

The Effect of Employee Well-Being and Digital Social Capital on Employee Retention with Resilience as A Mediator

Fatwa Zuhaena^{1*}, Ratna Pujiastuti¹, Harsuti¹

¹ Universitas Wijayakusuma Purwokerto (UNWIKU) Purwokerto, Indonesia

Corresponding Author:  fatwazuhaena@gmail.com*

ABSTRACT

Islamic microfinance institutions operate in an increasingly challenging environment characterized by competition, digitalization, and limited internal resources, making employee retention a strategic concern for organizational sustainability. This study examines the effects of employee well-being and digital social capital on employee retention, with resilience serving as a mediating variable, among employees of Baitul Maal wat Tamwil (BMT) in the former Banyumas Residency. The research framework integrates Job Demands-Resources (JD-R) Theory and Conservation of Resources (COR) Theory to explain the relationships among job resources, personal resources, and retention decisions. A quantitative survey was conducted involving 190 BMT employees with a minimum tenure of one year. Data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The findings reveal that employee well-being and digital social capital positively and significantly influence both employee retention and resilience. However, resilience was found to have a negative effect on employee retention. Furthermore, resilience mediates the relationships between employee well-being and retention, as well as between digital social capital and retention. These results suggest that in Islamic microfinance institutions characterized by high work demands and limited career development opportunities, highly resilient employees may be more prepared to pursue career mobility. The study highlights the importance of balancing the development of individual resources with adequate organizational support to enhance employee retention and ensure long-term organizational sustainability

Keywords: *Employee Well-Being; Digital Social Capital; Resilience; Employee Retention; Baitul Maal Wat Tamwil*

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INTRODUCTION

Changes in the increasingly competitive, volatile, and digitized global business environment require Islamic microfinance institutions to improve the quality of human resource management. BMT, as a community-based institution, faces double pressure: the demands of professional Islamic financial services, as well as limited internal capacity in technology adaptation and workforce management (Bank 2023; OECD 2024). Post-pandemic economic conditions have also triggered income uncertainty, increased operational expenses, and psychological pressures that have had an impact on increasing employee exit intentions at various small financial institutions, including BMT (B. J. P. Leider et al. 2023; Platts, Breckon, and Marshall 2022b).

In the Ex-Residency area of Banyumas, several reports from the MSME Cooperative Office show a fairly high turnover phenomenon, especially in strategic positions such as tellers, marketing, and financing. High administrative demands, large financing targets, lack of digital support, and an imbalance between workload and welfare are factors that are often cited by employees as the reason they choose to leave BMT (Banyumas 2023; Sari, Khairi, and Sari 2023). The lack of technological support also makes coordination and workflows slow, thus increasing

the psychological pressure on employees and reducing their commitment to survival (Dwianto et al. 2024; Y. Liu et al. 2023). Therefore, employee retention at BMT is not only an operational issue, but a strategic issue in the sustainability of the institution.

To understand this dynamic, the research utilizes two theories that complement each other and are not sufficiently explained by one theory alone. The Job Demands–Resources (JD-R) Theory explains that the balance between job demands and organizational resources determines employee well-being, motivation, and retention decisions (A. B. Bakker and Demerouti 2024; Scholze and Hecker 2024). Employee well-being within the framework of JD-R is a job resource that can reduce stress, increase work energy, and strengthen commitment, thereby encouraging retention. Various studies support that emotional, financial, and social well-being increases loyalty and reduces interest in going out (Vuong et al. 2025).

In addition, digital transformation creates new resources in the form of digital social capital, namely the quality of social relations and communication capital created through the organization's internal digital platform. Digital social capital allows for rapid collaboration, consistent social support, and more flexible connectivity between team members (Georgescu et al. 2024). These conditions can reduce communication gaps, strengthen team cohesion, and produce a sense of community in high-pressure work environments such as BMT (Karlsena and Nazara 2024; Paredes-saavedra, Huancahuire-vega, and Morales-garc 2024). However, the effectiveness of digital social capital is not always consistent, especially in organizations that are still developing in terms of technology literacy and digital culture (Rodríguez-camacho et al. 2024).

To explain the psychological processes behind the relationship between these variables, the study utilized the Conservation of Resources (COR) Theory. COR argues that individuals seek to maintain and accumulate resources, and that losing resources will create stress that encourages avoidance behaviors, including quitting work (Hobfoll 1989). In this context, resilience acts as a personal resource that allows individuals to manage stress, rise from adversity, and maintain psychological energy when facing high work demands. Various studies show that resilience mediates the relationship between organizational resources and work outcomes such as retention, engagement, and performance (Cabrera-Aguilar et al., 2023; Garrido-Moreno et al., 2024). This mediation model is considered logical because employees who have good well-being or have strong digital support will be better able to build psychological resilience, which then increases their desire to survive (Georgescu et al. 2024).

The placement of resilience as a mediator is very relevant because the work environment of micro institutions tends to have high demands but limited resources. The complexity of the work, the frequently changing financing targets, and the pressure from the service user community require employees to have higher psychological resilience than those in large banking institutions (Fitzsimons, Hogan, and Hayden 2023; Platts, Breckon, and Marshall 2022a) This reinforces the theoretical basis that employee well-being and digital social capital do not necessarily directly affect retention, but rather through the formation of psychological resilience formed from the interaction between organizational resources and individual conditions.

JD-R and COR integration

The integration between Job Demands–Resources (JD-R) and Conservation of Resources (COR) theories provides a strong theoretical foundation for explaining how working conditions, organizational resources, and individual psychological capacity shape survival decisions within organizations. JD-R emphasizes that job resources such as well-being, social support, and technology facilities serve as motivational drivers that reduce burnout and increase commitment (Bakker & Demerouti, 2024). Meanwhile, COR affirms that individuals seek to retain, protect, and develop valuable resources to prevent stress and psychological loss (Hobfoll, 2011; Halbesleben et al., 2014).

When employee well-being improves, or digital networks expand access to social support, individual resource reserves become more stable, thereby reducing the risk of emotional exhaustion and decisions to resign (Hakanen & Schaufeli, 2012; Hobfoll et al., 2018). In the context of organizations such as BMT that face regulatory pressures, uneven

digitalization, and high operational workloads, the existence of psychological and social resources is increasingly important as a determining factor in retention. Thus, JD-R and COR simultaneously explain why employee well-being, digital social capital, and resilience form interrelated mechanisms in influencing employee retention.

Employee Well-Being and Employee Retention

Employee well-being describes a positive psychological condition that includes emotional, social, and well-being aspects of life that allow individuals to feel satisfaction at work (Dodge et al., 2012; Robertson & Cooper, 2011). In the framework of JD-R, well-being is a job resource that increases motivation and reduces work pressure related to the intention to leave (A. B. Bakker and Demerouti 2024). The COR theory reinforces this idea by stating that employee well-being is a core resource that helps individuals protect themselves from stress and loss of psychological energy (Hobfoll, 2011).

Employees who have a high level of well-being tend to show strong work attachment and value the work environment more, so the chances of survival are greater (Wright & Bonett, 2007; Huang & Simha, 2018). Empirical evidence suggests that employee well-being improves retention through increased satisfaction, affective commitment, and loyalty (Page & Vella-Brodrick, 2009; Nazir & Islam, 2017).

H1: Employee well-being has a positive effect on employee retention.

Digital Social Capital and Employee Retention

Digital social capital refers to a technology-based social relationship network that supports online interaction, collaboration, and exchange of information (Putnam, 2000; Leonardi, 2017). In JD-R, digital social capital acts as a job resource that facilitates task completion through increased coordination and social support (Schaufeli, 2018). Meanwhile, COR considers digital networks as a social resource that can reduce the potential for information loss and provide psychological protection through a sense of connectedness (Hobfoll, 2011). Employees who have strong digital relationships feel more connected and valued so that they form a more stable commitment to the organization (Cao et al., 2020; Khan et al., 2021). Empirical shows that digital connectivity lowers exit intent by strengthening collaboration and trust (Sun & Shang, 2019; Leonardi, 2017).

H2: Digital social capital has a positive effect on employee retention.

Employee Well-Being dan Resiliensi

Employee well-being strengthens personal resources within the framework of JD-R, where emotional and social well-being helps to maintain psychological energy and reduce susceptibility to stress (Arnold B. Bakker and Demerouti 2017). COR explained that individuals who have high well-being have more stable resource reserves so that they are able to develop adaptive coping strategies in dealing with stress (Hobfoll, 2011), The results of the study show that employee well-being can increase resilience because well-being individuals are better able to maintain emotional stability and recover from stressful situations (Shin et al., 2012; Robertson et al., 2015). Similar findings appeared in Malik and Garg (2020) and Cheng et al. (2021) who stated that well-being strengthens adaptive capacity.

H3: Employee well-being has a positive effect on resilience.

Digital Social Capital and Resilience

Digital social capital provides social support and access to information that helps individuals cope with the demands of work with better adaptation (Papagiannidis et al., 2020; Wu et al., 2019). In JD-R, digital social support is seen as a resource that can increase individual personal resources in the face of pressure (Schaufeli, 2018). COR emphasizes that digital social networks reduce the threat of losing resources and strengthen psychological coping (Hobfoll, 2011). Research shows that digital connectivity can increase resilience through strengthening a sense of community, quick exchange of information, and emotional support (Chen & Bonanno, 2021; Wang & Chen, 2020).

H4: Digital social capital has a positive effect on resilience.

Employee Resilience and Retention

Resilience is a personal resource that allows individuals to cope with work pressure without experiencing significant emotional disturbances (Connor & Davidson, 2003; Luthans et al., 2007). In JD-R, personal resources function as a driving factor for motivation and attachment, while COR asserts that resilient individuals are able to maintain internal resources to survive in a stressful work environment (Hobfoll, 2011). The research of Cooke et al. (2021), Kuntz et al. (2023), Kim and Park (2021), and Dewi and Susanto (2022) Confirm that resilience increases commitment and desire to stay within the organization.

H5: Resilience has a positive effect on employee retention.

Resilience Mediation on the Effect of Employee Well-Being on Retention

Employee well-being can improve retention through increased resilience because well-being strengthens coping reserves that help individuals cope with work pressures (Salahudin et al. 2025). JD-R supports this mechanism by emphasizing that personal resources, such as resilience develop when job resources are strengthened, while COR explains that well-being expands the psychological capital that helps maintain internal resources (Hobfoll, 2011). Research by Liu et al. (2020), Rahmawati and Prabowo (2021), and Kuntz et al. (2017) confirms that resilience mediates the influence of welfare on work outcomes, including retention.

H6: Resilience mediates the influence of employee well-being on employee retention.

Resilience Mediation on the Influence of Digital Social Capital on Retention

Digital social capital strengthens retention through increased resilience as digital networks expand social support and strengthen coping capabilities (Wu et al., 2019; Papagiannidis et al., 2020). JD-R states that social support is the foundation for improving personal resources, while COR views digital networks as psychological protection from resource loss (Hobfoll, 2011). Research by Wang and Chen (2020), Chen and Bonanno (2021), and Papagiannidis et al. (2020) shows that the power of digital relationships helps individuals cope with stress, thus encouraging long-term commitment.

H7: Resilience mediates the influence of digital social capital on employee retention.

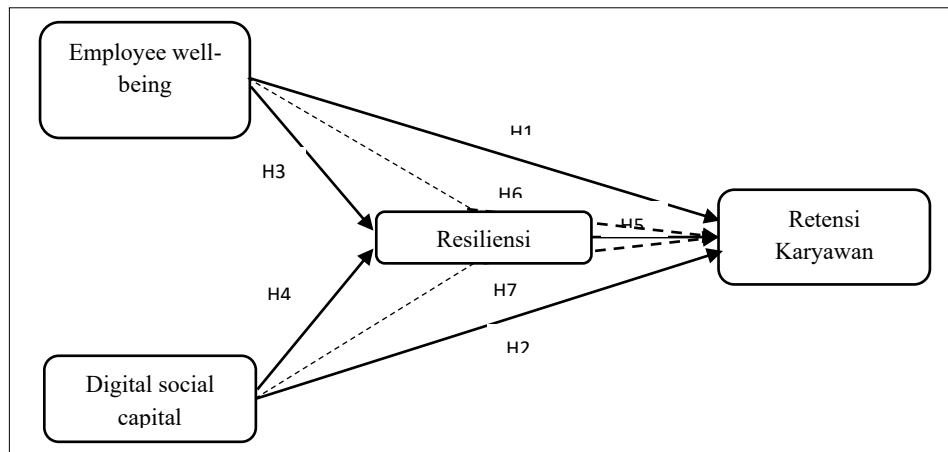


Figure 1. Conceptual Framework

METHODS

This study uses a quantitative approach with a survey design to test the influence of employee well-being and digital social capital on employee retention with resilience as a mediator in BMT in the former Banyumas Residency. This approach is used because it is appropriate to assess the causal relationship between psychological and organizational variables through the measurement of individual perceptions (Gelencsér et al. 2023) (Creswell & Creswell, 2018). The study population consisted of 337 BMT employees. The sampling technique chosen is purposive sampling with the criteria of permanent employees and having a minimum working period of one year, because adequate work experience is required to

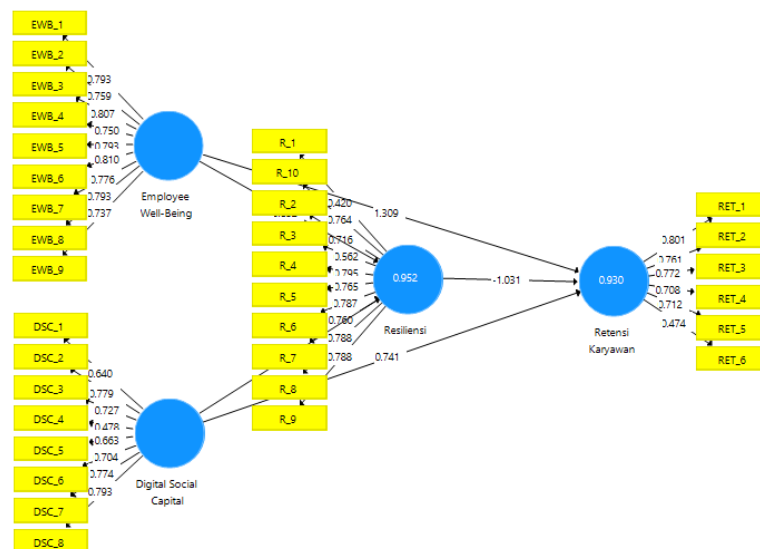
accurately assess well-being, digital relationships, resilience, and retention (Sekaran & Bougie, 2019). Based on the 5% error rate, the minimum sample required is 183 respondents. The questionnaire distributed online produced 190 valid data points that were worth analysis.

Variable measurements were carried out using a five-point Likert scale. Employee well-being is measured by nine indicators representing affective, social, and work well-being dimensions, referring to the concept of organizational well-being (Diener et al., 2010; Zheng et al., 2015). Digital social capital uses eight indicators, including online trust, digital collaboration, and the strength of digital networks (Leonardi, 2017; Cao et al., 2020). Resilience is measured through ten indicators describing adaptive capacity, resilience, and emotion regulation based on the Psychological Capital Framework and CD-RISC (Luthans et al., 2010; Connor & Davidson, 2003). Employee retention was measured using six indicators representing retention intention, long-term commitment, and employability perceptions (Allen et al., 2010; Kim & Park, 2021). Data analysis uses SEM-PLS because it is appropriate for modeling latent relationships with intermediate sample sizes and model structures involving mediating variables (Hair et al., 2021). The test includes validity, reliability, as well as testing of structural relationships and mediating effects to obtain comprehensive empirical results.

RESULTS AND DISCUSSION

This study uses the Partial Least Squares (PLS), to find answers to hypotheses that are basically predictive. PLS is used to reduce the residual variance of dependent variables when expressing parameter models (Ghozali and Latan 2015). In this study, respondents filled out 190 questionnaires that were distributed online through google from and offline. All questionnaire data have been collected and prepared for analysis, with a 100% response rate.

Based on the data of the respondents studied, the majority of respondents were male, which was 72%, while female respondents amounted to 28%. In terms of age, most of the respondents are in the age range of 26-30 years, which is a productive and active age group in the world of work, especially in the health service sector. The company with the highest number of respondents came from BMT BEST, which was 31%. Meanwhile, based on the length of service, the majority of respondents (43%) have worked for more than 1-3 years.



Gambar 2. PLS-Algorithm

Partial Least Squares (PLS) analysis was carried out in two rounds. This is an indicator that shows a loading factor value below 0.6, including DSC4, RET6, R1, and R3, so that two rounds of reanalysis are required.

Table 1. Parameter Coefficient and Statistical Value

	Cronbach's	rho_A	Composite Reliability	Average Variance
Digital Social Capital	0.855	0.861	0.889	0.535
Employee Well-Being	0.919	0.920	0.933	0.609
Resilience	0.906	0.909	0.924	0.604
Employee Retention	0.815	0.824	0.871	0.575

The results of the reliability test showed that the entire construct had Cronbach's Alpha, rho_A, and Composite Reliability (CR) values above 0.70. This shows that each construct has excellent internal consistency and is suitable for use in research (Hair et al., 2021). In addition, the Average Variance Extracted (AVE) value of all variables is above 0.50, thus meeting the criteria of convergent validity as recommended by Fornell & Larcker (1981).

These findings indicate that the indicators on the digital variables of social capital, employee well-being, resilience, and employee retention consistently represent the constructs measured. Thus, the research instrument can be said to be reliable and valid in a convergent manner.

Table 2. R Square

	R Square	R Square Adjusted
Resilience	0.966	0.965
Employee Retention	0.939	0.938

Based on Table 2, the R Square Adjusted value for the Resilience variable of 0.965 shows that the model is able to explain about 96.5% of the variation in resilience through the predictive variables used in the study, such as digital social capital and employee well-being. According to Hair et al. (2021), the R Square Adjusted value above 0.75 is included in the substantive category, so the model's ability to explain changes in the resilience variable can be said to be very strong. This indicates that most of the dynamics of employee resilience in the context of BMT in the Former Banyumas Residency have been accurately predicted by the constructs used in the research.

Furthermore, the R Square Adjusted value for the Employee Retention variable of 0.938 shows that approximately 93.8% of the variation in employee retention can be explained by the variables that affect it in the model, including resilience, digital social capital, and employee well-being. Referring to the classification of Hair et al. (2021), this figure is also in the substantive category, so it can be concluded that the model's ability to predict employee retention is very high. This value confirms that the constructs in the study make a huge contribution in explaining the tendency of employees to stay or leave the organization, especially in the context of Islamic microfinance institutions such as BMT.

Overall, both high R-squared adjusted values indicate that the research model used has excellent predictive quality. This reinforces that the independent variables tested actually have strong theoretical and empirical relevance in explaining employee resilience and retention behaviors.

Table 3. Validitas Diskriminan, Kriteria Fornell-Larcker

	Digital Social Capital	Employee Well-Being	Resilience	Employee Retention
Digital Social Capital	0.732			
Employee Well-Being	0.738	0.780		
Resilience	0.751	0.982	0.777	
Employee Retention	0.874	0.866	0.815	0.758

The results of the discriminant validity test showed that the square root value of AVE (\sqrt{AVE}) in each construct was greater than the cross-correlation with the other constructs. This

is in line with the Fornell-Larcker criterion that a construct is considered discriminatically valid if it is able to distinguish itself from other constructs in the model (Fornell & Larcker, 1981). With the fulfillment of these criteria, it can be concluded that each variable has a different conceptual identity. This means that variables such as digital social capital, employee well-being, employee resilience, and retention do not overlap empirically, and each measures different concepts according to theory.

Table 4. Parameter Coefficient and Statistical Value

		Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
H1	Employee Well-Being -> Employee Retention	1.819	1.834	0.147	12.367	0.000
H2	Digital Social Capital -> Employee Retention	0.595	0.592	0.042	14.071	0.000
H3	Employee Well-Being -> Resilience	0.940	0.940	0.017	54.701	0.000
H4	Digital Social Capital -> Resilience	0.056	0.057	0.023	2.484	0.013
H5	Resilience -> Employee Retention	-1.418	-1.432	0.142	9.975	0.000

Based on the results of the analysis in table 4, it shows that the path coefficient with a p-value < 0.05 is considered significant for the validity of the hypothesis. The first hypothesis showed a positive effect on employee well-being on employee retention with a correlation value of the original sample coefficient of 1.819 and a p-value of < 0.05, so the first hypothesis was accepted. Furthermore, the second hypothesis shows that there is a positive influence of digital social capital on employee retention, as seen from the original sample value of 0.595 and p-value < 0.05, so that the second hypothesis is also accepted. The third hypothesis shows that there is a positive influence between employee well-being and resilience, with a correlation value of the original sample coefficient of 0.940 and a p-value of < 0.05, so the third hypothesis is also accepted. In addition, the fourth hypothesis shows that there is a positive influence of digital social capital on resilience, as seen from the correlation value of the original sample coefficient of 0.056 and p-value of <0.05, so that the fourth hypothesis is accepted. However, the results of the fifth hypothesis show different results where resilience has a negative influence on employee retention, so the fifth hypothesis is rejected.

Table 5. Specific Indirect Effects

		Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
H6	Employee Well-Being -> Resilience -> Employee Retention	-1.333	-1.346	0.135	9.881	0.000
H7	Digital Social Capital -> Resilience -> Employee Retention	-0.080	-0.081	0.034	2.356	0.019

Based on the results of the analysis in table 5, it shows the influence of mediation on the sixth and seventh hypotheses. The sixth hypothesis shows that resilience mediates the relationship between employee well-being and employee retention. In addition, the seventh hypothesis shows that resilience mediates the relationship between digital social capital and employee retention.

DISCUSSION

Employee Well-Being and Employee Retention

The results of this study show that employee well-being has a positive and significant influence on employee retention, so the first hypothesis is accepted. The findings indicate that a high level of well-being covering emotional, social, and physical aspects encourages employees to maintain a sustainable working relationship with the organization. This is because employees will feel cared for by the organization by implementing health and wellness practices, so employees are more likely to stay in the organization longer (Sodha & Goswami, 2023). In the context of BMT in the former Banyumas Residency, employee welfare is reflected through a supportive work environment, a work system oriented to Islamic values, and harmonious relationships between employees. This condition creates a positive perception of the workplace, thereby encouraging loyalty and reducing the tendency to seek employment alternatives (Lee & Huang, 2024).

Theoretically, these results are in line with the framework of Job Demands–Resources (JD-R) Theory, which states that well-being increases when job resources are able to compensate for job pressures and demands (Bakker & Demerouti, 2017). In BMT operations, high job demands such as financing targets, member management, and microfinance service dynamics will be easier to manage if supported by leadership support, autonomy at work, and social cohesion in the work environment. The availability of job resources acts as a protective factor that encourages employee motivation and attachment, which ultimately strengthens retention.

These findings are also consistent with the perspective of the Conservation of Resources (COR) Theory, which asserts that individuals seek to maintain and accumulate resources that are considered valuable (Hobfoll, 1989; Hobfoll et al., 2018). In the context of BMT, such resources include job stability, emotional and spiritual support, and career development opportunities. When employees gain resources through a prosperous work environment, they tend to view the organization as a place that provides psychological security and long-term prospects. It is this accumulation of resources that encourages employees to stay on top and form a stronger commitment to the organization. This research is in line with the results of research from (Page & Vella-Brodrick, 2009) and (Nazir & Islam, 2017), which show that there is a positive and significant influence between employee well-being and employee retention.

Digital Social Capital and Employee Retention

The results of the study show that digital social capital has a positive and significant effect on employee retention. These findings confirm that the strength of social relations formed through digital platforms such as internal information systems, online communication groups, and work coordination applications is able to increase connectivity, clarity of information, and a sense of togetherness between employees. In the context of BMT in the former Banyumas Residency, the digitization of organizational social networks is becoming increasingly relevant, considering the characteristics of work that require intensive coordination between units, field mobility, and speed in decision-making for Islamic microfinance services. Wider access to internal digital networks strengthens employees' perception of organizational support, thereby fostering loyalty and lowering the tendency to leave the institution (Zhao & Weng, 2023; Martinez & Kim, 2024).

These findings are in line with the framework of Job Demands–Resources (JD-R) Theory, which places digital social capital as a job resource that can increase motivation while mitigating workload (Bakker & Demerouti, 2017). In BMT, work demands such as financing targets, member services, and cross-unit coordination needs can increase significantly. However, the existence of a responsive digital social network, for example, through real-time communication, virtual collaboration, and online knowledge sharing, serves as a resource that facilitates task completion and maintains psychological stability. When such digital-based job resources are consistently available, employee engagement rates increase, thus strengthening organizational retention.

Simultaneously, these findings are consistent with the Conservation of Resources (COR) Theory, which asserts that individuals seek to maintain and accumulate resources that are considered valuable (Hobfoll, 1989; Hobfoll et al., 2018). In the BMT work ecosystem, digital social capital provides resources in the form of clarity of information, access to collective

support, work efficiency, and a sense of security in professional communication. When employees gain resources through stable and collaborative digital connectivity, they tend to view the organization as a place that provides security, development, and ongoing social support. This accumulation of resources strengthens the commitment to the institution and explains the increase in retention at BMT throughout the former Banyumas Residency. The results of this study are in line with research from Sun & Shang (2019) and Leonardi (2017), which show that there is a positive and significant influence between digital social capital and employee retention.

Employee Well-Being dan Resiliensi

The results of the study show that employee well-being has a positive and significant influence on employee resilience. These findings confirm that a good level of employee well-being, including a stable psychological state, emotional comfort, and a supportive work environment, contributes directly to their ability to cope with pressure, adapt to change, and maintain consistent work performance. In the context of BMT in the former Banyumas Residency, employee welfare is an important aspect considering the characteristics of work in the Islamic microfinance sector, which requires precision, intensity of interaction with members, and relatively high field mobility. When BMT is able to create a healthy and supportive work environment, employees have stronger psychological capital to deal with the operational dynamics of the institution (Salanova et al., 2020; Caniels & Baaten, 2019).

Theoretically, this relationship can be understood through the Job Demands-Resources (JD-R) Theory, which places employee well-being as a result of the adequacy of job resources to meet job demands (Bakker & Demerouti, 2017). In BMT operations, job demands such as member service demands, financing targets, and cross-unit coordination needs can cause significant work pressure. However, when BMT provides job resources in the form of leadership support, a soothing Islamic work culture, and harmonious working relationships, it improves employee well-being and strengthens their adaptive capacity. In other words, employee well-being functions as a psychological resource that mediates the impact of work pressure and produces higher resilience.

These findings are also in line with the Conservation of Resources (COR) Theory, which explains that resilience arises when individuals have sufficient resources to sustain and recover from stressors (Hobfoll, 1989; Hobfoll et al., 2018). In the context of BMT in the former Banyumas Residency, employee well-being can be understood as a form of resource gain that includes a sense of security at work, strong social support, the value of spirituality in organizational practices, and professional growth opportunities. Access to these resources strengthens the psychological resilience of employees, so that they are able to cope with operational pressures without experiencing a decrease in work function. Thus, the higher the level of welfare facilitated by BMT, the higher the level of resilience that appears in employees. Research results from (Shin et al., 2012), Robertson et al. (2015), Malik and Garg (2020), and Cheng et al. (2021) show that employee well-being has a positive and significant effect on resilience.

Digital Social Capital and Resilience

The results of the study show that digital social capital has a positive and significant influence on employee resilience, which is in line with the Job Demands-Resources (JD-R) framework which affirms that work resources, including digital networks, can increase an individual's adaptive capacity to job demands (Bakker & Demerouti, 2017). In the context of BMT in the former Banyumas Residency, employees' access to digital communication, information sharing groups, and platform-based professional communities expands the availability of job resources that directly strengthen their psychological resilience (Schaufeli, 2021). This digital social capital allows employees to obtain quick assistance, knowledge exchange, and feedback that increases self-efficacy, which, according to JD-R, is an important mechanism in increasing resilience (Demerouti, 2020). The findings also show that digital-based social relationships serve as a resource that strengthens the emotional recovery process when

employees face the operational pressures typical of Islamic microfinance institutions (Putnam, 2020).

The linkage of digital social capital to resilience is also consistent with the Conservation of Resources (COR), which emphasizes that individuals seek to maintain and accumulate resources to deal with stressors (Hobfoll, 2018). For BMT employees throughout the Former Banyumas Residency, access to a supportive digital network serves as a social resource that protects them from potential loss of resources due to work pressure, such as financing targets, administrative burdens, and member service dynamics (Luthans et al., 2020). According to COR, employees who have greater social resources will show stronger recovery capacity, and this is reflected in BMT employees' ability to maintain emotional stability, work focus, and performance sustainability in the face of fluctuating operational conditions (Hobfoll, Halbesleben & Neveu, 2022). Thus, the results of this study confirm that digital social capital not only strengthens employees' adaptive mechanisms but also plays a role as strategic capital that maintains the sustainability of personal resources in value-based work environments and social services such as BMT (Lin, 2021). This research is in line with research from Chen & Bonanno (2021) and Wang & Chen (2020), which shows a positive and significant influence between digital social capital and resilience.

Employee Resilience and Retention

The results show that resilience has a negative and significant effect on employee retention, and these findings can be explained through the Job Demands–Resources (JD-R) framework. In the perspective of JD-R, resilience is a personal resource that increases an individual's adaptive capacity to job demands, but high personal resources often make employees better able to face new challenges outside the organization and more confident to seek alternative career opportunities (Bakker & Demerouti, 2017). In the context of BMT in the former Banyumas Residency, employees with high resilience tend to be able to manage workloads based on member services, financing risks, and daily operational dynamics, so they do not depend on the organization as a source of stability, but instead have a greater readiness to carry out career mobility (Schaufeli, 2021). Thus, strong personal resources can actually reduce the intention to survive because individuals feel they have enough capacity to develop in other work environments that offer greater growth opportunities (King & Rothstein, 2019).

These findings are also in line with the Conservation of Resources (COR) theory, which emphasizes that individuals seek to maintain and develop the resources they have to minimize potential loss (Hobfoll, 2018). In a BMT environment that faces regulatory changes, digitization of services, and high administrative pressures, employees who have a high level of resilience may assess that maintaining their position is actually at risk of instability of personal resources, such as energy, time, and psychological well-being (Luthans et al., 2020). Therefore, the move of organizational change can be seen as a strategy of resource protection, where employees seek to avoid work situations that have the potential to drain their adaptive capacity (Hobfoll, Halbesleben & Neveu, 2022). Thus, in the context of BMT in the former Banyumas Residency, resilience not only reflects the ability to survive, but also becomes the basis for strategic decision-making to leave the organization in order to maintain the sustainability of personal resources, resulting in a negative and significant relationship with retention. Research results from (King & Rothstein, 2019), (Britt et al., 2022), (Widati & Uii, 2020), (Hapsari & Ariffin, 2025), and (Youssef-Morgan & Luthans, 2021) show that resilience has a negative and significant effect on employee retention.

Resilience Mediation on the Effect of Employee Well-Being on Employee Retention

The results of the analysis showed that resilience significantly mediated the relationship between employee well-being and employee retention in BMT in the former Banyumas Residency. These findings are consistent with the Job Demands–Resources (JD-R) theory, which explains that employee well-being is formed when job resources are able to compensate or reduce the workload (job demands) so as to give rise to positive energy and sustainable motivation (Bakker and Demerouti 2017). In the context of BMT, resources such as social

support between employees, a harmonious work atmosphere, and an organizational culture based on Islamic values function as job resources that strengthen employee well-being and encourage the formation of resilience.

Theoretically, these findings are also in line with the Conservation of Resources Theory (COR), which emphasizes that individuals seek to maintain, protect, and develop the resources they have, both in the form of psychological energy, social support, and emotional stability (Hobfoll 2018). When employees feel emotionally, socially, and physically well-being, they have a greater reserve of personal resources to build resilience. For BMT employees, the existence of religious values, a sense of community, and a supportive work environment enrich these resources, thereby strengthening adaptive abilities in dealing with pressure and work dynamics.

The resilience that is formed then contributes to increased employee retention, because individuals who have psychological resilience tend to be more stable, do not experience emotional fatigue easily, and feel that they have adequate support at work. Thus, in line with the JD-R and COOR perspectives, employee well-being not only creates comfortable working conditions but also results in the accumulation of resources that strengthen employee resilience. This resilience ultimately increases the desire of BMT employees in the former Banyumas Residency to stay in the organization (Seligman, 2019; Youssef-Morgan & Luthans, 2015). Research from (Liu et al. 2020), (Charoensap-Kelly et al. 2021), and (Kuntz et al., 2017) confirms that resilience mediates the influence of well-being on work outcomes, including retention.

Resilience Mediation on the Influence of Digital Social Capital on Employee Retention

The results show that resilience significantly mediates the influence of digital social capital on employee retention. These findings show that digital social capital through access to information, professional networking, and technology-based interaction can strengthen employees' adaptive capacity in dealing with work dynamics. Digital social capital provides a wider range of informational, emotional, and instrumental support, thereby increasing employee confidence, connectedness, and ability to cope with work pressure. As resilience increases, employees' commitment to the organization also tends to strengthen, thus encouraging the tendency to stay longer.

Theoretically, these findings are in line with the Job Demands–Resources Model (JD-R), which emphasizes that job resources, including digital networks, virtual collaborations, and technology-based communities, are able to reduce work stress and produce positive psychological conditions (Bakker and Demerouti 2017). Research by Gilchrist, Saunders, & Valentine (2017) also shows that technology-based social capital improves work cohesion and psychological well-being, which further strengthens resilience. These findings are also consistent with the Conservation of Resources Theory (COR), which states that individuals seek to maintain and augment the resources they have to cope with the stress and demands of work (Hobfoll 2018). Digital social capital provides additional resources in the form of online social support, collective knowledge, and a wider professional network. This is in line with the findings of Choi, Park, & Cho (2021), who showed that digital social support increases resilience and work commitment, and Zhang & Venkatesh (2020), who found that positive digital interactions can reduce stress and increase survival intention.

In the context of BMT in the former Banyumas Residency, digital social capital plays an important role in strengthening communication between units, sharing application-based operational information, and building cross-branch cooperation. A work environment based on sharia values further strengthens solidarity and togetherness, so that the use of digital platforms such as internal communication groups, financing information systems, and online discussion forums becomes a resource that enriches employees' social support. Access to these digital networks strengthens employee resilience as they feel connected, supported, and able to solve work challenges collectively. Strong resilience ultimately increases retention, as BMT employees feel safe, valued, and have sufficient resilience to stay in the organization. Research from Wang and Chen (2020), Chen and Bonanno (2021), and Papagiannidis et al. (2020) shows that the

power of digital relationships helps individuals cope with stress, thereby encouraging long-term commitment.

The findings provide a number of theoretical and practical implications. Theoretically, this study confirms the relevance of JD-R and COR theories in describing how employee well-being and digital social capital function as resources that can reduce work pressure and maintain employees' psychological conditions. But the results also show that resilience does not always have positive consequences for retention, especially in small organizations with more limited structures. These findings expand the discourse on how personal resources can have effects that are not in line with theoretical predictions when the work environment does not provide aligned organizational support.

Practically, this study provides input that BMT needs to increase support for employee welfare through competency development programs, welfare facilities, and the provision of counseling or psychological assistance rooms. In addition, it is important for BMT to expand the use of digital technologies and systems that are able to streamline workflows, speed up coordination, and reduce administrative pressure. The findings on resilience remind us that strengthening the adaptive capacity of employees needs to be accompanied by the provision of adequate organizational resources so that the resilience does not turn into an incentive to leave the organization.

For subsequent research, it is recommended to explore other variables that could clarify the relationship between resilience and retention, such as workload, leadership, or level of organizational fairness. The longitudinal approach will provide a more accurate picture of how persistent intent changes over time and with work experience. The expansion of the research area to other BMTs outside Banyumas or to different sharia micro-institutions can also enrich the understanding of diverse organizational contexts. Further research can also add a qualitative element, for example, through interviews with employees who plan to leave or those who stay in the long term, so that it can capture psychological and social nuances that do not always appear in quantitative analysis.

CONCLUSION

This study shows that employee well-being and digital social capital play an important role in increasing employee retention at BMT in the former Banyumas Residency. Employees who feel well-being in emotional, social, and physical aspects tend to have a stronger interest in maintaining a working relationship with the organization. Digital social capital that supports smooth communication, collaboration, and information exchange has also been proven to strengthen employee attachment to the institution. Both forms of resources have an impact on increasing resilience. However, the results of the study revealed that resilience actually has a negative effect on retention. This phenomenon illustrates that in a high-demand BMT work environment and limited career mobility opportunities, more resilient individuals may feel better prepared to pursue opportunities outside the organization, so resilience does not automatically encourage employees to stay. These findings reveal the complex dynamics between working conditions, psychological resources, and retention decisions.

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