

The Influence of Ethical Leadership and Organizational Commitment on Job Burnout and OCB With Intrinsic Motivation as a Mediator in Generation Z in Jakarta (Financial Sector Employees)

Oktavian Rizki Pradipta*, Sonya Mamoriska Mulia Harahap

Binus University, Indonesia

Email: oktavianrizkipradiptaanaa@gmail.com*

Abstract

This study aims to examine the influence of ethical leadership and organizational commitment on burnout behavior among Generation-Z employees in the banking sector, particularly its impact on intrinsic motivation and organizational citizenship behavior (OCB). The study employs a quantitative approach by distributing online questionnaires to 286 Generation-Z employees working in Jakarta. The collected data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS version 4.0. The research model tests eight hypotheses describing relationships among the main variables, including direct effects of ethical leadership and organizational commitment on job burnout, intrinsic motivation, and OCB, as well as the mediating role of intrinsic motivation between burnout and OCB. The findings indicate that ethical leadership significantly influences organizational commitment and burnout behavior, which in turn affect intrinsic motivation and OCB attitudes. Intrinsic motivation is also proven to positively mediate the relationship between burnout and OCB. This study highlights the importance of implementing more effective ethical leadership to enhance organizational commitment and reduce burnout, thereby facilitating intrinsic motivation and fostering positive behavior in the workplace, especially for Generation-Z employees in the banking industry.

Keywords: Ethical Leadership; Job Burnout; Organizational Commitment; Intrinsic Motivation; Organizational Citizenship Behavior

INTRODUCTION

In the current era of globalization, intense business competition occurs in various countries, including Indonesia. The service sector plays an important role in Indonesia's economy, with financial services having a significant role. The banking population in Indonesia is dominated by banking with a share of 77%, insurance 7%, pension funds 8%, and financing institutions around 5% (Badan Kebijakan Fiskal-Kementerian Keuangan RI, 2021; DJKN, 2019; Kemenkeu, 2021; Rachman, 2018).

Banking is an institution used to store money and provides authority to banks to manage their finances. Banks are classified into two types based on their operations: conventional and sharia. Banking plays an important role in encouraging economic growth by developing the people's business sector, increasing the economic capacity of entrepreneurs and SMEs, and providing financing sources (Alharbi, 2015; Barth, 2020; Haryono et al., 2023; Vebiana, 2020).

Based on BPS data, Generation-Z workers have a considerable contribution to the overall workforce in Indonesia. The presence of

The Influence of Ethical Leadership and Organizational Commitment on Job Burnout and OCB With Intrinsic Motivation as a Mediator in Generation Z in Jakarta (Financial Sector Employees)

Generation-Z helps increase the number of workers overall, especially in the young age group, thus becoming an important support for the national labor market. Based on data from a sample of annual reports on Generation-Z employee population from three major banks in Indonesia, namely Bank Mandiri, Bank Rakyat Indonesia (BRI), and Bank Central Asia (BCA), this generation has an increasingly significant role in the banking industry.

According to data from Leaderonomics (2023) survey, Generation-Z has lower engagement levels compared to older age groups. Only 31% of them feel engaged, while 54% feel unengaged. This data reflects specific challenges in creating strong relationships between young employees and their work environment. Low engagement among Generation-Z can lead to not getting adequate guidance and support and feeling less connected to company values.

Social Exchange Theory (SET), as described by Blau (1964) and discussed by Farid et al. (2019), is fundamental for understanding employee behavior in the workplace. It focuses on reciprocal behavior arising from interactions between individuals, including relationships between employees and their leaders, colleagues, and the organization itself. SET emphasizes how these interpersonal exchanges shape workplace dynamics.

Yamao (2024) explains that SET also serves as a framework to understand organizational commitment. The theory asserts that the quality of exchanges between employees and their organizations influences commitment levels. Positive interactions—characterized by perceived rewards and organizational support—enhance employees' emotional attachment and loyalty to the organization.

Ethical Leadership refers to the principles, beliefs, and values defining right and wrong, which form the foundation of a leader's behavior in an organization. Rosita et al. (2023) emphasize that ethical leaders make decisions grounded in moral principles within their daily business environment. Wang et al. (2024) add that ethical leadership involves demonstrating morally acceptable attitudes through actions and social interactions, encouraging similar behavior among followers by means of reciprocal communication and decision-making.

Job Burnout is described as negative attitudes and emotional exhaustion resulting from prolonged mental pressure and indifference toward work. Liu et al. (2024) confirm that burnout leads to anxiety, depression, and overall physical and mental health decline, reducing employee engagement and participation. According to Maslach et al. (1981) in Liu et al. (2024), burnout is measured by three dimensions: emotional exhaustion, depersonalization (emotional distancing), and reduced personal accomplishment (feelings of helplessness and failure).

Organizational Commitment plays a crucial role in enhancing employee quality and productivity. Meyer and Allen (1990) in Al-Haroon et al. (2020) classify it into three dimensions: affective commitment (emotional

The Influence of Ethical Leadership and Organizational Commitment on Job Burnout and OCB With Intrinsic Motivation as a Mediator in Generation Z in Jakarta (Financial Sector Employees)

connection), continuance commitment (staying due to external/internal factors), and normative commitment (commitment from moral obligation).

Intrinsic motivation, according to Frederick Herzberg (1959) in Yusuf (2021), is the internal drive that arises without external influence. It includes three dimensions: success (achievement satisfaction), recognition (appreciation for work), and responsibility (freedom to plan and execute tasks). Organizational Citizenship Behavior (OCB), defined by Dennis W. Organ (1988) and Muthuraman et al. (2020), consists of voluntary behaviors beyond formal duties, including altruism, conscientiousness, courtesy, sportsmanship, and civic virtue, all contributing positively to organizational functioning.

When needs are not met, Generation-Z employees become more vulnerable to feeling unengaged or even actively disengaged in their work. Low engagement can affect productivity, innovation, and their contribution to the team, and can increase the risk of burnout. According to data from Data Indonesia (2023), Generation-Z shows burnout symptoms in the work environment with various psychological and emotional indicators, such as always feeling tired (27%), feeling useless (21%), and experiencing sleep difficulties (15%).

RESEARCH METHOD

This study used a quantitative method to test existing theories by measuring interactions between research variables through empirical data. Based on its purpose, this research was categorized as explanatory research intended to explain interactions between two or more variables.

The population of this study consisted of Generation-Z employees working in banking companies in Jakarta. Using the Slovin formula with a 5% error rate, a sample of 286 respondents was obtained from three major banks: Bank Mandiri (114), Bank Rakyat Indonesia (100), and Bank Central Asia (72).

Data collection was conducted online using questionnaires designed through Google Forms, which were distributed via social media to Generation-Z employees working in the banking sector. The study used a Likert scale with five levels of choices (1 = Strongly Disagree to 5 = Strongly Agree).

Data analysis techniques were performed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with SmartPLS version 4.1. The analysis included validity and reliability testing, measurement model testing (outer model), structural model testing (inner model), and hypothesis testing.

RESULTS AND DISCUSSION

Pre-Test Results

Before conducting the main study, a pre-test was performed on 30 respondents to evaluate the validity and reliability of the questionnaire. The

The Influence of Ethical Leadership and Organizational Commitment on Job Burnout and OCB With Intrinsic Motivation as a Mediator in Generation Z in Jakarta (Financial Sector Employees)

pre-test utilized PLS-SEM analysis with SmartPLS 4.1. Initial testing revealed several indicators with factor loadings below 0.70, including ALT1, COU1, ETG3, IGY3, FRS4, EHS5, DPS3, RPA2, AC2, NC1, ALM5, CS2, CS4, CTY2, STP2, CV1, and CV3. These indicators were subsequently removed from the main study to ensure measurement quality.

After indicator elimination, the refined measurement model demonstrated satisfactory validity and reliability. All remaining indicators achieved factor loadings above 0.70, Average Variance Extracted (AVE) values exceeded 0.50, and construct reliability measures (Cronbach's Alpha and Composite Reliability) surpassed the 0.70 threshold, confirming the instrument's appropriateness for the main study.

Respondent Profile Analysis

The study successfully collected data from 286 Generation-Z employees working in the banking sector across Jakarta during the period from March 20 to April 10, 2024. The demographic profile reveals several key characteristics of the sample population.

Table 1. Respondent Demographic Profile

Demographic	Category	Frequency	Percentage
Gender	Male	156	54.5%
	Female	130	45.5%
Education	Diploma	52	18.2%
	Bachelor (S1)	232	81.1%
	Master (S2)	2	0.7%
Bank	Bank Mandiri	114	39.9%
	Bank BRI	100	35.0%
	Bank BCA	72	25.2%
Work Experience	< 1 year	81	28.3%
	1-3 years	197	68.9%
	> 3 years	8	2.8%

The demographic analysis indicates a relatively balanced gender distribution with a slight male majority. The educational background is predominantly bachelor's degree holders, reflecting the professional nature of banking sector employment. The distribution across the three major banks (Mandiri, BRI, BCA) provides comprehensive representation of Indonesia's banking landscape. Most respondents (68.9%) possess 1-3 years of work experience, which aligns with the Generation-Z workforce profile entering the banking industry in recent years.

Descriptive Statistical Analysis

Comprehensive descriptive statistics were calculated for all research variables to understand the central tendencies and variability within the dataset.

The Influence of Ethical Leadership and Organizational Commitment on Job Burnout and OCB With Intrinsic Motivation as a Mediator in Generation Z in Jakarta (Financial Sector Employees)

Table 2. Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Ethical Leadership (EL)	286	2.40	4.95	3.73	0.89
Job Burnout (JB)	286	1.85	4.80	3.72	0.76
Organizational Commitment (OC)	286	2.15	4.90	3.69	0.82
Intrinsic Motivation (IM)	286	2.33	4.85	3.70	0.75
Organizational Citizenship Behavior (OCB)	286	2.20	4.90	3.73	0.78

Ethical Leadership Analysis: The variable demonstrates a mean of 3.73 with a standard deviation of 0.89, indicating that respondents generally perceive their leaders as exhibiting moderate to high ethical behavior. The highest scoring item was IGY1 ("My leader communicates clear ethical standards to members") with a mean of 3.843, while the lowest were ALT3 ("My leader always prioritizes others' needs above personal interests") and ETG2 ("My leader explains potential consequences of unethical behavior") both scoring 3.706. This suggests that while leaders effectively communicate ethical standards, there remains room for improvement in demonstrating altruistic behavior and ethical guidance.

Job Burnout Analysis: With a mean of 3.72 and standard deviation of 0.76, Generation-Z employees in the banking sector exhibit moderate burnout levels. The highest scoring item was DPS2 ("I easily get annoyed with colleagues and my team") at 3.762, indicating interpersonal tension as a significant burnout manifestation. The lowest scoring item was RPA1 ("I feel unappreciated by my colleagues") at 3.675, suggesting that feelings of being undervalued are less prominent compared to other burnout dimensions.

Organizational Commitment Analysis: The mean score of 3.69 (SD = 0.82) reflects moderate organizational commitment levels. CC2 ("One negative consequence of leaving this company is the difficulty of finding comparable alternative employment") scored highest at 3.745, indicating strong continuance commitment driven by perceived limited alternatives. AC3 ("I feel that this company's problems are also my responsibility") scored lowest at 3.64, suggesting that affective commitment could be strengthened.

Intrinsic Motivation Analysis: The variable shows a mean of 3.70 (SD = 0.75), with RCG1 ("I always desire to receive recognition in my work") scoring highest at 3.72, while SCS1 ("I always desire to achieve something in my work") scored lowest at 3.689. This pattern suggests that Generation-Z employees are particularly motivated by recognition and acknowledgment of their contributions.

The Influence of Ethical Leadership and Organizational Commitment on Job Burnout and OCB With Intrinsic Motivation as a Mediator in Generation Z in Jakarta (Financial Sector Employees)

Organizational Citizenship Behavior Analysis: OCB demonstrates a mean of 3.73 (SD = 0.78), with CV4 ("I follow every change that occurs in the company") scoring highest at 3.829, indicating strong civic virtue. ALM4 ("I am willing to spend time helping others with work-related problems") scored lowest at 3.636, suggesting that altruistic behaviors require more encouragement.

Measurement Model (Outer Model) Analysis

Table 3. Final Measurement Model Results

Construct	Indicator	Loading	AVE	Cronbach's Alpha	Composite Reliability
Ethical Leadership	ALT2	0.790	0.669	0.955	0.960
	ALT3	0.819			
	COU2	0.838			
	COU3	0.837			
	IGY1	0.794			
	IGY2	0.817			
	IGY4	0.794			
	FRS1	0.841			
	FRS2	0.839			
Job Burnout	FRS3	0.828	0.667	0.931	0.943
	EHS1	0.775			
	EHS2	0.820			
	EHS3	0.819			
	EHS4	0.829			
	ETG1	0.840			
	ETG2	0.775			
	DPS1	0.830			
	DPS2	0.830			
Organizational Commitment	RPA1	0.813	0.655	0.895	0.919
	RPA3	0.851			
	AC1	0.797			
	AC3	0.839			
	AC4	0.814			
	CC1	0.793			
	CC2	0.823			
	NC2	0.790			
Intrinsic Motivation	SCS1	0.835	0.732	0.817	0.891
	RCG1	0.847			
	RSP1	0.883			

The Influence of Ethical Leadership and Organizational Commitment on Job Burnout and OCB With Intrinsic Motivation as a Mediator in Generation Z in Jakarta (Financial Sector Employees)

Organizational Citizenship Behavior	ALM2	0.819	0.668	0.962	0.966
	ALM3	0.861			
	ALM4	0.817			
	CS1	0.823			
	CS3	0.790			
	CTY1	0.796			
	CTY3	0.792			
	CTY4	0.822			
	CV2	0.802			
	CV4	0.795			
	STP1	0.841			
	STP3	0.841			
	STP4	0.812			

Convergent Validity: All factor loadings exceeded 0.70, ranging from 0.775 to 0.883, demonstrating strong indicator reliability. AVE values for all constructs surpassed 0.50 (ranging from 0.655 to 0.732), confirming adequate convergent validity.

Internal Consistency Reliability: Cronbach's Alpha values ranged from 0.817 to 0.962, and Composite Reliability values from 0.891 to 0.966, all exceeding the 0.70 threshold, indicating excellent internal consistency.

Discriminant Validity Assessment

Table 4. Heterotrait-Monotrait Ratio (HTMT) Results

Construct Pair	HTMT Value
Intrinsic Motivation ↔ Ethical Leadership	0.544
Job Burnout ↔ Ethical Leadership	0.465
Job Burnout ↔ Intrinsic Motivation	0.473
OCB ↔ Ethical Leadership	0.560
OCB ↔ Intrinsic Motivation	0.566
OCB ↔ Job Burnout	0.533
Organizational Commitment ↔ Ethical Leadership	0.583
Organizational Commitment ↔ Intrinsic Motivation	0.594
Organizational Commitment ↔ Job Burnout	0.511
Organizational Commitment ↔ OCB	0.655

All HTMT values remained below 0.90, confirming discriminant validity and ensuring that each construct represents a distinct latent variable.

Structural Model (Inner Model) Analysis

Model Fit Assessment

The Goodness of Fit (GoF) index was calculated using the formula:

$$\text{GoF} = \sqrt{(\text{Average AVE} \times \text{Average R}^2)}$$

The Influence of Ethical Leadership and Organizational Commitment on Job Burnout and OCB With Intrinsic Motivation as a Mediator in Generation Z in Jakarta (Financial Sector Employees)

$$\text{GoF} = \sqrt{(0.678 \times 0.357)} = 0.492$$

Table 5. Model Fit Assessment

Measure	Value	Interpretation
Average AVE	0.678	Good
Average R ²	0.357	Moderate
GoF Index	0.492	High

The GoF value of 0.492 (49.2%) indicates high model fit, exceeding the 0.36 threshold for large effect sizes, confirming the model's appropriateness for hypothesis testing.

Multicollinearity Assessment

Table 6. Variance Inflation Factor (VIF) Results

Path	VIF	Assessment
Ethical Leadership → Intrinsic Motivation	1.509	No multicollinearity
Ethical Leadership → Job Burnout	1.412	No multicollinearity
Ethical Leadership → OCB	1.539	No multicollinearity
Intrinsic Motivation → OCB	1.473	No multicollinearity
Job Burnout → Intrinsic Motivation	1.374	No multicollinearity
Organizational Commitment → Intrinsic Motivation	1.559	No multicollinearity
Organizational Commitment → Job Burnout	1.412	No multicollinearity
Organizational Commitment → OCB	1.593	No multicollinearity

All VIF values remained below 3.0, indicating no multicollinearity concerns and validating the structural model's integrity.

Coefficient of Determination (R²) Analysis

Table 7. Coefficient of Determination Results

Endogenous Variable	R ²	R ² Adjusted	Interpretation
Intrinsic Motivation	0.341	0.334	Moderate
Job Burnout	0.272	0.267	Moderate
Organizational Citizenship Behavior	0.459	0.453	Moderate

The R² values indicate that the model explains 34.1% of variance in Intrinsic Motivation, 27.2% in Job Burnout, and 45.9% in Organizational Citizenship Behavior, representing moderate explanatory power according to Cohen's guidelines.

Predictive Relevance (Q²) Assessment

Table 8. Stone-Geisser Q² Results

Variable	SSO	SSE	Q ²	Interpretation
Intrinsic Motivation	858	654.776	0.237	Medium
Job Burnout	2288	1883.536	0.177	Medium
Organizational Citizenship Behavior	4004	2792.642	0.303	Medium

All Q² values exceeded zero and 0.15 threshold, confirming medium predictive relevance for all endogenous constructs.

Hypothesis Testing Results

The structural model was evaluated through bootstrap resampling (5000 iterations) to test the eight proposed hypotheses.

Table 9. Comprehensive Hypothesis Testing Results

Hypothesis	Path	Coefficient (β)	Std. Error	T-Statistics	P-Values	95% CI Lower	95% CI Upper	Decision
H1	EL → JB	-0.266	0.045	5.944	0.000	-0.354	-0.178	Accepted
H2	OC → JB	-0.327	0.044	7.419	0.000	-0.413	-0.241	Accepted
H3	JB → IM	-0.165	0.050	3.313	0.001	-0.263	-0.067	Accepted
H4	EL → OCB	0.241	0.078	3.086	0.002	0.088	0.394	Accepted
H5	EL → IM	0.250	0.074	3.361	0.001	0.105	0.395	Accepted
H6	OC → IM	0.297	0.071	4.154	0.000	0.157	0.437	Accepted
H7	OC → OCB	0.381	0.079	4.799	0.000	0.226	0.536	Accepted
H8	IM → OCB	0.192	0.068	2.819	0.005	0.058	0.326	Accepted

All eight hypotheses achieved statistical significance ($p < 0.05$), with confidence intervals not containing zero, confirming the proposed relationships between constructs.

Effect Size (f²) Analysis

Table 10. Effect Size Assessment

Path	f ²	Interpretation
Ethical Leadership → Intrinsic Motivation	0.063	Small
Ethical Leadership → Job Burnout	0.069	Small
Ethical Leadership → OCB	0.070	Small
Intrinsic Motivation → OCB	0.046	Small

Job Burnout → Intrinsic Motivation	0.030	Small
Organizational Commitment → Intrinsic Motivation	0.086	Small
Organizational Commitment → Job Burnout	0.104	Small
Organizational Commitment → OCB	0.168	Medium

The effect size analysis reveals that most relationships demonstrate small effects ($0.02 \leq f^2 < 0.15$), while Organizational Commitment's influence on OCB shows medium effect size ($f^2 = 0.168$).

Comprehensive Discussion of Findings

H1: Ethical Leadership → Job Burnout ($\beta = -0.266, p < 0.001$)

The significant negative relationship between Ethical Leadership and Job Burnout supports theoretical predictions and empirical evidence. Leaders demonstrating ethical behavior create psychologically safe environments that reduce employee stress and emotional exhaustion. This finding aligns with Al'Ararah et al. (2024) and extends Social Exchange Theory by showing that ethical leader behavior generates reciprocal trust and reduced strain among Generation-Z employees. The practical implication suggests that banking organizations should invest in ethical leadership development programs focusing on integrity, fairness, and empathy to combat rising burnout rates among young professionals.

H2: Organizational Commitment → Job Burnout ($\beta = -0.327, p < 0.001$)

The strongest negative relationship emerged between Organizational Commitment and Job Burnout, indicating that employees with higher organizational attachment experience significantly lower burnout levels. This finding supports conservation of resources theory, where committed employees possess psychological resources (identification, belonging) that buffer against job demands. The result contradicts assumptions that high commitment leads to overexertion and burnout, instead demonstrating that emotional connection to the organization serves as a protective factor. For Generation-Z employees, who value purpose and meaning, this finding emphasizes the importance of fostering genuine organizational attachment.

H3: Job Burnout → Intrinsic Motivation ($\beta = -0.165, p < 0.001$)

Job Burnout's negative impact on Intrinsic Motivation confirms that emotional exhaustion and depersonalization undermine internal drive and engagement. This relationship supports self-determination theory, where basic psychological needs (autonomy, competence, relatedness) become compromised under burnout conditions. The moderate effect size suggests that while burnout damages intrinsic motivation, other factors also influence motivational states. For banking organizations, this finding highlights the cascading effects of burnout, where initial exhaustion progressively erodes the internal motivation that Generation-Z employees particularly value.

H4: Ethical Leadership → Organizational Citizenship Behavior ($\beta = 0.241, p < 0.002$)

Ethical Leadership's positive influence on OCB demonstrates that leaders who model integrity, fairness, and moral behavior inspire discretionary employee contributions. This relationship supports social learning theory, where employees observe and emulate leader behavior. The finding is particularly relevant for Generation-Z employees who seek authentic, values-aligned leadership. Banking institutions can leverage this relationship by developing ethical leadership competencies that naturally encourage extra-role behaviors without explicit requests or rewards.

H5: Ethical Leadership → Intrinsic Motivation ($\beta = 0.250$, $p < 0.001$)

The positive relationship between Ethical Leadership and Intrinsic Motivation confirms that ethical leader behavior satisfies Generation-Z employees' psychological needs for meaningful work and value congruence. Leaders who demonstrate authenticity and moral consistency create conditions where employees feel their work contributes to worthwhile purposes. This finding extends previous research by showing that ethical leadership particularly resonates with Generation-Z's values-driven work orientation, making it a crucial leadership approach for this demographic.

H6: Organizational Commitment → Intrinsic Motivation ($\beta = 0.297$, $p < 0.001$)

The strong positive relationship indicates that organizational attachment fuels internal motivation. Committed employees invest psychological energy because they identify with organizational goals and values. This relationship supports self-determination theory by showing that relatedness needs satisfaction (commitment) enhances intrinsic motivation. For Generation-Z employees, who often struggle with organizational loyalty, this finding suggests that building genuine commitment can unlock their intrinsic motivational potential.

H7: Organizational Commitment → Organizational Citizenship Behavior ($\beta = 0.381$, $p < 0.001$)

The strongest positive relationship in the model demonstrates that organizationally committed employees naturally engage in citizenship behaviors. This finding supports social exchange theory, where perceived organizational support generates reciprocal employee contributions. The medium effect size indicates practical significance, suggesting that commitment-building initiatives can substantially increase discretionary employee behaviors that benefit organizational effectiveness.

H8: Intrinsic Motivation → Organizational Citizenship Behavior ($\beta = 0.192$, $p < 0.005$)

Intrinsically motivated employees demonstrate higher OCB levels, confirming that internal drive translates into voluntary contributions. This relationship supports self-determination theory's prediction that autonomous motivation leads to positive behavioral outcomes. While the effect size is smaller than other relationships, the significance indicates that intrinsic motivation represents an important pathway to citizenship behavior,

particularly for Generation-Z employees who are motivated by purpose and meaning rather than external rewards.

CONCLUSION

This study highlights that ethical leadership and organizational commitment are key factors in reducing job burnout and enhancing intrinsic motivation and organizational citizenship behavior among Generation-Z employees in the banking sector. Ethical leadership fosters a supportive work environment that mitigates emotional exhaustion and depersonalization, while organizational commitment both protects against burnout and promotes positive workplace behaviors. Intrinsic motivation plays a crucial mediating role in converting lower burnout into greater citizenship behavior. These findings emphasize the importance for banks to develop ethical leadership and strengthen emotional ties with employees to meet Generation-Z's desire for meaningful work. The study's implications apply broadly, offering guidance for organizations aiming to maximize the potential of their Generation-Z workforce. Future research should investigate the impact of technology on these dynamics and include cross-sector comparative studies to improve the generalizability of the results.

REFERENCE

- Al'Ararah, K., Çağlar, D., & Aljuhmani, H. Y. (2024). Mitigating job burnout in Jordanian public healthcare: The interplay between ethical leadership, organizational climate, and role overload. *Behavioral Sciences*, 14(6), 490. <https://doi.org/10.3390/bs14060490>
- Alharbi, A. (2015). Development of the Islamic banking system. *Journal of Islamic Banking and Finance*, 3(1). <https://doi.org/10.15640/jibf.v3n1a2>
- Al-Haroon, H. I., & Al-Qahtani, M. F. (2020). Assessment of organizational commitment among nurses in a major public hospital in Saudi Arabia. *Journal of Multidisciplinary Healthcare*, 13, 519–526. <https://doi.org/10.2147/JMDH.S248656>
- Badan Kebijakan Fiskal-Kementerian Keuangan RI. (2021). *Warta Fiskal: Meneropong arah sektor keuangan*.
- Barth, J. R. (2020). Regulatory responses by countries to banking/financial crises. *Journal of Risk and Financial Management*, 13(1), 1–10. <https://doi.org/10.3390/jrfm13010001>
- DJKN. (2019). Media keuangan: Transparansi informasi keuangan fiskal. *Media Keuangan*, XIV(140).
- Farid, T., Iqbal, S., Jawahar, I. M., Ma, J., & Khan, M. K. (2019). The interactive effects of justice perceptions and Islamic work ethic in

- predicting citizenship behaviors and work engagement. *Asian Business & Management*, 18(1), 31–50. <https://doi.org/10.1057/s41291-018-0049-6>
- Haryono, D., Ghafur, A. H. S., & Somantri, G. R. (2023). The challenges of digital banking in today's banking industry. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 6(3), 2216–2234.
- Kemenkeu. (2021). *Tinjauan ekonomi, keuangan, & fiskal*. Badan Kebijakan Fiskal.
- Liu, X., & Xie, C. P. (2024). Person-organization fit and job burnout of researchers during the COVID-19 pandemic: Heterogeneity in eleven countries. *PLOS ONE*, 19(5), e0302296. <https://doi.org/10.1371/journal.pone.0302296>
- Muthuraman, S., & Al-Haziati, M. A. (2020). Examining the factors of organizational citizenship behavior with reference to corporate sectors in Sultanate of Oman. *International Review of Management and Marketing*, 7(1).
- Rachman, T. (2018). Laporan keuangan fiskal. *Angewandte Chemie International Edition*, 6(11), 951–952.
- Rosita, P. J., Agustina, F., Sastrodiputro, M. A., & Anshori, M. I. (2023). Implementasi etika kepemimpinan dan kepemimpinan transformasional pada kinerja karyawan. *Jurnal Riset Manajemen dan Ekonomi*, 1(3), 282–304.
- Vebiana, V. (2020). Digital banking, customer experience and Islamic bank financial performance in Indonesia.
- Wang, X., Li, C., Chen, Y., Zheng, C., Zhang, F., Huang, Y., & Birch, S. (2022). Relationships between job satisfaction, organizational commitment, burnout and job performance of healthcare professionals in a district-level health care system of Shenzhen, China. *Frontiers in Psychology*, 13, 956858. <https://doi.org/10.3389/fpsyg.2022.956858>
- Yamao, S. (2024). Social exchange theory: Understanding workplace dynamics. In *A guide to key theories for human resource management research* (pp. 274–279). Edward Elgar Publishing.
- Yusuf, M. (2021). The effects of the intrinsic motivation and extrinsic motivation on employee performance with job satisfaction as an intervening variable at PT. Alwi Assegaf Palembang. *MBIA*, 20(1), 18–31.