahim, and Aburumman, 2020). As a result, talent retention has become critical for modern organizations.

The most essential point that belongs under the responsibilities of Human Resources Management department in the banking environment's major changes is to be how employees will indeed be kept from quitting their workplaces (Abuzaid, 2018). The Jordanian banking industry targets employee retention as its primary strategy, due to the extremely critical role of employees in fulfilling these banks' goals (Rowland, Hall, & Altarawneh, 2017). The retention strategies and plans of intellectual and human prosperity will be taking care of by taking actions of the organisation to create the best possible conditions for its skilled employees, preventing them from leaving for these other domestic or international organizations; this retention concept seeks to ensure workforce stability and productivity in contributing to a reduced employee turnover rate (Al Mualla, Al-

Ghalabi, Ghaith, Hamdan, & Alnawafleh, 2022; Al-Lozi, Almomani, & Al-Hawary, 2018).

On a Jordanian level, the Islamic Jordanian banks have significant challenges in terms of enhancing human capital, including a rise in employee turnover and a lack of skilled employees. These issues were exacerbated by reasons including the low expenditure on research and weak in performance management (Al-Fakeh, Padlee, Omar, & Salleh, 2020; Aladwan, 2012; Menafn, 2008). According to Aburumman, Salleh, Omar, and Abadi (2020), Islamic banks in Jordan are experiencing employee turnover with the percentage rate of employees leaving growing year after year. In addition, due to shortages and lack of availability of competent employees, it's become hard to secure qualified employees, and availability of qualified employees has emerged as a major challenging task and struggle (Michael et al., 2016; Mayfield and Mayfield, 2008; Rashidah, Abdul Malek, and Mumen, 2020). Islamic banks bear a great responsibility in working to raise the efficiency of the workers and arming them with the tools of science, knowledge, skill, and experience. (Al-momani, 2020). Banks tend to use modern technologies such as artificial intelligence, and this enhances their internal marketing capabilities (Al-Shafei, 2022). While Koskey and Njoroge (2019) stated that a great loss of employees affects low morale and also leads to weak employee performance, coupled with poor organizational performance.

Despite the fierce competition among banks for their distinctive human qualities and competencies in order to expand locally, the banking industry in Jordan is one of the most important financial industries and constantly aims to create a comfortable working environment for employees (Al-Nimer, Ghaith, & Mutia, 2021; Almajali, AL-majali, & Bashabsheh, 2016, Masa'd, 2020). Due to a lack of knowledge and the inability to effectively meet customer demands, Jordanian bank staff continue to perform poorly in terms of services provided to customers (Shammout & Haddad, 2014). In addition, bank management is unable to address the challenges faced by its employees. However, the success of a bank or any other company depends on its people.

One of the most important organizational management tasks is human resource management, which is often referred to as the foundation of every flourishing enterprise (Jiang, Hu, Liu, & Lepak, 2017). Its objective is to increase organizations' capacity by assisting them in hiring and educating personnel who possess the skills necessary to address current and upcoming issues and maintain success (Jiang et al., 2017). Additionally, if a company manages its employees well, their commitment can lead to positive outcomes, such as increases in productivity, performance, and effectiveness as well as decreases in

absenteeism and turnover, both at the organizational and individual levels (Inanc & Ozdilek, 2015).

2. Literature Review

2.1 Turnover Intention (TI)

An employee's desire to freely switch occupations or businesses is known as their turnover intention (Bedeian, Kemery, & Pizzolatto, 1991). Employee turnover is a significant factor for any business. Identifying new employees instead of retaining the existing talent can affect the company's performance. The measurement of staff turnover intention will establish the likelihood of an employee leaving the company. This measurement also helps you to understand the opportunities to decrease employee turnover. According to Griffeth, Hom, and Gaertner (2000), employee turnover intention mostly predicts termination behavior. The main sign that an employee intends to leave the organization freely and permanently is turnover intention. Employee turnover intention is significantly positively correlated with workload intensity, burnout, job stress, work-life balance, and lower pay (Clark, 1981). Research on employee stress, burnout, contentment, and desire to leave the company was done by Clark in 1992. He came to the conclusion that job stress was mostly indicated by personal accomplishments and role overload. The employee turnover model was established by Mobley in 1978. In order to define the work discontent caused by a "withdrawal condition" of employees in the process, Mobley added psychological aspects in the turnover process. Based on their intention to leave their occupations, Mobley's theory extensively describes how people withdraw from the workplace.

The authors assert that the withdrawal tendency may be explained by three factors: (1) "Thinking of Quitting" refers to the process by which an employee considers leaving the firm; (2) "Intention to Search" refers to the choice to seek for employment outside the organization; and (3) "Intention to Quit" refers to the decision to leave the organization at some point in the near future. However, organizational commitment variables are not included in Mobley's approach. The authors also concluded that the main cause of employee churn is job unhappiness. The test on employee turnover was also conducted by Mowday, McA and Koberg, in 1984. In this concept, occupational satisfaction takes the role of organizational commitment. According to the authors, there is a significant inverse relationship between organizational commitment and employee turnover. The addition of the concept of "Job attitude" to the literature on employee turnover was made by Mowday et al. in 1984. employment attitude is described

by Judge and Kammeyer-Mueller (2012) as the collection of assessments of a worker's employment that shape the employee's feelings, convictions, and attachment to their work. Job attitude can be interpreted in two different ways (Ghaith & Mutia, 2019; Thompson, 2012). One way is through affective job satisfaction that represents a subjective feeling about a job and another way is as a combination of objective cognitive evaluation of specific job aspects like salary/wages and growth opportunities.

2.2 Job Insecurity (JI)

The dread of losing one's employment or having their job function removed is one description of job insecurity (JI). Job uncertainty poses a danger to the consistency and security of work as it is now understood. Due to the quick and dramatic changes in digital technology, economics, and politics during the last three decades, job insecurity has become a hot study issue. Due to the workplace's fast development, workers feel less secure than before, and job insecurity is one of the most common psychological problems that employees face at work (Greenhalgh & Rosenblatt, 1984). A subjective and unintentional sense of job loss is referred to as job insecurity. Employees' sense of a danger from any changes in the working environment might be used to explain job insecurity. The prospect of losing the job's perks, such as the wage and status, as well as the anxiety of losing the job itself, may be among them. Numerous studies have shown that workers' stress is often caused by their job instability (Yu, 2020).

Due to job uncertainty, there are a number of detrimental workplace impacts, including bullying, workplace quiet, and turnover intention (Breevaart, Bohle, Pletzer, & Medina, 2020; Nofal, Al-Adwan, Yaseen, & Ghaith, 2020). These elements will weaken the organization's human resource system and have a negative impact on the company's sustainable growth. Job insecurity not only develops organizational problems but also develops employees' mental health problems (Ghaith, 2020; Kim & Kim, 2020). Emotional exhaustion and anxiety are the most frequently observed mental health issues caused by job insecurity, and they have a significant negative impact on employee family harmony, health and quality of life, and social stability and sustainable development (Babel'ová, Cagáová, Fero, Ambál, & Stareek, 2019). So, job insecurity issues carry a significant role in organizations and societies.

It is controversial if job uncertainty has an effect on employee engagement. The majority of academics think that job uncertainty will negatively affect employee engagement and other factors. Few studies (Asfaw & Chang, 2019) have shown that job instability greatly lowers workers' participation and initiative in their work. Job insecurity

also significantly negatively affects employee engagement. Emotion has a big impact on how an employee thinks and behaves, says the emotional ABC hypothesis. After the environment has activated the worker's cognitive processes, emotion will be generated which will be affecting employees' behavioral choices (Zhu 2013).

2.3 Internal Marketing (IM)

Marketing is regarded as a dynamic science that evolves in response to environmental changes and its overall reaction to social movements and activities (Alsamydai, 2016; Al-Samydai, Al-Dajani & Al-ataywi, 2020). Marketing a company's goals, objectives, mission, purpose, culture, goods, and brand to employees is known as 'internal marketing' or "employee marketing." It involves marketing the company to its own employees so that the employees will be more knowledgeable and engaged with the organization. The employees could not be connected with the organization if there are no internal marketing practices which will lead to employee turnover intention. There are various channels for implementing the internal marketing practice like digital marketing. Social media profiles, company websites, work-life balance programs, Training programs are some of the channels for internal marketing. Internal communication plays a major role in internal marketing like emails, instant messages, company news, updates, achievements, etc. The brainstorming workshops can also boost internal marketing activities. Organizations continue to innovate ways to carry out internal marketing.

Internal marketing carries great importance especially in services industries for example in banks. Most of the employees communicate with customers directly in these banks. Efficient attention should be given to internal marketing and recognize the staff as organizations' own clients. This can be achieved by both monetary and Non-monetary awards (Alzghoul. et al. 2022; Ibrahim & Yesiltas, 2021). Many Researchers identified that Internal Marketing is the significant component to motivate employees. Motivated workers will provide superior services. Internal marketing is a tool that may be used to encourage workers to provide high-quality service, according to several quality (Al-Fakeh, 2020).

In another line, Bishop (1987) suggested that monetary benefits are directly linked to efficient work, and the type of monetary benefits may be depending on the organization's size. Mostly, Organizations will find the balance between rewards to the employees and their dedication to work and efficiency. Giving workers the genuine appreciation that can improve organizational performance, as shown by Deeprise (1994), may boost their morale and performance.

According to Internal Marketing literature, the fundamental tenet of internal marketing is "employees as customers" (Berry's, 1981). Practices in internal marketing are fairly similar to those in external marketing. Employees' requirements, or internal customers, should be met. An company will be in a good position to supply the needed quality to satisfy external consumers if the demands of internal customers are met. Employee satisfaction enhances employee motivation and retention. Therefore, there is a better chance of establishing customer happiness and loyalty the higher the level of staff contentment and loyalty. Organizations have discovered that they need to organize business processes since they are mostly driven by end-user needs. The Internal Marketing functions are based on the assumptions that all management functions should collaborate to develop customer satisfaction. So inter-functional coordination has been highlighted as a key enabling feature for both Internal Marketing and external Marketing (Khaddam. et al. 2023; Narver and Slater, 1990).

Establishing, growing, and sustaining effective connections inside the company via intimacy, commitment, trust, and understanding would be the core objectives of internal marketing (Ahmed, 2003). Internal marketing's two main components are: (i) Rewards (ii) Motivations. Knowledge sharing is followed by employee training, empowerment, and (iii) (Al-Fakeh, 2020). Internal marketing and organizational learning have a special link, according to the research of Imani et al. (2020). These activities serve as the primary forces behind corporate innovation and employee success.

3. Hypotheses Development:

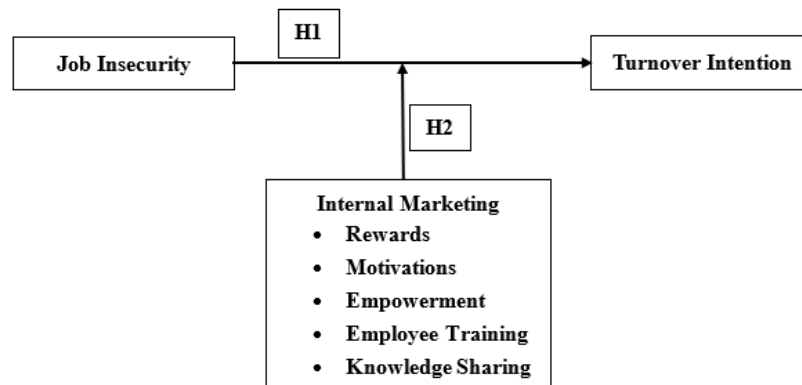
Of late (Mowday et.al, 1984) demonstrated a significant negative relationship between organizational commitment and employee's turnover. Likewise (Asfaw & Chang 2019) have proved that job insecurity significantly decreases employee's contribution and initiative into their job. Further more (Deeproose 1994) proved that employee's moral and performance could be enhanced by giving them meaningful appreciation.

Following the literature review and argument above, the current study theoretical framework suggest: firstly, job insecurity has influenced turnover intention, secondly: turnover intention has influenced internal marketing, in other word positive relationship between job insecurity and turnover intention will be stronger for higher internal marketing. Thus:

H1: There is a significant relationship between Job Insecurity and Turnover Intention in Jordanian Islamic banks.

H2: The significant relationship between Job Insecurity and Turnover Intention will be stronger for higher Internal Marketing in Jordanian Islamic banks.

Figure 1: Proposed Model (prepared by researchers)



4. Methodology

4.1 Sample and data collection

The sample size was decided by simple random sampling, and the study used a quantitative research design technique using a probability sampling methodology. The target population for this research consisted of 3841 workers of the four Islamic banks in Jordan: Jordan Islamic Bank, Safwa Islamic Bank, Islamic International Arab Bank, and Al-Rajhi Bank. In addition, 351 respondents from the target demographic were included in the sample, who represented all bank employee grades, from frontline to management, according to Sekaran (2003). 351 respondents from the target population were included in the sample, and they represented every bank employee rank, from entry-level to different managerial level. In order to collect the questionnaire answers from the respondents after distributing the questionnaires for this study, researchers employed the self-administered technique. 360 questionnaires were given to the respondents with the intention of conducting a scientific investigation and analysis. To increase the response rate for the present study, the researchers performed a number of steps. First, they personally distributed questionnaires with a cover letter outlining the goals of the study. Second, they informed respondents that all their responses would be kept in strict confidence. Additionally, the researchers relied on a small number of staff members who served as internal points of contact in each bank. These employees were responsible for collecting the questionnaires from various employees and motivating them to be

interested in the questionnaires. Final data collection yielded 284 questionnaires that could be used for analysis, with a reasonable response rate of 78.8%. This is a very good response rate, according to Babbie (1992, p. 267), 60% response is good and, 70% is very good. Thus, the data were used to test the validity and reliability of the instruments by conducting a descriptive analysis of the respondents' demographic profile using SPSS software version 25. To remove outliers, the data were additionally cleansed and filtered. The measurement and structural model of the research framework were examined using SmartPLS 3.2.9.

4.2 Measurement

All of the measuring items for the dimensions in this research were included in a questionnaire, and they were all rated on a five-point Likert-type scale of agreement, from 1 for "strongly disagree" to 5 for "strongly agree." The 48 items on the instruments, which were linked to the three components of this model, were derived from earlier studies. Based on this study's context, the 48 questions were divided into 8 items for JI assessment, which were adopted from Akgunduz and Eryilmaz, (2018), Pienaar, et al., (2013), and 5 items for TI measured, which were adapted from Murray and Holmes, (2021); Kuvaas, (2008). In the end, 35 items for IM dimensions included 7 items related to rewards which were adapted from Omar, et al., (2017); Sung, et al., (2018), and motivations included 7 items where adapted from Lee, (2018); Kelly, et al., (2016), same goes to empowerment included 7 items where adapted from Babakus, et al., (2008); Oluwaseun, (2016), and employee training included 7 items where adapted from Caruana & Calleya, (1998); Abdallah, (2014). In addition, 7 items for knowledge sharing adapted from Tan and Ramayah, (2014); Lin, et al., (2009). Table 1 illustrates the items and their sources.

Table 1: Measurement Items and Sources

Construct	Code	Item	
Job Insecurity (JI)	J11	I believe I'll be able to keep working here.	
	J12	There is very little possibility that I will lose my job.	
	Akgunduz and Eryilmaz, (2018); Pienaar, et al., (2013)	J13	My work environment has my full confidence.
		J14	I am certain that I will be able to maintain my position.
		J15	Regarding the future of my employment, I'm unsure.
		J16	My concern is for the future of my career.
		J17	I worry about losing my job.
		J18	I worry that I could lose my job.
Turnover Intention (TI)	T11	I'm really thinking about leaving my present job to work for another company right now.	
	T12	I sometimes feel the need to quit my present job.	

Murray and Holmes, (2021); Kuvaas, (2008)	TI3	In the next year, I'll probably start looking for a new employment.
	TI4	I would consider the possibility of leaving my current position within the next six months to be high.
	TI5	I will leave this company if the current condition worsens even slightly.
<hr/>		
Internal Marketing (IM)		
Rewards Omar, et al., (2017); Sung, et al., (2018)	RW1	Employees are properly divided among the prizes.
	RW2	My efforts at work are rewarded.
	RW3	I'm prepared to put in more effort at work in order to reap the benefits.
	RW4	I am happy with the size and number of the goodies.
	RW5	I put in a lot of effort as a team with my coworkers in order to reap the benefits.
	RW6	The incentives have a favorable impact on the workplace environment.
	RW7	My motivation to do well at work comes from the incentives.
Motivations Lee, (2018); Kelly, et al., (2016)	MO1	When I execute my work successfully, I get a feeling of personal gratification.
	MO2	When my work is below my typical caliber, I become upset.
	MO3	I attempt to think of effective methods to carry out my duties.
	MO4	My main motivation for working is financial support for my family and way of life.
	MO5	I consider pay and promotions often.
	MO6	The more difficult the problem, the more I enjoy trying to solve it.
	MO7	I want to know how I can be motivated in my work.
Empowerment Babakus, et al., (2008); Oluwaseun, (2016)	EMP1	Empowerment is part of my bank policy.
	EMP2	In this bank, laws, and regulations allow and encourage employee's empowerment.
	EMP3	I always seek and accept empowerment and its challenges.
	EMP4	I have the power to address issues with customers when they arise.
	EMP5	Prior to handling client issues, I am not required to get management's consent.
	EMP6	I have practically unlimited freedom to address client issues.
	EMP7	I am in charge of how I handle client issues.
Employee Training Caruana & Calleya, (1998); Abdallah, (2014)	ET1	The job training matches my job requirements.
	ET2	I can use the job training skills to do any task in my bank.
	ET3	The job training help improve my job performance.
	ET4	The job training has the direct influence on my salary increment.
	ET5	The job training has the direct influence on my promotion.
	ET6	The job training in my bank has enabled me to do my job well.
	ET7	The job training takes a lot of my time.
Knowledge sharing	KS1	I'll circulate work reports and official paperwork around my bank colleagues.
	KS2	For my bank's coworkers, I will offer manuals, techniques, and models.

Tan and Ramayah, (2014); Lin, et al., (2009)	KS3	I'll impart my knowledge or expertise to my fellow bankers.
	KS4	If my bank colleagues ask, I will divulge my contacts in the know.
	KS5	I'll more successfully impart knowledge I've gained via school or training to my coworkers at this bank.
	KS6	At my job at the bank, I typically spend a lot of time engaging in knowledge-sharing activities.
	KS7	I am typically active in the ensuing conversations in this bank when we address a complex problem.

5. Results

This research employed a quantitative technique and partial least squares structural equation modeling (PLS-SEM) to analyze the hypotheses and assess the moderator and direct effects (Hair et al., 2021). Measurement model and structural model assessments were performed on the model in two phases to confirm the validity and reliability of the recommended measurement scales (Hair et al., 2017).

5.1 Demographic profile

Table 2 illustrates the sample's demographic characteristics; of the 284 questionnaires, 207 (or 72.8%) were completed by males and 77 (or 27.2%) by females. Also, the majority of respondents were between the ages of 26 and 35, comprising 165 (58%) of the entire sample. 74% of respondents were married, according to marital status. In addition, the percentages of employees with various levels of education were 2.3% for doctors, 14% for master's, 73.3% for bachelor's, 9.8% for diplomas and less certificates. Regarding the managerial position, the biggest percentage of responses were frontline employees (38.5%), followed by supervisors (24%). The majority, or 36% of respondents, had between six and ten years of professional experience.

Table 2: Respondents Profile (n = 284)

<i>Description</i>	<i>Frequency</i>	<i>%</i>	<i>Description</i>	<i>Frequency</i>	<i>%</i>
Gender			Position		
Male	207	72.8%	Manager	25	8.8%
Female	77	27.2%	Assistant manager	30	10.5%
Age (years)			Supervisor	68	24%
25 & below	34	11.9%	Executive	43	15.1%
(26 – 35)	165	58.0%	Frontline employee	109	38.5%
(36 – 45)	61	21.4%	Others	9	3.1%
(46 & above)	24	8.7%	Experience (years)		
Marital status			Less than 1	21	7.3%
Single	69	24.3%			

Married	210	74%	(1– 5)	74	26%
Divorced/widowed	5	1.7%	(6 – 10)	102	36%
Qualification			(11 – 15)	50	17.8%
Doctorate	8	2.3%	(16 & above)	37	13%
Master’s degree	40	14%			
Bachelor’s degree	208	73.3%			
Diploma and less	28	9.8%			

5.2 Measurement model analysis

The model with latent variables and measurement models were evaluated using SmartPLS software. First, there are 284 surveys in all. The validity and reliability of the instruments were then evaluated using the measurement model (external model) (Hair, Ringle, & Sarstedt, 2011). Validity is the capacity of an instrument to measure the concept it is intended to assess, while reliability is the consistency with which an instrument measures the notion it is planned to measure (Sekaran and Bougie, 2016).

The validity (convergent and discriminant validity) and reliability (internal consistency) of the PLS measurement model were examined. The requirements for the measuring model are as follows: According to Tan, Ramayah, and Popa (2017) and Hair et al. (2017), all item loadings must be more than 0.7 or 0.6, the composite reliability (CR) value must be 0.7 or higher, and the average variance extracted (AVE) must be at least 0.5. (Hair and colleagues, 2010, 2017).

In contrast, the convergent validity for validity testing shows whether a specific item predicts a latent variable that it is predicted to measure (Urbach & Ahlemann, 2010; Tan et al., 2017), while the AVE assesses the measure of change that a build captures from its contrasting markers and the sum due to the estimation error (Fornell & Larcker, 1981; Ringle et al. 2015; Tan et al. 2017). The most current reliable and accurate measurement model created using SmartPLS version 3.3.2 is shown in Table 3.

Table 3: A Summary of the Reflective Measurements Results

Constructs	Indicators	Convergent validity			Internal consistency reliability	
		Loading	Rho_A	(AVE)	Composite reliability	Cronbach’s alpha
		>0.60	>0.50	>0.50	0.70-0.90	0.60-0.90
Job Insecurity (JI)	J11	0.744				
	J12	0.680				
	J13	0.630	0.903	0.582	0.917	0.896
	J14	0.802				

	J15	0.787				
	J16	0.795				
	J17	0.823				
	J18	0.823				
Turnover Intention (TI)	T11	0.809				
	T12	0.819				
	T13	0.861	0.898	0.702	0.992	0.894
	T14	0.851				
	T15	0.849				
Internal Marketing (IM)						
Rewards	RW1	0.679				
	RW2	0.658				
	RW3	0.810	0.883	0.614	0.904	0.871
	RW4	0.814				
	RW5	0.822				
	RW6	0.891				
Motivations	MO1	0.889				
	MO2	0.880				
	MO3	0.862	0.928	0.730	0.942	0.925
	MO4	0.851				
	MO5	0.896				
	MO6	0.739				
Empowerment	EMP1	0.821				
	EMP3	0.755				
	EMP4	0.675	0.884	0.567	0.887	0.849
	EMP5	0.794				
	EMP6	0.704				
	EMP7	0.760				
Employee Training	ET5	0.648				
	ET6	0.848	0.703	0.621	0.829	0.700
	ET7	0.851				
Knowledge sharing	KS1	0.844				
	KS2	0.862				
	KS3	0.697	0.836	0.592	0.877	0.821
	KS6	0.820				
	KS7	0.608				

The findings of the measurement model's reliability and validity assessments are shown in Table 3. According to Table 3, 9 items were

removed (RW7, MO7, EMP2, ET1, ET2, ET3, ET4, KS4, KS5) due to low factor loadings, whereas the remaining items had factor loadings more than 0.6. The data also show that the CR for all structures exceeded the 0.7 threshold, ranging from 0.829 to 0.992. This demonstrates the validity of the study's measurement model (Hair et al., 2017). Furthermore, the validity of the measurement model was assessed based on its convergent and discriminant validity. The measures' convergent validity was approved, with AVE values ranging from 0.567 to 0.730 exceeding the acceptable standard of 0.5. (Hair et al., 2017).

Discriminant validity is established when item loading should favor the own construct over other constructs. Due to the need that the square root of each construct's AVE value be larger than the correlations between its two components, researchers evaluated discriminant validity by doing so (Fornell and Larcker, 1981; Barclay & Lloyd, 1996). The correlation ratings between each concept and itself are thus greater than the correlation ratings between all other constructs, as seen in Table 4. This shows that all constructs met the discriminant validity requirement, which is acceptable. As a result, the measurement model can be determined to be reliable and valid. The instrument's data dependability and validity were established as a result of this.

Table 4: Fornell-Larcker Criterion

Construct	ET	EMP	JI	KS	MOT	RW	TI
Employee Training	0.788						
Empowerment	0.111	0.753					
Job Insecurity	-0.104	-0.068	0.763				
Knowledge Sharing	0.581	0.136	-0.109	0.769			
Motivations	-0.185	0.048	0.700	-0.145	0.855		
Rewards	0.109	-0.022	0.032	0.148	-0.097	0.783	
Turnover Intention	-0.102	0.023	0.732	-0.113	0.648	-0.018	0.838

The Heterotrait-Monotrait Ratio (HTMT) is a type of criterion that was used in SmartPLS to assess the discriminant validity of the measurement model. This is a new technique for examining the discriminating validity of latent variables. According to Kline (2015), the HTMT values must be less than the specified threshold value of 0.85. Nonetheless, the confidence interval for the HTMT analysis must not accept a count value of 1 on any of the components (Henseler et al., 2015), confirming the discriminant's validity. Table 5 shows the results of the HTMT criterion; it is obvious that all of the HTMT values of the latent constructs in the overall model variables varied from 0.052 to 0.811, falling below the threshold value of 0.85 (Franke & Sarstedt, 2019). This finding demonstrated that each latent construct assessment was completely discriminant (Henseler et al., 2015).

Table 5: The HTMT Criterion

Variables	<i>ET</i>	<i>EMP</i>	<i>JI</i>	<i>KS</i>	<i>MOT</i>	<i>RW</i>	<i>TI</i>
Employee Training							
Empowerment	0.145						
Job Insecurity	0.143	0.103					
Knowledge Sharing	0.777	0.181	0.150				
Motivations	0.229	0.084	0.767	0.166			
Rewards	0.150	0.115	0.062	0.178	0.114		
Turnover Intention	0.138	0.083	0.811	0.153	0.712	0.052	

5.3 Analysis of structural models

The structural model is made up of constructs or latent variables and the routes that connect them (Hair et al., 2017). Figure 2 depicts the structural model's schematic diagram, which begins with (JI, TI, and IM). The direction of the two hypotheses given in the paper determines the direction of the arrows connecting the constructs. Figure 2 displays the standardized estimate for the structural model of this investigation, which reveals the direct association between JI and TI as well as the moderating impact of IM on the relationship between JI and TI. To be more specific, the coefficient of path values runs from -1 to + 1, expressing the strength of the association between any two entities (Hair et al., 2017).

Ramayah et al. (2016) indicated the following critical values for significance in 2-tailed tests: p 10% (1.64), p 5% (1.96), and p 1 (2.58); as is customary, the marketing researchers selected a significant level of p5%. The bias-corrected bootstrap confidence intervals (lower limit, upper limit) are recommended by Hair et al. (2017) for determining if a route coefficient deviates considerably from zero. A determined route has a considerable impact if the confidence interval for the path coefficient excludes zero (Hair et al., 2017). The results of the structural model for this study are shown in Table 6 after the researchers ran 5000 subsamples with a replacement from the bootstrap cases similar to the initial set of 284 data.

Figure 2: Results of the Structural Model

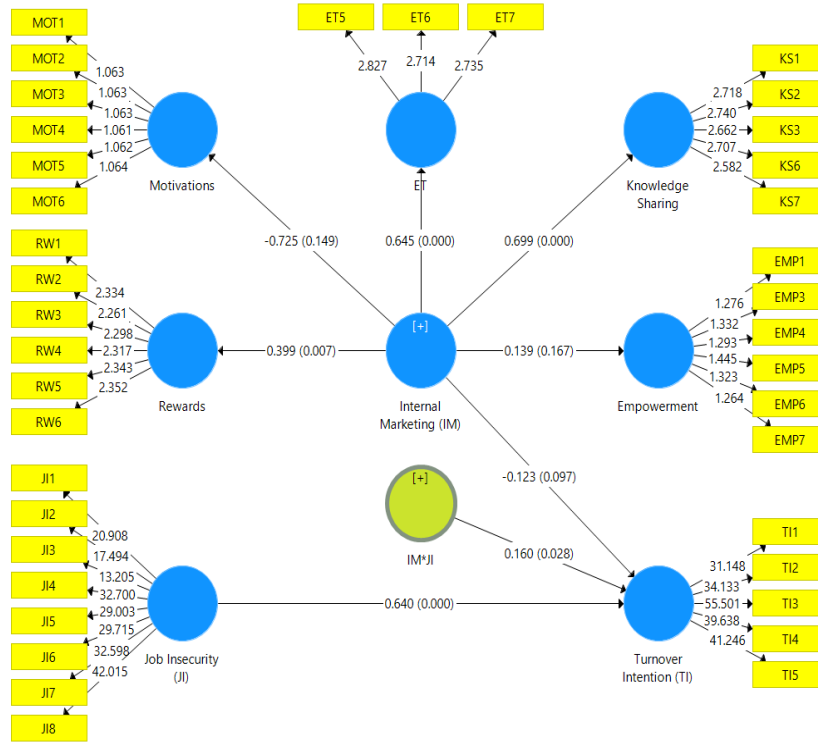


Table 6: Summary of the Results of the Structural Model

Hypothesis	Relationship	Indirect effect (β)	S. Error	t-Statistic	P Values	Confidence Interval (BC)		Decision
						LL	UL	
H1	<u>Direct Relationship</u> JI→TI	0.640	0.052	12.235	0.000	0.542	0.715	Supported**
H2	<u>Indirect Relationship</u> IM*JI→TI	0.160	0.083	1.915	0.028	0.071	0.255	Supported*

Note: Significance level at **p < 0.01, *p < 0.05 (two-tailed). UL, upper limit at 95% confidence interval; LL, lower limit at 5%, BC, bias corrected.

As can be seen in Table 6, the path coefficients of JI were shown to significantly correlate with TI (direct effect). (JITI, =0.640; t-statistic=12.235) This result supported hypothesis H1. H2 is supported by the data, according to the results of the moderation test for IM with an interaction term (indirect effect) that were statistically significant (IM*JITI, =0.160, t-statistic=1.915). As a result, the relationship between JI and TI will be more beneficial when IM is higher. Additionally, the indirect effect's 95% confidence interval (lower limit:

0.071, upper limit: 0.255) does not include a 0 in the middle, supporting H2.

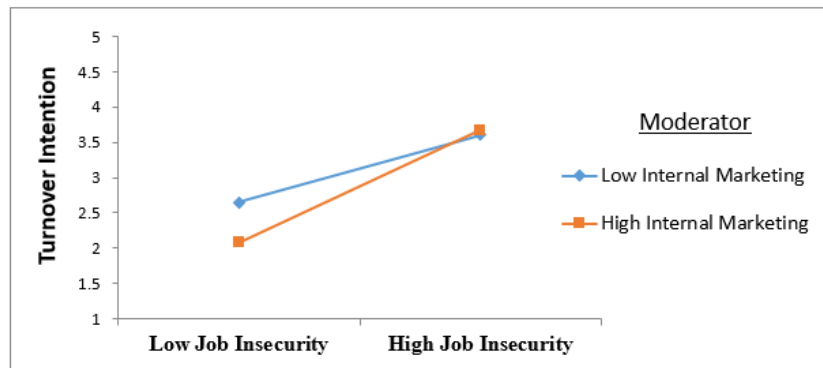
Using the effect size calculator in Microsoft Excel or F Square in the SmartPLS algorithm's report of findings, the moderator effect size (F2) was determined for a thorough discussion of the results, as shown in Table 7. The F2 values of 0.005, 0.01 and 0.025 are, respectively, low, medium, and high according to the Kenny criteria (2018). Results from Table 7 show that the F2 effect size for the interaction term IM*JI is 0.0466. According to Kenny (2018), this statistic suggests a modest impact.

Table 7: Interaction Effect Results (F2)

R-squared	Included	Excluded	f-squared	Effect size
Interaction Term IM*JI	.0571	0.551	0.0466	High

Additionally, for the interaction plot, the researchers must choose the standardized beta coefficients (2-way standardised.xls). As seen in Figure 3, Dawson (2014) proposed that an interaction plot may be created utilizing online tools like those found at <http://www.jeremydawson.co.uk/slopes.htm>, which provide quick slope plot extractions and internet tools for calculations.

Figure 3: Interpretation Results of IM*JI



The interpretation of interaction plots appears to be based on the gradient of the slope. As seen in Figure 3, the blue line (low IM) has a positive and steeper gradient compared to the red line (high IM), which has a positive but less steep gradient, demonstrating that the positive connection is greater when IM looks to be low. Therefore, the H2 hypothesis is approved.

6. Discussion

Jl was the independent variable in this research, while TI was the dependent variable, leading to the development of two hypotheses. IM served as a moderator between them. The first finding of the study demonstrates that Jl and TI have a positive and statistically significant association. Also, the results indicate that IM moderated the relationship between Jl and TI. This reveals that increasing Jl at Islamic banks in Jordan (Jordan Islamic Bank, Islamic International Arab Bank, and Al-Rajhi Bank, Safwa Islamic Bank) also reduces TI at the workplace. The results are also generalized to the context and setting in which workers genuinely perceive the value of commitment, which has a substantial impact on how well they perform at work.

7. Conclusion

This study's goal was to ascertain how Jl and TI interacted in Jordanian Islamic banks, with IM acting as a moderator in one model. This study aims to bring fresh insights on this subject. The two primary objectives of this study have been met through the use of various analytic techniques. It was evident that the independent variable Jl had a positive relationship with the dependent variable TI. This indicates that Jl has a substantial relation with TI. Therefore, organizations could seek to eliminate Jl inside their organizations in order to lessen TI. In addition, the moderator, IM, has a substantial impact on Jl and TI. In demonstrating that a correlation between Jl and TI with the moderating impact of IM remains unexplored in the context of Jordanian Islamic banks, the current study makes a significant contribution to the academic literature. From the perspective of management, this research's conclusions have various significant implications. The financial industry, including banks and money exchange businesses, as well as other important players and organizations, may find value in these outcomes. Additionally, consistency in employment is a key factor in workers' performance in Islamic banks. The purpose of the present research is to show how this issue affects the intended performance of the Jordanian banking sector. This study's provision of empirical evidence of the validity of IM, which is highly relevant for TI and Jl, assists bank managers in understanding and enhancing their internal commitment. Nonetheless, it is essential for bank management to comprehend the effect of IM on positive outcomes for its employees. In order to reduce TI, firms will invest in establishing and executing internal marketing processes. The administration of Jordan's Islamic banks must highlight and encourage its staff members' commitment in all of this. This study is unique and unusual in Jordan since it has a real-world applicability to the Islamic banking sector. This will make it easier for Jordanian

Islamic banks to recognize and appreciate the elements that substantially contribute to staff growth, improving the bank's image with clients as workers strive to provide excellent service.

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