

Organizational sustainability and employee retention: the role of workplace spirituality in rural banks

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Abstract

Employee retention is crucial for organizational sustainability, especially in rural banking institutions, where human capital is vital to performance. This study explores the impact of perceived organizational sustainability (POSu) on employee retention intention (RI), with workplace spirituality (WS) mediating the relationship, as viewed through the lens of Social Exchange Theory. A quantitative survey was conducted among marketing employees in Indonesia's Rural Banks (Bank Perkreditan Rakyat). The findings revealed that while POSu did not directly affect retention intentions, WS had a direct influence and enhanced this relationship by promoting a sense of meaningful work and belonging. These results underscore the need to boost employees' perceptions of organizational sustainability and cultivate workplace spirituality to improve retention intentions, thereby contributing to the literature on employee retention in rural banking contexts.

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Abstrak

Retensi karyawan sangat penting untuk keberlanjutan organisasi, terutama di lembaga perbankan pedesaan, di mana modal manusia sangat vital bagi kinerja. Studi ini mengeksplorasi dampak persepsi keberlanjutan organisasi (POSu) terhadap niat retensi karyawan (RI), dengan spiritualitas tempat kerja (WS) sebagai mediator hubungan tersebut, dilihat melalui lensa Teori Pertukaran Sosial. Survei kuantitatif dilakukan di antara karyawan pemasaran di Bank Perkreditan Rakyat (Bank Pedesaan) Indonesia. Temuan menunjukkan bahwa meskipun POSu tidak secara langsung memengaruhi niat retensi, WS memiliki pengaruh langsung dan meningkatkan hubungan ini dengan mempromosikan rasa pekerjaan yang bermakna dan rasa memiliki. Hasil ini menggarisbawahi perlunya meningkatkan persepsi karyawan tentang keberlanjutan organisasi dan menumbuhkan spiritualitas tempat kerja untuk meningkatkan niat retensi, sehingga berkontribusi pada literatur tentang retensi karyawan dalam konteks perbankan pedesaan.

Kata kunci: Keberlanjutan yang dirasakan, spiritualitas di tempat kerja, niat untuk mempertahankan karyawan, SEM, perbankan pedesaan.

Introduction

The growing focus on organizational sustainability has transformed the way organizations generate long-term value by moving beyond purely financial objectives and increasingly incorporating social and environmental responsibilities into their strategic priorities (Camilleri, 2017). In recent years, sustainability has become a strategic priority (Evangelista et al., 2017), particularly in emerging economies where financial institutions play an important role in supporting inclusive development (Corrado & Corrado, 2017; Sroufe et al., 2019). However, most previous studies have primarily examined sustainability from an organizational perspective, focusing on performance outcomes and institutional legitimacy, while giving relatively limited attention to employees' perceptions of and responses to sustainability practices (Choi & Yu, 2014; Roy, 2018; Crossley et al., 2021; Acquah et al., 2021; Mughal et al., 2023). More importantly, the implications of perceived organizational sustainability for employee retention remain insufficiently explored, even though employee retention has become a major challenge for organizations operating in increasingly competitive and talent-intensive environments (Vilakazi et al., 2026).

From a micro-level perspective, perceived organizational sustainability represents employees' subjective assessment of their organization's commitment to economic, social, and environmental sustainability principles (Pillai & Joseph, 2026). These perceptions are particularly important because employees increasingly seek not only financial compensation but also meaningful work experiences and alignment between personal and organizational values. In this context, workplace spirituality, characterized by meaningful work, a sense of community, and value congruence, emerges as an important psychological mechanism linking organizational practices with employees' attitudes and behavioral responses (Vandenberghe, 2011; Van Deursen et al., 2016; Sode & Chenji, 2024; Vedula & Agrawal, 2024). When employees perceive their organization as genuinely committed to sustainability, they are more likely to develop stronger feelings of meaningfulness and connectedness at work, which, in turn, can enhance their intention to remain with the organization. In this context, workplace spirituality, defined as the experience of meaningful work, a sense of community, and alignment between personal and organizational values, serves as an important explanatory mechanism that links perceived organizational sustainability to employee retention intention (Rezapouraghdam et al., 2019a). When organizations demonstrate authentic sustainability practices, employees are more likely to

experience a stronger sense of meaningfulness and connectedness in their work, which can reduce turnover intentions and foster greater long-term retention (Mansour, 2025).

Employee retention is particularly important in rural banks (BPR), where human resources play a vital role in sustaining service quality and maintaining strong customer relationships. Marketing employees in rural banks frequently face high performance pressures and intensive direct customer interaction, making their psychological attachment and long-term commitment to the organization especially crucial. Nevertheless, empirical evidence on the relationship between organizational sustainability and employee retention remains limited and fragmented, particularly in the rural banking context (Haque et al., 2026).

From a theoretical perspective, Social Exchange Theory posits that the relationship between employees and organizations develops through reciprocal exchange mechanisms, in which positive organizational treatment is typically reciprocated with positive employee attitudes and behaviors. (Blau, 1964; Cropanzano & Mitchell, 2005; Blau, 2017; Kieserling, 2019). In this study, perceived organizational sustainability is conceptualized as a signal of organizational responsibility and long-term commitment that stimulates positive psychological responses, including workplace spirituality, meaningful work, value alignment, and a stronger sense of community. These positive experiences subsequently strengthen employees' intention to remain as a reciprocal response to organizational support and ethical commitment. From both academic and logical perspectives, Social Exchange Theory is considered an appropriate grand theory because it provides a comprehensive framework for explaining how employees interpret organizational sustainability practices and translate these perceptions into relational and psychological responses, particularly in the form of emotional attachment, organizational commitment, and intention to remain within the organization (Blau, 2017; Kieserling, 2019). Based on this perspective, the present study aims to examine the effect of perceived organizational sustainability on employees' intention to retain, with workplace spirituality serving as a mediating variable in the context of rural banks (BPR). By emphasizing employees' perceptions and underlying psychological mechanisms, this study seeks to deepen understanding of how sustainability practices can strengthen employee retention in service-oriented organizations.

Theoretical framework and hypotheses

Theoretical background

Social Exchange Theory (SET) provides a foundational explanation of how employees interpret organizational practices and respond with reciprocal attitudes and behaviors. According to Blau (1964), social relations within an organization are shaped by interactions based on perceived fairness, organizational support, and mutual commitment. In a contemporary organizational context, Sustainability practices can serve as important organizational signals that reflect responsibility toward stakeholders and a long-term value orientation. Such practices not only demonstrate organizational accountability but also communicate ethical consistency and concern for broader societal well-being. When employees perceive that their organization is genuinely committed to economic, social, and environmental sustainability, they are more likely to interpret these practices as indicators of organizational integrity, ethical responsibility, and authentic care for stakeholders. As a result, employees may experience stronger emotional trust and psychological attachment toward the organization (Cropanzano & Mitchell, 2005; Blau, 2017; Kieserling, 2019).

In this study, perceived organizational sustainability is not framed merely as a form of direct organizational support that automatically triggers reciprocal behavior, as is commonly explained in traditional Social Exchange Theory (SET). Sustainability practices, particularly

those related to environmental governance or long-term social responsibility, may not always be interpreted by employees as immediate personal benefits. Therefore, this study does not assume that employees respond to organizational sustainability solely because of transactional reciprocity or reward, cost calculations. Instead, perceived organizational sustainability is conceptualized as a broader organizational value signal that conveys ethical purpose, social responsibility, and long-term organizational vision. This perspective allows sustainability to be understood not only as a managerial practice but also as a symbolic representation of organizational identity and moral legitimacy.

Accordingly, the relationship between perceived organizational sustainability and workplace spirituality can be understood not only through Social Exchange Theory but also through perspectives related to social identity and meaningful work. Employees who perceive their organization as genuinely committed to sustainability are more likely to experience alignment between personal and organizational values, develop a stronger sense of belonging, and perceive their work as more socially meaningful (Florea et al., 2013; Rezapouraghdam et al., 2019; Bhatnagar & Aggarwal, 2020). Workplace spirituality, therefore, emerges not primarily from calculative exchange processes but from employees' deeper search for meaning, connectedness, and alignment between personal and organizational values. Employees are more likely to experience spiritual fulfillment at work when they believe that their organization contributes positively to society and reflects values they personally appreciate (Miller & Ewest, 2023).

Although SET remains relevant in this study, its explanatory role is positioned more carefully and indirectly. Rather than explaining the emergence of spirituality itself, SET is used to clarify how positive psychological experiences arising from meaningfulness and value congruence may subsequently strengthen employees' relational attachment and intention to remain in the organization (Kieserling, 2019; Cropanzano et al., 2017). When employees perceive that the organization operates responsibly and consistently with values they personally appreciate, they may develop stronger emotional commitment and loyalty over time. Thus, workplace spirituality serves as an interpretive and relational mechanism that bridges perceptions of organizational sustainability and retention intention. At the same time, the spiritual response itself is understood to be more strongly rooted in meaning-making and identity processes than in purely transactional reciprocity.

Within this theoretical framework, perceived organizational sustainability can stimulate employees' workplace spirituality by enhancing their experience of meaningful work, strengthening their sense of community, and reinforcing alignment between personal and organizational values. These psychological experiences represent important relational outcomes of social exchange through stronger commitment and intention to remain in the organization. Therefore, Social Exchange Theory offers a relevant explanation of employee retention intention indirectly through workplace spirituality (WS) as a mediating mechanism, particularly in service-oriented organizational contexts, for maintaining performance and long-term organizational effectiveness.

Hypothesis development

Workplace spirituality refers to employees' experience of meaningful work, a sense of community, and alignment between personal and organizational values, which collectively shape how individuals interpret their work beyond purely instrumental outcomes (Ashmos & Duchon, 2000; Rathee & Rajain, 2020; Suhada et al., 2024) In labor-intensive service sectors such as Rural Banks (BPR-Bank Perkreditasi Rakyat), where employees are continuously engaged in interpersonal interactions and performance demands, the need for meaning and value alignment becomes particularly salient (Roy, 2018). Moreover, employees in such contexts often seek psychological fulfillment that

transcends transactional work relationships (Petchsawang & McLean, 2017; Sode & Chenji, 2024; Saxena & Prasad, 2023). Accordingly, workplace spirituality emerges as a critical construct in understanding how employees derive purpose and identity from their work.

Organizational sustainability practices, including financial resilience, social responsibility, and ethical behavior, not only serve as strategic initiatives but also as symbolic expressions of organizational integrity, moral commitment, and long-term purpose. (Crossley et al., 2021; Luetz et al., 2023). For marketing employees in BPRs, these organizational signals play an important role in shaping perceptions of organizational trustworthiness, social responsibility, and alignment with broader societal values. Beyond their operational implications, sustainability initiatives also provide a moral and ethical foundation that helps employees understand the significance of their work within a wider social context. Consequently, employees are more likely to perceive their roles not merely as economic functions, but as meaningful contributions that generate positive value for society and the communities they serve.

When employees see their organization embracing sustainability, they develop a sense of shared purpose, ethical alignment, and emotional connection. This perception makes their work feel meaningful and socially valuable, enhancing workplace spirituality and psychological engagement (Gomes et al., 2025). Sustainability practices strengthen employees' sense of belonging by reinforcing shared values and identity, which is crucial in high-stress environments where emotional support and alignment with values are sought. Social Exchange Theory and Person-Organization Fit Theory explain this dynamic—Organization Fit Theory, which highlights the importance of value alignment and reciprocal relationships in shaping positive workplace attitudes (Blau, 1964; Cropanzano & Mitchell, 2005). Positive organizational behavior fosters trust, emotional attachment, and appreciation among employees.

Additionally, sustainability practices align organizational values with personal beliefs, enhancing compatibility and shared purpose. In Rural Banks (BPR), where uncertainty and performance demands are common, perceptions of organizational sustainability serve as a psychological foundation, fostering spiritual fulfillment and a sense of belonging. Employees who perceive a commitment to sustainability are likely to feel more connected and find deeper meaning in their work. Hence, it is proposed that perceptions of organizational sustainability positively influence workplace spirituality.

H1: Perceived organizational sustainability positively influences workplace spirituality.

Beyond its indirect psychological and relational influences, perceived organizational sustainability (POSu) may also have a direct effect on employees' intention to remain within the organization. Sustainability-oriented organizational practices reflect long-term commitment, ethical responsibility, and institutional stability, all of which represent important considerations in employees' decisions to continue their employment, particularly within resource-constrained service institutions such as Rural Banks (Bank Perkreditan Rakyat). In this context, employees are likely to perceive sustainability initiatives as signals of organizational reliability, resilience, and future continuity.

From the perspective of Social Exchange Theory, employees interpret sustainability practices as a form of organizational support and responsibility toward stakeholders, including employees themselves. These positive organizational signals encourage reciprocal responses in the form of stronger loyalty and willingness to maintain long-term employment relationships (Blau, 1964; Cropanzano & Mitchell, 2005; Blau, 2017; Kieserling, 2019). Thus, when employees perceive their organization as

socially responsible and sustainability-oriented, they are more likely to develop trust and attachment that directly strengthen their intention to remain.

Empirical evidence supports the relationship between corporate social responsibility (CSR) and employee commitment. A study of 736 academics in Pakistan found that positive perceptions of CSR enhanced affective commitment, strengthening organizational attachment and long-term employment intentions (Ahmad et al., 2020). Another study of 215 employees across various countries revealed that perceived corporate sustainability (PCS) significantly influences pro-environmental behaviors and innovative sustainability. These findings underline that favorable views of sustainability practices impact employee attitudes and behaviors that align with organizational goals, suggesting that sustainability perceptions are crucial for employee commitment and retention (Pillai & Joseph, 2026). Additionally, a review of 112 articles indicates that sustainability-oriented practices enhance employee engagement and reduce turnover intentions, especially in the service sector (Tardin et al., 2024). Unlike economic incentives, perceptions of sustainability provide emotional value, fostering a stronger psychological attachment to the organization. Therefore, perceived organizational sustainability is expected to influence retention intentions positively. Based on this, the following hypothesis is proposed:

H2: Perceived organizational sustainability positively influences retention intention.

Workplace spirituality has increasingly been acknowledged as an important factor shaping employees' attitudes and behavioral outcomes within contemporary organizations. It represents employees' experiences of meaningful work, a sense of connectedness and community in the workplace, and the alignment between individual values and organizational principles (Milliman et al., 2003; Pawar, 2017; Salazar-Altamirano et al., 2025). When organizations cultivate workplace spirituality, employees are more likely to develop stronger emotional attachment and deeper psychological connections with their workplace. Such conditions can foster a greater sense of belonging and meaningful engagement, which ultimately contributes to a stronger intention to remain within the organization.

From the perspective of Social Exchange Theory, workplace spirituality can be understood as a relational outcome arising from supportive organizational environments that fulfill employees' psychological needs for meaning, belonging, and value alignment. Employees who experience work environments characterized by purposefulness and value congruence are more likely to reciprocate these positive organizational conditions through stronger organizational commitment and a greater intention to remain within the organization (Blau, 1964; Cropanzano & Mitchell, 2005; Blau, 2017; Kieserling, 2019). In this regard, workplace spirituality strengthens employees' intrinsic motivation and supports the development of enduring employment relationships that extend beyond purely economic considerations.

Organizational sustainability is generally believed to enhance employee retention, but its impact on turnover intention can vary. The effectiveness of sustainability practices often depends on how closely employees' personal values align with the organization's sustainability principles. When this alignment is weak, sustainability initiatives may fail to significantly influence employees' intentions to stay (Mardikaningsih & Essa, 2025). This suggests that perceptions of organizational sustainability and retention intentions may be mediated by other factors that affect how employees respond to organizational practices. Recent studies, such as those by Baskar & Indradevi (2022) and Sharma & Singh (2021), indicate that workplace spirituality enhances employee well-being and reduces turnover intention by fostering psychological attachment. Research by

Margaretha et al. (2025) supports this, showing that workplace spirituality boosts organizational commitment by creating a sense of purpose and connectedness. Additional findings from Vandenberghe (2011) and Aboobaker et al. (2019) highlight that workplace spirituality enhances retention in service-oriented contexts by promoting meaningful engagement and emotional attachment. In sectors like rural banking, where trust and relationships are crucial, developing workplace spirituality is vital for maintaining a committed workforce. Employees who feel a sense of meaningfulness and connectedness are more likely to build strong organizational ties and remain committed. Based on this, the following hypothesis is proposed:

H3: Workplace spirituality has a positive and significant effect on employee retention

Previous research involving 200 employees across three public sector organizations in Bali Province, Indonesia, highlighted the important role of workplace spirituality as a mediating variable in the relationship between spiritual leadership and organizational commitment (Sapta et al., 2021). In addition, research involving 242 employees across four companies demonstrated that workplace spirituality mediated the relationship between organizational silence and innovative work behaviors (Kim & Song, 2024). An online survey involving 350 service employees in Israel was conducted to examine and confirm the significant role of workplace morale in the relationship between social exchange, organizational trust, and organizational citizenship behavior (OCB) (Kidron & Vinarski Peretz, 2026). However, research examining the mediating role between Perceived Organizational Sustainability and Retention Intention is still very rare (Margaretha et al., 2025).

Therefore, by integrating the perspectives of Social Exchange Theory and established turnover literature, this study proposes that workplace spirituality functions as a mediating variable in the relationship between perceived organizational sustainability and employees' retention intention. In this context, employees' perceptions of organizational sustainability are expected to foster meaningful workplace experiences and stronger psychological attachment, which, in turn, encourage their intention to remain with the organization. Based on these arguments, the following hypothesis is proposed:

H4: Workplace Spirituality mediates the relationship between perceived organizational sustainability and retention intention

Based on the results of the development of the above hypothesis, the conceptual framework developed in this study is presented in Figure 1.

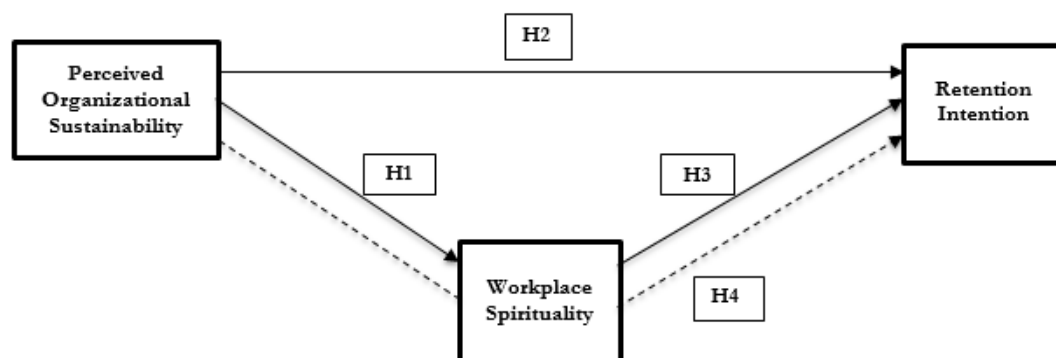


Figure 1
Research model framework

Methods

This study employed a quantitative, deductive research design grounded in the positivist paradigm, aiming to test theory, driven hypotheses derived from Social Exchange Theory. The research was conducted in the context of Rural Banks (BPRs) in Indonesia, a labor-intensive financial sector characterized by high customer interaction and growing demand for sustainability practices. Marketing employees were selected as the unit of analysis because they function as boundary spanners who directly interact with customers and are highly responsive to organizational signals such as sustainability practices.

Participant and procedure

A purposive sampling technique was used to ensure that respondents had relevant experience and exposure to the constructs under investigation. The sample consisted of marketing employees from 200 BPR institutions across multiple regions in Indonesia. Data were collected using a multi-wave survey design across three time periods to reduce common method bias and improve causal inference. In Wave 1, data on perceived organizational sustainability, leadership support, and demographic variables were collected. In Wave 2, workplace spirituality was measured as the mediating variable. In Wave 3, employee retention intention was assessed. To ensure data consistency across waves, respondents generated unique identification codes. Online survey platforms, including Qualtrics and Google Forms, were used for data collection. A pilot study involving 30 respondents was conducted before the main survey to ensure the clarity and reliability of the instruments. A total of 250 questionnaires were distributed, yielding 200 valid, matched responses (response rate = 88.9%). The sample consisted of 68% male and 32% female respondents, with an average age of 31.4 years and an average tenure of 6.8 years.

Measure

All constructs were measured using previously validated scales and assessed on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). To ensure linguistic equivalence, all items were translated and back-translated following standard procedures. Perceived Organizational Sustainability was measured using six items adapted from Rai et al. (2021), capturing employees' perceptions of organizational commitment to economic, social, and environmental sustainability. Workplace Spirituality was measured using nine items adapted from Pawar (2023), Suhada et al. (2024), and Suhada et al. (2026), reflecting meaningful work, sense of community, and alignment with organizational values. Employee Retention was measured using five items adapted from Hom et al. (1984) (Karim et al., 2025), capturing employees' intention to remain in the organization.

Data analysis procedures

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS, an analytical approach considered appropriate for examining complex research models involving mediating and moderating relationships, particularly in prediction-oriented studies. The analysis was conducted in two main stages, namely the evaluation of the measurement model and the assessment of the structural model. The measurement model evaluation focused on examining the reliability and validity of the constructs. Internal consistency reliability was assessed using Cronbach's alpha and composite reliability (CR), with values exceeding 0.70 indicating acceptable reliability. Convergent validity was evaluated through the average variance extracted (AVE), where values above 0.50 reflected adequate construct validity. Furthermore, discriminant validity was examined using the Fornell–Larcker

criterion and the heterotrait–monotrait ratio (HTMT), with HTMT values below 0.85 indicating satisfactory discriminant validity among the constructs.

The structural model was evaluated using path coefficients, coefficients of determination (R^2), effect sizes (f^2), and predictive relevance (Q^2) to assess its explanatory and predictive power. To determine the significance of both direct and indirect relationships, a bootstrapping procedure with 5,000 resamples was conducted. Furthermore, mediation analysis was conducted to examine the indirect effect of perceived organizational sustainability on employee retention via workplace spirituality, thereby providing empirical support for the proposed theoretical mechanism.

Results and discussion

Descriptive statistics

This study involved 200 employees working at Rural Banks (*Bank Perkreditan Rakyat/BPR*) located in the Special Region of Yogyakarta and Central Java, all of whom had a minimum tenure of more than three years. This criterion was established to ensure that respondents had adequate organizational experience and a comprehensive understanding of institutional policies, sustainability practices, and workplace values, enabling them to provide informed and reliable perceptions regarding perceived organizational sustainability, workplace spirituality, and retention intention.

As shown in Table 1, the gender distribution of respondents comprised 124 males (62%) and 76 females (38%), indicating that the workforce in the rural banking sector within the study area was predominantly male. In terms of demographic characteristics, the majority of respondents were between 29–39 years old (40.0%), followed by those aged 40–50 years (30.0%), 18–28 years (20.0%), and 51–60 years (10.0%). This distribution indicates that most participants were within their productive working age, a stage commonly associated with stronger career commitment, professional maturity, and organizational involvement.

Table 1.
Respondent Description

Characteristic	Criteria	Amount	Percentage (%)
Gender	Man	124	62.0%
	Woman	76	38.0%
	Total	200	100%
Age	18–28 years	40	20.0%
	29–39 years	80	40.0%
	40–50 years	60	30.0%
	51–60 years	20	10.0%
	Total	200	100%
Education	Senior High School	30	15.0%
	Diploma	20	10.0%
	Bachelor	130	65.0%
	Master	20	10.0%
	Total	200	100%
Status	Staff	150	75.0%
	Manager	50	25.0%
	Total	200	100%

Source: Processed by the author (2026)

Regarding educational background, most respondents held a bachelor’s degree (65.0%), while the remaining participants consisted of senior high school graduates (15.0%), diploma holders (10.0%), and master’s degree holders (10.0%). Regarding organizational position, 75% of respondents held staff-level roles, while 25% held managerial positions, reflecting representation across both operational and strategic decision-making functions within the organization. Overall, these demographic characteristics suggest that the respondents possessed substantial organizational experience and adequate exposure to workplace practices and institutional values, making them well-positioned to provide meaningful insights into the relationships among perceived organizational sustainability, workplace spirituality, and retention intention within the rural banking sector.

Outer model evaluation

As presented in Table 2, the results of the outer loading analysis indicate that all indicators exhibit strong convergent validity, with factor loadings ranging from 0.766 to 0.882. More specifically, the indicators measuring Perceived Organizational Sustainability (POSu) showed loadings between 0.766 and 0.882, while the indicators for Workplace Spirituality (WS) and Retention Intention (RI) also displayed consistently high loadings. Since all loading factors exceeded the recommended threshold of 0.70, each indicator was considered to have a strong association with its respective construct and was therefore retained for further analysis.

Table 2.
Outer model evaluation

Construct & Item	Loading Factor	CA	CR	AVE	Decision
Perceived Organizational Sustainability (POSu)					
POSu1	0.766	0.913	0.932	0.696	Retained
POSu2	0.832				Retained
POSu3	0.882				Retained
POSu4	0.834				Retained
POSu5	0.833				Retained
POSu6	0.867				Retained
Workplace Spirituality (WS)					
WS1	0.821	0.941	0.950	0.679	Retained
WS2	0.844				Retained
WS3	0.836				Retained
WS4	0.859				Retained
WS5	0.872				Retained
WS6	0.851				Retained
WS7	0.865				Retained
WS8	0.879				Retained
WS9	0.861				Retained
Retention Intention (RI)					
RI1	0.861	0.915	0.936	0.745	Retained
RI2	0.879				Retained
RI3	0.868				Rejected
RI4	0.812				Retained
RI5	0.845				Retained

As presented in Table 3, the reliability assessment indicates that all constructs exhibit a high level of internal consistency. This is reflected in Cronbach’s Alpha values ranging from 0.902 to 0.941 and Composite Reliability (CR) values between 0.927 and 0.950, all of which are substantially above the acceptable minimum threshold of 0.70. These findings confirm that the measurement

items consistently and reliably represent their underlying latent constructs. In addition, convergent validity was strongly supported by the Average Variance Extracted (AVE) values, which ranged from 0.679 to 0.745 and exceeded the recommended cutoff value of 0.50. This result indicates that each construct explained more than half of the variance in its indicators, demonstrating satisfactory explanatory power within the measurement model.

Overall, the evaluation of the outer model confirms that all constructs meet the established criteria for indicator reliability, internal consistency, and convergent validity. Accordingly, the measurement model can be considered robust and appropriate for continued analysis at the structural model stage.

Discriminant validity was assessed using both the Fornell–Larcker criterion and the Heterotrait–Monotrait (HTMT) ratio, as presented in Table 4. The results, based on the Fornell–Larcker criterion, demonstrate that all constructs meet the required standards for discriminant validity. This is evidenced by the square root of the Average Variance Extracted (AVE) values represented by the diagonal elements—namely Perceived Organizational Sustainability (POSu) at 0.696, Workplace Spirituality (WS) at 0.824, and Retention Intention (RI) at 0.863, which are consistently greater than the correlations between constructs shown in the off-diagonal elements. These findings indicate that each construct has a stronger relationship with its own indicators than with those of other constructs in the model, thereby confirming adequate discriminant validity. These findings indicate that each construct explains a greater proportion of variance in its own indicators than in the indicators of other constructs, thereby providing strong evidence of satisfactory discriminant validity. Further support for discriminant validity is demonstrated through the Heterotrait–Monotrait (HTMT) analysis, in which all HTMT values ranged from 0.698 to 0.812, remaining below the conservative threshold of 0.90 as recommended by Henseler et al, (2015). This result confirms that the constructs are empirically distinct from one another.

Although several construct pairs, particularly Workplace Spirituality and Retention Intention (0.812), exhibited relatively higher HTMT values, these relationships still fall within acceptable boundaries and remain theoretically justifiable. Such findings suggest strong conceptual associations between attitudinal and behavioral constructs while maintaining sufficient distinction between them.

Table 3.
HTMT and Fornell-Larcker

No	Construct	Heterotrait-monotrait ratio (HTMT)			Fornell Larcker		
		1	2	3	1	2	3
1	POSu				0.832		
2	WS	0.845			0.714	0.797	
3	RI	0.602	0.746		0.563	0.714	0.905

Notes: POSu = Perceived organizational sustainability; WS = Workplace spirituality. RI = Retention Intention

Meanwhile, other construct relationships, such as Perceived Organizational Sustainability and Retention Intention, demonstrate moderate HTMT values, further strengthening the conceptual separation among organizational, psychological, and managerial domains within the model. Overall, the combined evidence derived from both the Fornell–Larcker criterion and the HTMT ratio confirms that all constructs (POSu, WS, and RI) achieve satisfactory discriminant validity.

Therefore, the measurement model can be considered well established and appropriate for subsequent evaluation of the structural model.

The assessment of model fit, as shown in Table 4, was conducted using several key indicators, including the Standardized Root Mean Square Residual (SRMR), d_ULS, d_G, and the Normed Fit Index (NFI). The SRMR values obtained for both the saturated and estimated models fall within an acceptable range of model fit, although some values may slightly exceed the more conservative cutoff of 0.08. Nevertheless, SRMR values below 0.10 are generally considered acceptable, particularly in exploratory studies and complex research models.

In addition, the d_ULS and d_G values for the saturated and estimated models were relatively similar, indicating strong consistency between the empirical covariance matrix and the model-implied covariance matrix. This similarity suggests that the proposed model is stable and adequately represents the underlying data structure.

Meanwhile, although the NFI value did not fully meet the ideal benchmark of 0.90, it still indicates a moderate level of model fit, which is commonly regarded as acceptable in PLS-SEM research, especially in studies involving complex behavioral constructs. Lower NFI values are relatively common in exploratory research settings, where models often involve multiple latent variables and data distributions may not fully satisfy assumptions of normality.

Overall, the combined results of the SRMR, d_ULS, d_G, and NFI assessments indicate that the model demonstrates an adequate and acceptable level of fit. Therefore, the model can be considered sufficiently robust for proceeding to the next stage of analysis, namely the evaluation of the structural (inner) model.

Table 4
Model Fit

	Saturated model	Estimated model
SRMR	0.071	0.071
d_ULS	1.051	1.051
d_G	0.891	0.891
NFI	0.779	0.779

Source: Processed by the author (2026)

Hypothesis testing

The results of hypothesis testing as shown in Figure 2 and Table 5 indicate that perception of organizational sustainability (POSu) has a positive and statistically significant influence on workplace spirituality (WS) ($\beta = 0.293$, $p < 0.001$), with a large effect size ($F^2 = 0.409$). This result highlights the important role of perceptions of sustainability in fostering and strengthening workplace spirituality among employees. In addition, POSu was also found to have a positive and significant direct effect on retention intention (RI) ($\beta = 0.316$, $p < 0.001$; $F^2 = 0.141$), suggesting that employees who perceive their organization as sustainable and responsible are more likely to demonstrate a stronger intention to remain within the organization. The mediation analysis further demonstrated that workplace spirituality (WS) significantly mediated the relationship between POSu and RI ($\beta = 0.261$, $p < 0.001$). This finding indicates that perceived organizational sustainability influences employees' retention intention not only directly but also indirectly by

enhancing employees' sense of workplace spirituality. Overall, the structural model exhibited substantial explanatory power and satisfactory predictive relevance for both endogenous constructs, as reflected in the R^2 and Q^2 values (WS: $R^2 = 0.499$, $Q^2 = 0.303$; RI: $R^2 = 0.290$, $Q^2 = 0.390$). These results suggest that the proposed model adequately explains and predicts workplace spirituality and retention intention in the study context.

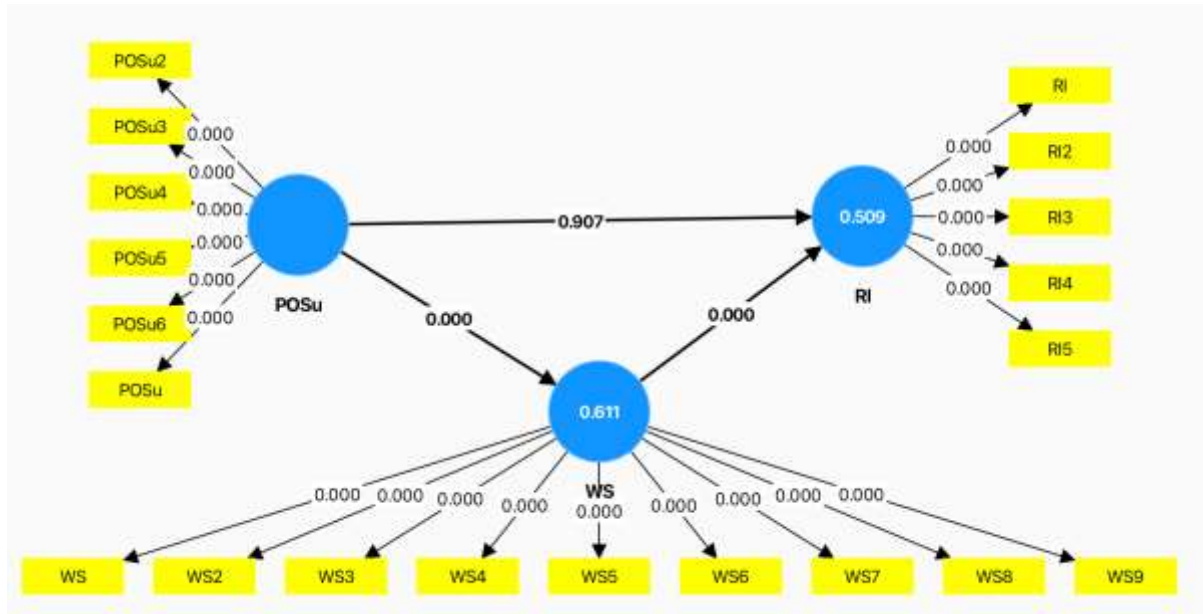


Figure 2.
Inner Model

The findings further confirmed that perceived organizational sustainability (POSu) had a strong and statistically significant positive influence on workplace spirituality (WS) ($\beta = 0.782$, $p < 0.001$, $f^2 = 1.572$), highlighting the central role of sustainability perceptions in creating a meaningful work environment characterized by value alignment and psychological connectedness. However, the direct relationship between POSu and retention intention (RI) was not significant ($\beta = 0.014$, $p > 0.05$). This result suggests that employees' perceptions of organizational sustainability alone may not be sufficient to encourage their intention to remain with the organization directly.

More importantly, the mediation analysis demonstrated that workplace spirituality (WS) significantly mediated the relationship between POSu and retention intention, with an indirect effect of $\beta = 0.549$ ($t\text{-value} = 5.420$, $p < 0.001$). This finding indicates that perceived organizational sustainability influences employees' retention intention primarily by fostering workplace spirituality. In other words, employees are more likely to maintain long-term relationships with the organization when sustainability practices are experienced as meaningful, value-congruent, and spiritually fulfilling aspects of their work environment. Overall, the structural model demonstrated strong explanatory capability and satisfactory predictive relevance, particularly for workplace spirituality ($R^2 = 0.611$; $Q^2 = 0.511$) and retention intention ($R^2 = 0.581$; $Q^2 = 0.390$). These results further support the robustness and empirical adequacy of the proposed research model.

The multicollinearity assessment further indicated that all variance inflation factor (VIF) values were below the recommended threshold of 5. Specifically, the VIF values for the relationships between Perceived Organizational Sustainability (POSu) and Retention Intention (RI), and between Workplace Spirituality (WS) and RI, were both 2.446. Meanwhile, the relationship between POSu and WS showed a VIF value of 1.000. These results suggest that no

serious multicollinearity issues were present within the structural model. Accordingly, each predictor construct can be considered to contribute uniquely to explaining the endogenous variables without substantial overlap, thereby supporting the stability and interpretability of the model estimates. According to the criteria suggested by Joseph F. Hair Jr. and colleagues, VIF values below 5 indicate that collinearity does not compromise the stability or interpretability of the estimated path coefficients (Jr. et al., 2017). Therefore, the structural model developed in this study can be considered statistically reliable and adequately robust to support hypothesis testing. In contrast, the direct relationship between Perceived Organizational Sustainability (POSu) and Retention Intention (RI) was not statistically significant ($\beta = 0.014$, $t = 0.117$, $p = 0.907$, $f^2 = 0.001$). This result indicates that perceived organizational sustainability does not directly influence employees' intention to remain within the organization. Nevertheless, the model explained a substantial proportion of the variance in retention intention ($R^2 = 0.581$) and showed satisfactory predictive relevance ($Q^2 = 0.390$). These findings suggest that other variables included in the model play a more substantive and influential role in shaping employees' retention intentions.

Table 5.
Structural model results

Effect	Path	β	SD	t-value	p-value	f^2	VIF	R^2	Q^2
Direct effect									
	POSu → WS	0.782	0.047	16.611	0.000	1.572	1.000	0.611	0.511
	POSu → RI	0.014	0.121	0.117	0.907	0.001	2.446	0.581	0.390
	WS → RI	0.712	0.040	6.247	0.000	0.167	2.446	-	-
Indirect effect									
	POSu → WS → RI	0.549	0.101	5.420	0.000	-	-	-	-

Notes: POSu = Perceived Organizational Sustainability; WS = Workplace Spirituality; RI = Retention Intention.

Source: Processed by the author (2025)

Discussion

The present study provides strong empirical evidence for the proposed mediation model, offering a more nuanced understanding of how perceived organizational sustainability (POSu) influences employee retention intention (RI) through the psychological mechanism of workplace spirituality (WS) in the context of Rural Banks (Bank Perkreditan Rakyat) in Indonesia. The findings not only support the proposed hypotheses but also add new insights to the existing theoretical framework. First, the significant and strong effect of POSu on WS indicates that sustainability practices are not merely operational or strategic initiatives but also serve as value-driven signals that shape employees' experience of meaningful work. This finding aligns with previous arguments suggesting that organizational sustainability reflects integrity and a long-term orientation, thereby strengthening employees' sense of meaning, purpose, and value congruence within the workplace (Crossley et al., 2021; Luetz et al., 2023; Gomes et al., 2025). In the context of rural banking (BPR), which is characterized by high pressure and intensive social interaction, this role becomes even more critical as a source of work meaning for employees.

First, the results indicate that perceived organizational sustainability has a significant positive effect on retention intention, thereby providing empirical support for the second hypothesis of this study. This finding is consistent with prior research, which suggests that sustainability, oriented organizational practices serve as important signals that influence

employees' attitudes and foster long-term behavioral commitment to the organization (Pillai & Joseph, 2026; Acquah et al., 2021). From the perspective of Social Exchange Theory (Blau, 1964), employees interpret sustainability initiatives as indicators of organizational responsibility, fairness, and long-term commitment toward stakeholders, including employees themselves. As a result, employees tend to reciprocate these positive organizational signals by demonstrating greater loyalty and a stronger intention to remain with the organization. Importantly, this study extends the sustainability literature by highlighting that employees' perceptions of sustainability, rather than the mere presence of sustainability programs—are the key drivers of retention-related behavioral responses. In labor-intensive service institutions such as Rural Banks (BPR), where employees often operate under performance pressures and institutional constraints, such perceptions function as important psychological anchors that help sustain organizational attachment and commitment.

However, the non-significant direct effect of perceived organizational sustainability (POSu) on retention intention (RI) suggests that perceptions of sustainability alone are insufficient to influence employees' intention to remain with the organization directly. This result challenges the initial assumption that organizational sustainability can independently strengthen employee retention (Ahmad et al., 2020; Tardin et al., 2024). Instead, sustainability appears to operate as a value that must first be psychologically internalized before it can translate into behavioral outcomes. In other words, its influence on employees' attitudes and intentions is likely to emerge through internal cognitive and affective processes rather than through direct effects alone.

Moreover, in the context of Rural Banks (BPR), this interpretation can be better understood by considering the characteristics of the workforce. Many employees are relatively young and may regard employment in BPR as an initial career entry point. This is partly due to comparatively lower salaries and less competitive recruitment processes compared with general banks or national and multinational financial institutions. For several graduates in the Special Region of Yogyakarta and Central Java, employment in BPR may therefore represent a transitional stage of work experience before pursuing more stable and higher-aligned career opportunities. Third, the findings demonstrate that workplace spirituality has a significant positive effect on retention intention, thereby supporting the study's third hypothesis (Rao et al., 2024; Ghadi, 2017; Aboobaker et al., 2019; Aboobaker et al., 2020; Salazar-Altamirano et al., 2025). This finding suggests that employees who experience a higher degree of meaningful work, a strong sense of community, and alignment of values are more likely to sustain long-term relationships with their organization. In line with Social Exchange Theory, employees who perceive their workplace as supportive and aligned with their values tend to reciprocate with positive attitudes and stronger behavioral commitment, including increased intention to remain with the organization. These findings confirm that workplace spirituality represents an important relational mechanism through which employees respond to organizational support and responsibility.

The mediation analysis confirms that workplace spirituality significantly mediates the relationship between perceived organizational sustainability and retention intention, supporting the fourth hypothesis. This indicates that sustainability signals influence retention both directly and indirectly through employees' interpretations of meaningful, value-aligned work. From a Social Exchange Theory perspective, sustainability practices are viewed as organizational investments that employees reciprocate with stronger emotional attachment and intention to stay. Thus, workplace spirituality serves as a key mechanism translating sustainability perceptions into long-term commitment.

The findings also show that workplace spirituality plays a substantial role compared to the direct effect of sustainability perception, highlighting the importance of psychological and relational exchange processes. Employee retention is therefore shaped not only by structural or economic factors but also by employees' perceptions of organizational responsibility and value alignment in ongoing social exchanges.

This study provides several important theoretical contributions to the literature on organizational sustainability and employee retention by positioning perceived organizational sustainability (POSu) as a relational organizational signal interpreted through the lens of Social Exchange Theory. First, the study extends the application of Social Exchange Theory by demonstrating that employees' perceptions of organizational sustainability function as a form of organizational support that encourages reciprocal positive attitudes, particularly retention intention.

Second, this study strengthens the conceptual role of workplace spirituality as a psychological exchange-based mechanism linking sustainability perception to employee behavioral outcomes. The findings confirm that workplace spirituality serves as an important mediating construct that explains how sustainability-related organizational signals translate into stronger employee attachment to the organization.

Third, this research contributes to the employee retention literature by providing empirical evidence that perceptions of sustainability influence retention intention, both directly and indirectly through relational exchange processes. Thus, the study offers a more integrative explanation of retention behavior by emphasizing the importance of value alignment and meaningful workplace experiences within the framework of Social Exchange Theory, particularly in the context of rural banking institutions in emerging regional economies.

Managerial Implications

This study offers key managerial implications for leaders, especially in rural banking, to strengthen employee retention. Enhancing employees' perceived organizational sustainability (POSu) directly increases retention intention and indirectly reinforces it through workplace spirituality (WS) as a relational psychological mechanism. From a Social Exchange Theory perspective, organizations should not only implement sustainability initiatives but also ensure employees perceive them as signals of responsibility and long-term commitment. Leaders need to strengthen internal communication, align organizational values with employee expectations, and create meaningful work experiences that foster a sense of belonging and purpose. By integrating perceptions of sustainability and workplace spirituality, organizations can build stronger reciprocal relationships with employees, leading to higher retention and long-term stability. Furthermore, the company's ability to increase employee income is a key driver of employee retention.

Limitations

This study has several limitations that suggest directions for future research. First, the cross-sectional design limits the ability to infer causal relationships over time; thus, future studies should adopt longitudinal approaches to capture better the dynamics among perceived organizational sustainability, workplace spirituality, and retention intention. Second, the focus on rural banking within a specific regional context limits generalizability. Future research is encouraged to include diverse sectors and geographic areas to enhance external validity. Third, incorporating additional variables, such as leadership style, organizational support, and work engagement, can improve the model's explanatory power. Overall, future studies should explore

broader organizational settings and more complex relational mechanisms to deepen the understanding of employee retention in sustainability-oriented workplaces.

Conclusion

This study examines how perceived organizational sustainability influences employee retention intention through workplace spirituality in rural banking. The findings confirm that sustainability perceptions act as meaningful organizational signals shaping employees' psychological experiences and behavioral intentions. Drawing on Social Exchange Theory, employees reciprocate these perceptions by developing a stronger sense of meaningful work, value alignment, and belonging, which enhances their intention to stay. Overall, retention is driven not only by structural or economic factors but also by how employees interpret organizational responsibility and relational quality. By positioning workplace spirituality as the key mediating mechanism, this study offers a more integrated understanding of how sustainability practices translate into employee commitment.

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