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**AUTHOR AND CO-AUTHORS**  
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# CHOOSING FOR LEAVING A JOB: WHAT IS THE MOST IMPORTANT CONSIDERATION OF MARRIED WOMAN?

## Abstract

Attitude is very crucial in determining the decision for a woman to stay in the job. This means that employees tend to have a desire to leave if they feel not attached to the company. Female employees who tend to be married have a role as an employee and family member. Married female employees will have high work engagement if they feel their work brings benefits to family life. This study aims to determine the effect of work-family enrichment on work engagement and turnover intention. The population of this research was 391 married women employees who worked at least a year in four-star hotels in Bali, Indonesia. The sample in this study is determined using a nonprobability sampling method with a saturated sample based on specified criteria, 331 questionnaires returned (response rate of 85%), but only 325 questionnaires were complete and feasible to be analyzed (usable response rate of 83%). Data were collected via questionnaire and analyzed using SEM (structural equation modeling). The results showed that married female employees were more enthusiastic about working when they could fulfill their multiple roles in work and be better family members. Their involvement in work seriously and feeling proud to be part of the company can reduce their intention to leave. This research is expected to be a consideration for management in making policies related to decreasing turnover intention.

## Keywords

labor turnover, multiple roles, work, family, hotels, tourism, Bali, Indonesia

## JEL Classification

J63, L83

## INTRODUCTION

Tourism is one of the sectors that have great potential in supporting the Indonesian economy. The development of the hospitality industry accompanied the increase in tourist visits. Evans and Lindsay (2011) state that the superiority of a hotel lies in its human resources, especially employees' achievements in carrying out their duties and work. The phenomenon of turnover in hotel industry employees is higher than employees who work in other industries. Dipietro and Condly (2008) state that high labor turnover is found in the hotel industry. The percentage of turnover in four-star hotels in Bali, Indonesia, fluctuates from 2015 to 2018 around 3 to 6 percent per year. Married women are faced with situations that urge them to quit, such as pregnancy or their spouse who moves to work outside the city. However, an employee will go through three stages, namely the thought to stop working, start trying to find a new job, and then employees will intend to leave or stay in the job (Søbstad, Pallesen, Bjorvatn, Costa, & Hystad, 2020).

Employees' attachment generates positive energy, so they were always active and continually immersed in their work and leave little time for negative thinking and leaving the organization (Gupta & Shaheen, 2017; Agarwal & Gupta, 2018; Wang, 2020). Employees will feel bound

to their work if they realize that work can prosper their family life (Hakanen, 2011; Zhang, Meng, Yang, & Liu, 2018) and ultimately reduce their desire to leave the company (Kim & Hyun, 2017). Research on the work-family enrichment of female employees in the service sector is still limited. Based on role accumulation theory (McNall, Nicklin, & Masuda, 2010b), a married woman has two roles: work and family. One of the goals of women participating in the world of work is to earn a living or just earn income to help the family economy. Married women who have children experience more positive work-family values than unmarried women (Jones, Manuelli, & McGratian, 2015).

McNall, Nicklin, and Masuda (2010b) state that the intended enrichment is related to feelings and thoughts but not necessarily behavior. In contrast to research conducted by Akram, Malik, Nadeem, and Atta (2014) who found that where employees realized that the work could improve family welfare, their intention to leave the company is lower. Zhang, Meng, Yang, and Liu (2018), Henry and Desmette (2018) state that when employees realize that the work can improve the quality of family life, they will be more attached to their work, and the intention of employees to leave the organization will decrease.

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## 1. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Work-family enrichment as a condition of the extent to which experience in one role increases the quality of life in other roles (Greenhouse & Powell, 2006). Work-family enrichment occurs when work experiences improve the quality of family life. Following the role, accumulation theory states that individuals get various awards by taking various domains (Kang & Jang, 2020). The concept of work-family enrichment focuses on positive relationships between the two roles so that a role will produce resources that might be useful to use in other roles (Frone, 2003). Work-family conflict and work-family enrichment are bi-directional constructs (Carlson, Kacmar, Wayne, & Grzywacz, 2006), but Frone (2003) states that the two concepts are independent constructs and are not related to each other. Involvement in various roles can improve function in other roles (Washington, 2006). Three dimensions can measure work-family enrichment such as work-family development, work-family affect, and work-family capital (Carlson, Kacmar, Wayne, & Grzywacz, 2006).

Russo and Bounocore (2012), Akram, Malik, Nadeem, and Atta (2014) state that work-family enrichment has a negative and significant effect on turnover intention. Aboobaker and Edward (2019) also found that the higher the level of work-family enrichment, the lower the level of turnover intention employees. Several empirical studies men-

tion that work-family enrichment harms turnover intention (Aryee, Srinivas, & Tan, 2005), which means when employees realize that work makes happiness, they become a better family, and then further reduce intention to leave the job. McNall, Nicklin, and Masuda (2010b) found no significant relationship between work-family enrichment and turnover intention, arguing that such enrichment is related to “feelings and thoughts but not necessarily behavior”.

*H1: Work-family enrichment has a significant effect on turnover intention of married female employees.*

Married women play two roles in their lives, both at work and family (Grzywacz & Carlson, 2007). Some of the advantages of working women include gaining skills, positive emotions, self-esteem, and life satisfaction (Ruderman et al., 2002). According to Greenhaus and Powell (2006), Carlson, Kacmar, Wayne, and Grzywacz (2006), work-family enrichment means the extent to which experience in one role can improve the quality of other roles. Karanika-Murray, Duncan, Pontes, and Griffiths (2015), Zhang, Meng, Yang, and Liu (2018) stated the same thing, where one of the consequences of work-family enrichment is work engagement, so the more employees realize that work helps them to acquire skills so that they become better family members, the employee will be more diligent in doing each of these jobs. Work-family enrichment has a significant influence on work engagement (McNall, Masuda, & Nicklin, 2010a; Carlson, Kacmar, Zivnuska,

Ferguson, & Whitten, 2011), it is an advantage for organizations if they can provide facilities to employees in integrating the relationship between family and work by implementing human resource management policies.

*H2: Work-family enrichment has a significant effect on the work engagement of married female employees.*

Turnover intention is an individual's subjective estimate of the likelihood that someone will leave the organization shortly (Zhang & Li, 2020). Employees will tend to dislike their work and become active to see job opportunities in other companies if they feel a decrease in their sense of enthusiasm and fatigue (Siddiqi, 2013). Turnover intention is the thought of leaving, looking for work elsewhere, and the desire to leave the organization. Lee, Huang, and Zhao (2010) state there are three indicators used to measure turnover intention, such as thinking of quitting, intention to search, intention to quit.

According to Baumruk (2006), if the employee has a high disengagement with the company, they will improve the general behavior of one of them still living, or in other words, employees will be loyal to his job, even though there is an opportunity to find work elsewhere. Work engagement can be a cause of labor turnover; employees who have high work engagement will have a positive influence that causes them to be more active and stay in their work and do not have the mind to leave work. It is similar to the statement of Shadbhad, Hassani, Abbaszadeh, and Ghasemzadeh (2016) who tested the same hypothesis where the results state that employees who have a low work engagement are predicted to leave the company to go to other companies. Likewise, Daley (2017), L. Zhao and J. Zhao (2017), Kumar, Jauhari, Rastogi, and Sivakumar (2018) concluded that work engagement (vigor, dedication, and absorption) had a negative and significant effect on turnover intention. Some empirical research also states that work engagement has a negative and significant effect on turnover intention (Kim, 2017; Kim & Hyun, 2017; Kumar, Jauhari, Rastogi, & Sivakumar, 2018). This means that the more employees feel happy and immersed in work, the lower their intention to find another job.

*H3: Work engagement has a significant effect on turnover intention of married female employees.*

It is very important to know why married female employees leave the company. Married female employees who have multiple roles as workers and family members often tend to leave the company if they think the work cannot improve family welfare. Thinking of quitting is driven by low employee involvement in the job (Kumar, Jauhari, Rastogi, & Sivakumar, 2018). Employees will be more eager to work if they feel the job benefits family life (Zhang, Meng, Yang, & Liu, 2018) and ultimately reduce their desire to leave the company. Therefore, this research aims to determine the effect of work-family enrichment on work engagement and turnover intention.

## 2. AIM

This study aims to find out how many effect work-family enrichment and work engagement on turnover intention of married women.

## 3. RESEARCH METHODS

This research was conducted using a cross-sectional survey. The population size is 391 married female employees in four-star hotels in Bali, Indonesia, and the entire population is given the same opportunity to fill out a questionnaire in this study. Determination of the sample involved married female employees in four-star hotels in Bali, Indonesia, with different working and family conditions so that it was difficult to generalize married female employees who worked in four-star hotels in different regions or different industries. The returned questionnaire numbered 331 (response rate 85%) with a return period of one month. A complete and feasible questionnaire to be analyzed in this study was 325 respondents (usable response rate of 83%). A questionnaire of 6 copies cannot be used because the respondent did not fill in the data, and the answer was not complete. Work-Family Enrichment Scale (Rastogi & Chaudary, 2017), Utrecht Work Engagement Scale (Schaufeli, Bakker, & Salanova, 2006) and Turnover Intention Scale (Sager, Griffith, & Hom,



1998) were used for data collection in this research. The validity test showed that this model was accurately measured in this research, and the reliability test showed that this research instrument could be acceptable. The feasibility test of the model with Structural Equation Modeling (SEM) is used to analyze the proposed hypotheses.

#### 4. RESULTS

This study showed that respondents aged 20 to 29 years were in the first position of 193 people or 59.4%. Respondents who are permanent employees are 63 people or 19.4% in the first place. The female employees who were respondents in this study had the last education, of which most were diploma education, totaling 179 people or 55.1%. Respondents with a work experience of 1 to 5 years had the most number, namely 218 people or 67.0%. The department food and beverage has the highest number of respondents, 77 people, or 23.7%.

Basic condition demonstrating frequently presented contentions on the model assessment, as none of the models may have altogether secured the entirety of the essential settings (Schumacker & Lomax, 2004). For instance, a little esteem for the Chi-square measurement ( $\chi^2$ ) and the probability (P) of a lesser measure of than 0.05. Be that as it may, these figures were every so often represented and, for the most part, ignored by signifying to other elective methods for assessing the model fit. The limit esteems drawing closer 0.95 for the Tucker-Lewis list (TLI and Comparative Fix Index (CFI) and 0.06 for the root mean square blunder of guess (RMSEA), may have agreeably up kept the derivation of a reasonably solid match between the proposed model and the

information. Different researchers prescribed different decency of fit insights comprising of CMIN/DF (the base test disparity work) assumed  $\leq 2.0$ ; GFI (decency of fit record) approximating 0.90, what is more, AGFI (balanced decency of-fit record) moving toward 0.90 or higher. Figure 1 shows the model test results through structural model testing.

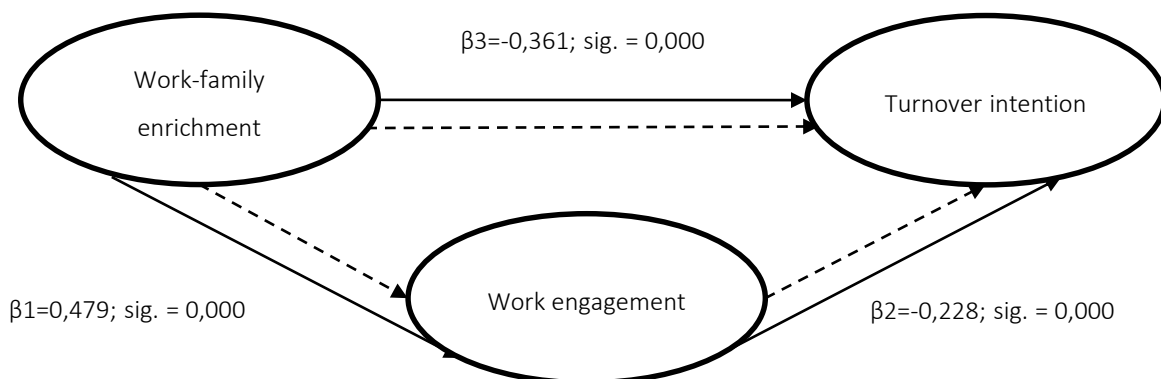
The result shows that all constructs used to form a research model have met the established goodness of fit. This means that the model is fitted with the sample data. The results of testing the goodness of fit SEM model of this study are shown in Table 1.

**Table 1.** Evaluation of goodness of fit indications criteria

The goodness of fit measure	Cut-off value	Results	Conclusion
p-value Chi-square ( $\chi^2$ )	> 0.05	0.051	Good fit
CMIN/DF	$\leq 2.00$	1.146	Good fit
GFI	$\geq 0.90$	0.933	Good fit
TLI	$\geq 0.95$	0.989	Good fit
CFI	$\geq 0.95$	0.990	Good fit
RMSEA	$\leq 0.08$	0.021	Good fit
AGFI	$\geq 0.95$	0.917	Marginal fit

Note: CMIN/DF = The Minimum Sample Discrepancy Function/Degree of Freedom, GFI = Goodness of Fit Index, TLI = Tucker Lewis Index, CFI = Comparative Fix Index, RMSEA = Root Mean Square Error of Approximation, AGFI = Adjusted Goodness of Fit Index.

By alluding to the  $\chi^2$  test ( $\chi^2 = 301,486$ ) and probability ( $p = 0.051$ ), this model could catch the decency of the model's attack. The same way when it was seen from different estimations, the model shown an adequate wellness of CMIN/DF = 1.146 (anticipated littler than 2), GFI = 0.933 (higher than 0.90), AGFI = 0.917 (marginal fit), CFI = 0.990 (higher than 0.95), TLI = 0.989 (higher than 0.95) and RMSEA = 0.021 (lower than 0.08). The outline



**Figure 1.** Analysis using SEM

**Table 2.** Results of research hypotheses testing

Hypothesis	Effect	Estimate	SE	CR	P	Conclusion
H1	WFE → TI	-0.361	0.058	-5.032	***	Significant
H2	WFE → WE	0.479	0.073	7.060	***	Significant
H3	WE → TI	-0.228	0.050	-3.386	***	Significant
Significant limit		$p \leq 0.05$ and $CR \geq \pm 1.96$				

Note: WFE – Work-Family Enrichment, TI – Turnover Intention, WE – Work Engagement. \*\*\*  $p < 0.05$ .

of the full model of the examination after the particular is noticeable in Figure 1. The effect of the basic model investigation is discernible in Table 1. All constructs used to form a research model in the confirmatory factor analysis processes that probability, CMIN/DF, GFI, TLI, CFI, RMSEA, and AGFI have fulfilled the established goodness of fit. AGFI is below the cut-off value, but it is still within the tolerance limit, often called marginal. This means that the model is fitted with the data.

Hypotheses testing was done by observing the probability (P) of the estimated regression weights of the structural equation model. If the  $p$ -value is less than 0.05, the hypothesis is accepted.

Based on Table 2, it can be stated that the first hypothesis (H1), which states that work-family enrichment (WFE) has a negative and significant effect on turnover intention (TI) of married female employees, can be accepted. Significance test results show a probability value of 0.000 is smaller than 0.05, and a critical ratio (CR) value of -5.032 is greater than 1.96, and the direct effect of work-family enrichment on turnover intention is -0.361.

The second hypothesis (H2), which states that work-family enrichment (WFE) has a positive and significant effect on work engagement (WE) of married female employees, can be accepted. Significance test results show a probability value of 0.000 is smaller than 0.05, and a critical ratio (CR) value of 7.060 is greater than 1.96, and the direct effect of work engagement on turnover intention is 0.479.

The third hypothesis (H3), which states that work engagement (WE) has a negative and significant effect on the turnover intention (TI) of married female employees, can be accepted. Significance test results show a probability value of 0.000 is smaller than 0.05, and a critical ratio (CR) value of -3.386 is greater than 1.96, and the direct effect of work engagement on turnover intention is -0.228.

## 5. DISCUSSION

Work-family enrichment has a negative and significant effect on turnover intention. This shows that when married female employees feel that the work can improve family welfare, they will not think of quitting in the job. Conversely, if the employee has low work-family enrichment, the desire of married women employees to leave the company will increase. Work-family enrichment, as measured by work-family development, work-family affect, and work-family capital, shows that it has been well managed to contribute to turnover intention. Based on employee ratings, involvement in work helps married female employees acquire skill, and involvement in work makes them feel happy and happy, this helps married female employees become better family members. This study is relevant to the statement of Zhang, Meng, Yang, and Liu (2018) that employees will have a desire to leave the company if they feel the work cannot improve family welfare. This is in line with research by Crain and Hammer (2013) who state that the predictor of work-family enrichment is turnover intention. Odle-Dusseau, Britt, and Greene-Shortridge (2012), Mustapha, Ahmad, Uli, and Idris (2011b) state work-family enrichment harms turnover intention.

Work-family enrichment has a positive and significant effect on work engagement. This shows that the more married female employees feel that the work gives them a sense of happiness and makes them a better family member, the higher their sense of involvement with the company. Vice versa, if work-family enrichment is low, the lower the level of employee involvement in his work. This study related to the statement of Henry and Desmette (2018) states that the higher the work-family enrichment, the higher the involvement of employees in the company. This means that bringing work-family enrichment has a positive effect on work engagement (Chen & Powell, 2012).

Work engagement has a negative and significant effect on turnover intention. The more married female employees have a deep involvement in the job, the lower the intention of employees leaving the company. Work engagement is measured by vigor, dedication, absorption. Based on the assessment of married female employees, they feel happy if they can work in earnest. Besides, married female employees feel enthusiastic at work, which gives a deep sense of involvement in the company. Du Plooy and Roodt (2010) states that if employees feel non-attachment to work, it will cause an intention to leave the company. Following the statement of Erdil and Muceldili (2014) states that work engagement harms turnover intention, employees who feel emotional attachment will feel more enthusiastic at work, thereby reducing their desire to leave the company or look for other job alternatives. In research conducted by Schaufeli and Bakker (2004), Karatepe (2013) mentions that the level of work engagement will reduce employee turnover intention. This means that employees' desire to leave the company will decrease if they feel an attachment to the company.

Work-family enrichment has a negative and significant effect on turnover intention through work engagement. This means that if married female employees have a high work-family enrichment

work-family enrichment, they will feel more involved in their work and reduce their intention to quit. Work-family enrichment consisting of work-family development, work-family affect, and work-family capital could be managed well to give pride to the work done to reduce the desire of employees to look for other jobs. According to the research by Henry and Desmette (2018), which states that work-family enrichment has a positive and significant effect on work engagement, which means that the more employees feel that the work can improve the quality of their lives, employees will be more enthusiastic in carrying out their work. Employees will carry out their work seriously if they believe that the work provides a sense of achievement or success and helps them become a better family member. Employee involvement in their work will deeply reduce their intention to leave the company (Zhang, Meng, Yang, & Liu, 2018; Purba & Ananta, 2018; Thirapatsakun et al. 2014). Previous research conducted by Gupta and Shaheen (2017), Alfes, Shantz, Truss, and Soane (2013) states that work engagement is a positive state of employees where they carry out their work with full dedication. If employees feel proud of the work they do, the lower the intention of employees to look for alternative work (L. Zhao & J. Zhao, 2017; Takawira, Coetzee, & Schreuder, 2014).

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## CONCLUSION

Work-family enrichment has a negative and significant effect on turnover intention through work engagement. This means that when married female employees have high work-family enrichment, they will feel more involved in their work and reduce their intention to quit. Work-family enrichment consisting of work-family development, work-family affect, and work-family capital could be managed well to give pride to the work done to reduce the desire of employees to look for other jobs.

The study results stated that a married female employee at the four-star hotels felt work engagement, but the lowest rating was found in vigor. This implies management must pay attention to the willingness of employees to devote energy to one job. Work-family enrichment is considered good by employees with the same assessment of work-family development, work-family affect, and work-family capital. However, the lowest value is the involvement in work that helps employees understand differences of view and become better family members. This implies that management must provide employees with an understanding of different perspectives on the job. Employees give a low assessment of turnover intention, but the highest assessment is on the intensity of employees thinking about leaving the company. It implies that management must pay attention to employees' reasons to minimize the emergence of intention to quit the job. To reduce the turnover intention of married women employees, the employee must have a high work-family enrichment and work engagement for the company. This research is expected to be a consideration for management in making policies related to work-family enrichment, work engagement, and turnover

intention. This examination is a quantitative report so that later on, family support can be included to explain the reason why the married female employee has to leave or stay in the job using a mix method approach (quantitative and qualitative).

## AUTHOR CONTRIBUTIONS

Conceptualisation: Ni Made Dwi Puspitawati.

Data curation: Ni Made Dwi Puspitawati.

Funding acquisition: Ni Made Dwi Puspitawati.

Writing – original draft: Ni Made Dwi Puspitawati.

Investigation: I Wayan Gede Supartha, I Gede Riana.

Methodology: I Wayan Gede Supartha, I Gede Riana.

Supervision: I Wayan Gede Supartha, I Gusti Ayu Manuati Dewi, I Gede Riana.

Validation: I Wayan Gede Supartha, I Gusti Ayu Manuati Dewi.

Writing – review & editing: I Wayan Gede Supartha, I Gusti Ayu Manuati Dewi, I Gede Riana.

Formal analysis: I Gusti Ayu Manuati Dewi.

Project administration: I Gusti Ayu Manuati Dewi.

Resources: I Gede Riana.

Software: I Gede Riana.

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19<sup>th</sup> of June, 2020

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## ACCEPTANCE LETTER

Dear Ni Made Dwi Puspitawati,

We are pleased to inform you that your manuscript “Choosing for leaving a job: what is the most important consideration of married woman?”, co-authored with I Wayan Gede Supartha, I Gusti Ayu Manuati Dewi, and I Gede Riana, has been double blind peer-reviewed and accepted for publication in the international journal “Problems and Perspectives in Management”, which is scheduled to be published in Volume 18, Issue 2, 2020.

With cordial regards,  
Katerina Maschenko

Managing Editor  
International research journal  
“Problems and Perspectives in Management”

E-mail: [k.maschenko@businessperspectives.org](mailto:k.maschenko@businessperspectives.org)



## PUBLICATION AGREEMENT

LLC "CPC "Business Perspectives", hereinafter – "Publisher" and Ni Made Dwi Puspitawati (Student, Faculty of Economics and Business, Department of Management, Universitas Udayana, Indonesia), I Wayan Gede Supartha (Professor, Faculty of Economics and Business, Department of Management, Universitas Udayana, Indonesia), I Gusti Ayu Manuati Dewi (Lecturer, Faculty of Economics and Business, Department of Management, Universitas Udayana, Indonesia), and Riana I Gede (Lecturer, Faculty of Economics and Business, Department of Management, Universitas Udayana, Indonesia), hereinafter – "Author" agree on the following:

The Publisher agrees to publish the manuscript "Choosing for leaving a job: what is the most important consideration of married woman?", in Volume 18, Issue 2, 2020 by the Author(s) as an open-access article (the article will be available to all users immediately upon publication without registration on the site and embargo period) in the journal "Problems and Perspectives in Management" (ISSN 1727-7051 (print), 1810-5467 (online)), hereinafter – "Journal".

*Please provide funding data:*

1. Funding organization name: \_\_\_\_\_
2. Funder ID: \_\_\_\_\_
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Please check the consents:

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The Author

(sign here)

Date: 24<sup>th</sup> of June, 2020

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**AGREEMENT № 27-20-PM**

Sumy, Ukraine

August 03, 2020

**УГОДА №27-20-PM**

м. Суми, Україна

03 серпня 2020

LLC "CPC "Business perspectives"(Sumy, Ukraine), here and after – "The Publisher", Ni Made Dwi Puspitawati, Student, Faculty of Economics and Business, Department of Management, Universitas Udayana, Indonesia, here and after – "The Client" agreed on the following:

ТОВ "КВК „Ділові перспективи" (м. Суми, Україна), у подальшому – "Видавець" Ні Маде Дуї Пуспітаваті, Студент, Факультет Економіки та Бізнесу, Кафедра Менеджменту, Університет Удаяна, Індонезія, у подальшому – "Замовник" уклали угоду про наступне:

**1. SUBJECT OF THE AGREEMENT**

1.1. The Publisher is obliged to publish in the quarterly journal "Problems and Perspectives in Management" the article of Ni Made Dwi Puspitawati, co-authors I Wayan Gede Supartha, I Gusti Ayu Manuati Dewi, I Gede Riana «Choosing for leaving a job: what is the most important consideration of married woman?».  
1.2. The Client is obliged to pay article processing charge on the conditions stated below.

**1. ПРЕДМЕТ УГОДИ**

1.1. Видавець зобов'язується опублікувати у кварталному журналі "Проблеми і перспективи менеджменту" статтю Ні Маде Дуї Пуспітаваті, співавтори Ай Вейян Геде Супарта, Ай Густі Аю Мануаті Деві, Ай Геде «Обираючи звільнення: найважливіший критерій для замінної жінки»  
1.2. Замовник зобов'язується сплатити за це плату за наступними умовами.

**2. PRICE**

2.1. Article processing charge is 720,00 Euro.  
The bank commission is paid by Client /Publisher (underline as necessary)  
2.2. Client 's commitments.  
2.2.1. The Client should guarantee the advance pay.  
2.2.2. The Client should notify the PUBLISHER by writing in reasonable time about possible changes in his/her email account.

**2. ЦІНА**

2.1. Вартість за обробку статті дорівнює 720,00 євро.  
Банківська комісія сплачується за рахунок Замовника/Видавця(необхідне підкреслити)  
2.2. Зобов'язання Замовника  
2.2.1. Замовник повинен гарантувати авансовий платіж.  
2.2.2. Замовник повинен своєчасно письмово повідомити Видавця по можливу зміну електронної адреси.)

**3. PRICE AND FORM OF PAYMENT**

3.1. The Client r should pay the article processing charge specified in this Agreement through a transfer of money to the Publisher's bank account (or make a payment through the website) on the condition of advance pay in Euro. Account details are following:  
Beneficiary: LLC "CPC "Business Perspectives"  
Address: Ukraine, Sumy, 40022, H. Skovoroda lane,10.  
IBAN: UA77380805000000002600980233  
Bank of Beneficiary: Raiffeisen Bank Aval, Sumy, Ukraine  
SWIFT: AVALUAUKXXX  
Acc. 55022305 inRaiffeisen Zentral bank Oesterreich, Vienna, Austria  
SWIFT: RZBA AT WW

**3. ЦІНА ТА ФОРМА ОПЛАТИ**

3.1. Замовник повинен здійснити оплату, визначених у цій Угоді, шляхом банківського переказу на рахунок Видавця (або заплатити через веб-сайт) на умовах авансового платежу у євро. Банківські реквізити є наступними:  
Отримувач: ТОВ "КВК "Ділові перспективи"  
IBAN: UA77380805000000002600980233  
Адреса: Україна 40022, м. Суми, пров. Г.Сковороди, 10  
Банк отримувача: АТ «Райффайзен Банк Аваль», м. Суми, Україна  
SWIFT: AVALUAUKXXX  
Рахунок: 55022305 in Raiffeisen Zentral bank Oesterreich, Vienna, Austria  
SWIFT: RZBA AT WW

**4. THE PUBLISHER UNDERTAKES**

4.1.To publish in the quarterly journal "Problems and Perspectives in Management" the article.  
4.2. To inform without delay the Client about circumstances, which could influence execution of obligations, undertaken by the Publisher.

**4. ВИДАВЕЦЬ ЗОБОВ'ЯЗУЄТЬСЯ**

4.1. Опублікувати у кварталному журналі "Проблеми і перспективи менеджменту" статтю.  
4.2. Своєчасно повідомляти Замовника про обставини, що перешкоджають виконанню ним умов угоди.

**5. THE CLIENT UNDERTAKES.**

5.1. To pay article processing charge in whole amount and without any delay as stated in points 2.1.

**5. ЗАМОВНИК ЗОБОВ'ЯЗУЄТЬСЯ.**

5.1.Своєчасно та у повному обсязі сплатити вартість послуг за обробку статті, як вказано у пунктах 2.1.

**THE CLIENT/ЗАМОВНИК**

The Client

(sign here)

Ni Made Dwi Puspitawati, Student, Faculty of Economics and Business, Department of Management, Universitas Udayana, Indonesia

Ni Made Дуї Пуспітаваті, Студент, Факультет Економіки та Бізнесу, Кафедра Менеджменту, Університет Удаяна, Індонезія

**ВИДАВЕЦЬ/ THE PUBLISHER**



Л.С. Остапенко

ТОВ "КВК "Ділові перспективи"  
(Україна, 40022, м. Суми, пров. Г.Сковороди, 10)

The Publisher LLC "CPC "Business Perspectives"  
Ukraine, Sumy, 40022 H. Skovoroda lane, 10.



**BUSINESS  
PERSPECTIVES**

LIMITED LIABILITY COMPANY  
«CONSULTING PUBLISHING COMPANY  
«BUSINESS PERSPECTIVES»

Hryhorii Skovoroda lane, 10, Sumy, 40022, Ukraine  
Phone: +380 542 221707

<http://businessperspectives.org>  
[head@businessperspectives.org](mailto:head@businessperspectives.org)

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19<sup>th</sup> of June, 2020

Ni Made Dwi Puspitawati  
Student  
Faculty of Economics and Business  
Department of Management  
Universitas Udayana  
Indonesia

## ACCEPTANCE LETTER

Dear Ni Made Dwi Puspitawati,

We are pleased to inform you that your manuscript “Choosing for leaving a job: what is the most important consideration of married woman?”, co-authored with I Wayan Gede Supartha, I Gusti Ayu Manuati Dewi, and I Gede Riana, has been double blind peer-reviewed and accepted for publication in the international journal “Problems and Perspectives in Management”, which is scheduled to be published in Volume 18, Issue 2, 2020.

With cordial regards,  
Katerina Maschenko

Managing Editor  
International research journal  
“Problems and Perspectives in Management”

E-mail: [k.maschenko@businessperspectives.org](mailto:k.maschenko@businessperspectives.org)

aplikasi setoran/transfer/kliring/inkaso  
deposit/transfer/clearing/collection form



kepada to PT Bank Mandiri (Persero) Tbk tanggal date 25/06/2020

harap dilakukannya transaksi berikut please do this transaction:

transaksi transaction  setoran deposit  TT tt  RTGS rtgs  SKNBI sknbi  Kliring-inkaso clearing-collection  Bank Draft bank draft

harap ditulis dengan huruf cetak please fill in with block letters

VALIDASI validation

14502 1450261 1450210 36 07 25/06/2020 9:28:55 AM 4543  
145-00-0587390-2 NI MADE DWI PUSPITAW IDR 12.187.160.00  
09-14502-0026507-07 EUR 720.00 CR  
30.00 1.0000000 16.278.0000000  
PAYMENT HONORARIUM FROM DWI PUSPITAWATI  
TANGGAL EFEKTIF 25/06/2020  
99

PENERIMA (wajib diisi) beneficiary

Status kependudukan resident status

Nama name  
Nomor rekening account number  
Bank bank

Alamat & telp penerima beneficiary address & phone no  
Jenis & Nomor Identitas ID type & number

perorangan individual  perusahaan company  pemerintah government  
 penduduk resident  bukan penduduk non-resident

Livdmyla Ostapenko  
UA 8735 1005 00000 2620 3805 3776  
Public Joint stock company UKRSBANK  
Ukraine, Simmy, 40022 Hryhorivskaya  
lane, 10

TUJUAN TRANSAKSI purpose of transaction (wajib diisi)

Tabungan / investasi savings / investment  Pembayaran payment  Biaya hidup personal expenses  
 Bisnis business purpose  Pembelian barang / jasa purchase of goods / services  Donasi / amal donation

BERITA TRANSAKSI transaction remarks

HONORARIUM

diisi oleh Bank filled out by the Bank

Jumlah transfer amount of transfer	<u>Pulu 920</u>
Komisi commission	
Biaya Pengiriman transfer fee (SWIFT/RTGS/SKNBI)	<u>35 000</u>
Biaya Koresponden correspondent charge	<u>1A 30 x 12 400</u>
Sub Total	
Kurs rate	<u>PT. Bank Mandiri (Persero) Tbk</u>
Total	<u>45 12.187.160</u>

PENGIRIM (wajib diisi) applicant

nasabah customer  non nasabah walk in customer (WIC)

NIK/ Paspor (WNA) / NPWP (Perusahaan) ID number

Informasi pengirim applicant information  
Status kependudukan resident status

perorangan individual  perusahaan company  pemerintah government  
 penduduk resident  bukan penduduk non-resident

Nama name

Alamat & nomor telepon address & telephone number

Nr Made Dwi Puspitawati  
Jl. Trenggama Gg. IVA No. 14 Ds./  
081505922755

METODE TRANSAKSI (wajib diisi) method of transaction

tunai cash  debet rekening: 1750005873902  cek/bilyet giro cheque

Bank Tertarik drawee bank	No. cek/BG cheque number	Valuta currency	Nominal amount
			<u>720 EURO</u>

Jumlah setoran/transfer/kliring/inkaso deposit/transfer/clearing/collection amount

Terbilang in words tujuh ratus dua puluh euro

SUMBER DANA TRANSAKSI (wajib diisi) source of fund

Gaji / penghasilan salary / income  Tabungan / hasil investasi savings / investment  Warisan inheritance  Dana pemerintah Government Funds  
 Hibah / hadiah Grants / gifts  Penjualan aset sale of assets  Hasil usaha business proceed  Sumbangan contribution

BIAYA TRANSAKSI transaction fee

Tunai, cash  Debet rekening: 1750005873902

Biaya bank koresponden correspondent charge

Pengirim applicant  Penerima beneficiary  Lainnya others MPMB : 0

diisi apabila pembawa formulir bukan Pengirim filled out if the bearer of this form is not the applicant

Nama name

Alamat & nomor telepon address & telephone number

NIK/ Paspor (WNA) ID number



# BUSINESS PERSPECTIVES

LLC "CPC" "Business Perspectives"  
H. Skovoroda lane, 10, Sumy, 40022, Ukraine  
Phone: +38 (0542) 221707

Код: 32318449  
IBAN: UA773808050000000002600980233  
СОД «Райффайзен Банк Аваль»

## INVOICE № 27-20 PM

1	<b>Invoice date:</b> August 03, 2020	1	<b>Дата рахунку:</b> 03 серпня 2020
2	<b>Issued by:</b> LLC "CPC "Business Perspectives" Sumy, Ukraine	2	<b>Отримувач:</b> ТОВ "КВК „Ділові перспективи" (м. Суми, Україна).
3	<b>Issued to:</b> Ni Made Dwi Puspitawati, Student, Faculty of Economics and Business, Department of Management, Universitas Udayana, Indonesia	3	<b>Платник:</b> Ні Маде Дуї Пуспітаваті, Студент, Факультет Економіки та Бізнесу, Кафедра Менеджменту, Університет Удаяна, Індонезія.
4	<b>Amount to be paid:</b> 720,00 Euro	4	<b>Сума до оплати:</b> 720,00 Євро
5	<b>Subject of payment:</b> Article processing charge for publication of the article of Ni Made Dwi Puspitawati, co-authors I Wayan Gede Supartha, I Gusti Ayu Manuati Dewi, I Gede Riana «Choosing for leaving a job: what is the most important consideration of married woman?» in "Problems and Perspectives in Management" journal with reference to agreement № 27-20 PM dated August 03, 2020.	5	<b>Предмет платежу:</b> Послуги за обробку з публікації статті Ні Маде Дуї Пуспітаваті, співавтори Ай Вейян Геде Супарта, Ай Густі Аю Мануаті Деві, Ай Геде «Обираючи звільнення: найважливіший критерій для заміжньої жінки» в журналі "Проблеми і перспективи менеджменту" згідно з контрактом 27-20 PM від 03 серпня 2020.
6	<b>Method of payment:</b> Bank Transfer	6	<b>Форма платежу:</b> Банківський переказ

Beneficiary name: LLC "CPC "Business Perspectives"

IBAN: UA773808050000000002600980233

Bank of Beneficiary: Raiffeisen Bank Aval, ("Raiffeisen Bank Aval" Public Joint Stock Company) Sumy, Ukraine

Address: Nezalezhnosti Sq., 1 Sumy

SWIFT: AVALUAUKXXX

PLEASE, DON'T LEAVE THE LINE "DETAILS OF PAYMENT" BLANK. INSERT THE INVOICE NUMBER THERE.

Director of the LLC "CPC "Business Perspectives"

Liudmyla Ostapenko

Директор ТОВ "КВК "Ділові перспективи"

Людмила Остапенко

