

**THE EFFECT OF COMPENSATION, WORK ENVIRONMENT, AND CAREER
DEVELOPMENT ON EMPLOYEE LOYALTY
(Study on Bank Jateng Syariah Employees)**

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Abstract: *This study aims to determine the effect of Compensation, Work Environment, and Career Development on Employee Loyalty. This research is a quantitative research with the data source used namely primary data. The population and sample used in this study were employees of Bank Jateng Syariah Purwokerto Branch Office, Semarang Branch Office, and Sharia Division using a saturated sample method of 102 employees of Bank Jateng Syariah. Data collection techniques using questionnaires distributed directly to employees. The data analysis method used is Multiple Regression Analysis using the Stata 17 application. The results of this study indicate that (1) Compensation, Work Environment, and Career Development simultaneously have a positive and significant effect on Employee Loyalty, (2) Compensation has a positive and significant effect on Employee Loyalty. Employee Loyalty, (3) Work Environment has a positive and significant effect on Employee Loyalty, and (4) Career Development has a positive and significant effect on Employee Loyalty.*

Keywords: *Compensation, Work Environment, Career Development, Employee Loyalty.*

1. Introduction

Competition between companies especially in the banking sector is getting tighter. This is evidenced by the increasing number of banks, making every company have to develop and improve the quality of its company. Not only that, the quality of human resources is also very important to note. Human resources are required to continue to improve their capabilities within the company. Quality improvement and development can be seen from the level of love or loyalty of employees towards the company.

Based on RI Law No. 10 of 1998, banks can generally be interpreted as business entities whose job is to collect funds from the public in the form of savings and distribute them to the public in the form of credit and or other forms in order to improve people's lives. Therefore, the banking sector is one of the many sectors that are important for human life because all community activities are closely related to finance, where the role of banks has a large role in people's lives, especially in Indonesia. With one of the countries where the majority of the population adheres to Islam, this shows that Islamic banking has considerable potential to be established in Indonesia.

Overall, data taken from OJK shows a relatively significant increase in total assets. This data is taken from year to year in the second quarter as of May 2022. The average total assets of

Islamic Commercial Banks as of May 2022 show the number 447,725 which has experienced a significant increase from the previous year of 374,685. Whereas the Sharia Business Unit as of May 2022 showed the number 222,155 when compared to the previous year as of May 2021 which was at 193,669, it can be concluded that the total assets of the Sharia Business Unit have increased quite significantly. With this increase, it is hoped that the Islamic banking sector in Indonesia will be able to compete with conventional banking and be able to make more contributions to the country.

Based on the sources above, it can be concluded that the Islamic banking sector has quite good potential when viewed from the increase in total assets from year to year. The level of love of employees for their work is one of the factors behind why the Islamic banking sector in Indonesia has considerable potential to be developed. Employees who love their jobs can create feelings of loyalty to the company so that the company's performance level will automatically increase. In this case, Bank Jateng Syariah is one of the Islamic banks in Indonesia which has been quite successful in maintaining its position to compete with Islamic banks in Indonesia by successfully expanding its network throughout Central Java and most recently by successfully expanding branches in the Rembang area.

Human resources (HR) according to Susan (2019) argues that human resources (HR) are individuals who are productive and work as an organizational driver in an institution, or a company that has a function so that their abilities must be trained and developed frequently, so that the role of human resources Humans here are very important and must be owned which aims as an effort to achieve organizational or company goals. The human resources (HR) function according to Stewart & Brown (2020) is closely related to the application of business knowledge which aims to strengthen expectations and is very important for influencing organizational decision making.

According to Jayanti & Wati (2019) suggests that employee loyalty is a concept that is discussed in everyday contexts but is still difficult to analyze in many ways. Loyalty itself has a definition as an attitude that arises as a result of the desire to be loyal and improve the work of a person, group, boss or company that results in someone being willing to sacrifice to satisfy other parties. This research examines the theory of the hierarchy of human needs put forward by Abraham Maslow (2018) in which explains that there are at least five (5) human needs based on their level of importance, namely physiological needs, security needs, social needs, esteem needs, and the Finally, there is the need for self-actualization.

The first factor that can support employee loyalty is compensation. According to Aqsa (2020) compensation is all forms received by employees, both physical and non-physical, and must be calculated and given to someone who is an object exempt from income tax. The theory of the hierarchy of human needs believes that compensation is closely related to employee loyalty where if the company recognizes a person's abilities and expertise through compensation then employee loyalty will increase. The research results put forward by Akhigbe & Ifeyinwa (2017), Onsardi (2018), B. N. K. Putra et al. (2019), Pranavianti et al. (2019), Muzailani et al. (2019), and (Al Tarom & Yuniawan (2019) concluded that compensation has a positive and significant effect on employee loyalty.

The second factor is the work environment. According to Klaudia et al. (2020) the work environment can be interpreted as everything that is around an employee that can influence him in carrying out the tasks he is assigned. When the work environment has a positive atmosphere,

it can support employee performance so that employees have a relatively increased level of love for their work. According to the theory of the hierarchy of human needs, if the need for security, friendship, and interaction with others is maintained, employees feel that the work environment created can support their performance and lead to high loyalty. Research conducted by (Pranavianti et al. (2019), Larastrini & Adnyani (2019), Widi (2018), I. W. S. Putra & Sriathi (2019), (Anjani & Supartha (2020), Husni et al. (2018), and Asriandi et al. (2018) concluded that there is a positive and significant influence between the work environment on employee loyalty.

The third factor that can affect employee loyalty is career development. Lumiu et al. (2019) argues that career development is an organizational way that aims to support and increase employee productivity and prepare employees for a changing world. The theory of the hierarchy of human needs explains that if a company can meet the self-actualization needs of its employees, the employee will feel acknowledged and can increase employee loyalty. The results of previous research from Yuliyanti et al. (2020), Yanuresta & Rismawati (2021), Purnama et al. (2018), Oktavia (2022), and Siregar et al. (2022) concluded that career development influences positive and significant to employee loyalty.

This research was conducted to determine the effect of compensation, work environment, and career development on employee loyalty at Bank Jateng Syariah. Based on the explanation above, it can be concluded that the hypothesis in this study is:

H₁: The compensation has a positive and significant effect on employee loyalty

H₂: The work environment has a positive and significant effect on employee loyalty

H₃: The career development has a positive and significant effect on employee loyalty

2. Research Methods

The approach used in this study is a quantitative approach, namely an approach that focuses on testing hypotheses accompanied by empirical studies from previous journals as a complement to support mathematical or statistical conclusions. The population in this study were Bank Jateng Syariah employees in Purwokerto and Semarang. The sample in this study were 102 respondents. The sampling technique used by researchers is using a saturated sample method in which all populations are used as samples. The data used in this study uses primary data where the data collection technique is through a questionnaire. In this study, questionnaires were distributed to employees of Bank Jateng Syariah, Purwokerto Branch, Semarang Branch and Sharia Division using a Likert Scale. The data analysis method used is Multiple Regression Analysis using the Stata 17 application.

The dependent variable carried out in this study is the Employee Loyalty variable. Employee Loyalty is a sacrifice that describes a kind of self-giving towards the organizational characteristics of certain employees who sacrifice part of their free time for a larger investment. Jun et al. (2006) suggests that there are four (4) indicators of loyalty which include (1) Obedience, (2) Dedication, (3) Responsibility, (4) Compliance, and (5) Honesty.

The independent variables in this study are Compensation, Employee Loyalty, and Career Development. Compensation is everything received by employees as a substitute for their service contributions to the company. Rivai (2018) suggests that compensation indicators include: (1) wages and salaries, (2) incentives, (3) benefits, and (4) facilities. The work environment is defined as a concept that is applied by analyzing the area of the environment around employees

which can be perceived as meeting the social needs of employees. According to Jain & Kaur (2014) indicators of the work environment are (1) Physical Environment, (2) Mental Environment, and (3) Social Environment. Career Development is a sequence that a person has in his work where his skills and experience increase from time to time. Career development indicators according to Siagian (2020) include (1) Fairness, (2) Concern for superiors, (3) Promotion, (4) Interest, and (5) Satisfaction level.

Data analysis techniques used in this study include instrument testing, classical assumption testing, and hypothesis testing. The instrument test itself includes validity and reliability tests. The results of the validity test showed that all statement items in the questionnaire were declared valid and reliable so that the questionnaire could be used as a tool for collecting and gathering data. The classic assumption test includes the normality test, multicollinearity test, and heteroscedasticity test. The hypothesis test used in this study is multiple linear analysis, partial test, simultaneous test, and the coefficient of determination R.

3. Results and Discussion

3.1. Results

a. Characteristics of Respondents

The results of the analysis of the characteristics of the respondents, totaling 102 employees of Bank Jateng Syariah, Purwokerto Branch, Semarang Branch and the Sharia Division, show that the average respondent is in the age range of 31-40 years (38.2%), gender is male (55.9%), marital status is married (65.7%), education is Bachelor degree (84.3%), and the average working period of the respondents is 6-10 years (40.2%).

b. Descriptive Statistics

The results of the descriptive statistical analysis explain that the first variable namely Compensation (X1) of 6 statements has a minimum value of 18, a maximum value of 30 with an average value of 24.09 and the standard deviation is at 3.27. The second variable, namely Work Environment (X2) of 8 statements, has a minimum value of 24, a maximum value of 40 with an average value of 32.97 and the standard deviation is 4.26. The third variable, namely Career Development (X3) of 7 statements, has a minimum value of 15, a maximum value of 35 with an average value of 28.53 and the standard deviation is at 4.06. Employee loyalty which is the dependent variable (Y) of the 10 statements has a minimum value of 30, a maximum value of 50 with an average value of 41.10 and the standard deviation is at 5.33. The following is a table of descriptive statistical test results.

Figure 1.
Descriptive Statistics of Research Variables

Research Variable	N	Minimum	Maximum	mean	Std. Deviation
Compensation (X1)	102	18.00	30.00	24.0980	3.27762
Work Environment (X2)	102	24.00	40.00	32.9706	4.26697

Career Development (X3)	102	15.00	35.00	28.5392	4.06305
Employee Loyalty (Y)	102	30.00	50.00	41.1078	5.33419

Source: Processed primary data, 2022

c. Instrument Test

1. Validity test

The results of the validity test stated that the research results of all questionnaire statement items from variables (X) and variables (Y) had a correlation value above the critical value of 0.1622 (> 0.1622) so that it could be said that the questionnaire statement items from variables (X) and Variables (Y) declared valid and can be used to measure the variables that have been studied.

2. Reliability test

Based on the results of the reliability test it can be concluded that the variables of Compensation (X1), Work Environment (X2), Career Development (X3) and Employee Loyalty (Y) can be seen that each variable is reliable because the value of Cronbach Alpha > 0.70 . So that this variable can be used to continue further research.

d. Classic Assumption Test

1. Normality test

From the results of the normality test using the Skewness and Kurtosis method, it shows that the residual data is at 0.4 which meets the requirements. This means that the data in this study came from a normally distributed population because it has a significance value above 0.05.

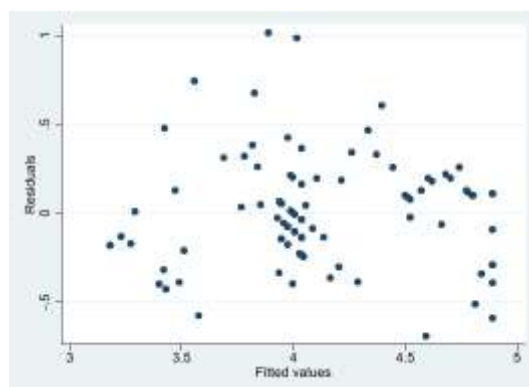
2. Multicollinearity test

Based on the results of the multicollinearity test, it can be seen that the VIF value is less than 10 (< 10) and the tolerance value is greater than 0.1 (> 0.1) so it can be concluded that the regression does not have symptoms of multicollinearity. This means that the independent variables do not influence each other and can be continued in further analysis.

3. Heteroscedasticity test

The test results above using the Breusch-Pagan/Cook-Weisberg test show that the significance values of all variables are above 0.05 and on the scatterplot graph which shows the points spread randomly and are scattered above and below the number 0 on the Y axis. It can be concluded that there are no symptoms of heteroscedasticity.

Figure 6.
Scatterplot Graph of Heteroscedasticity Testing



e. Hypothesis Testing

1. Multiple Linear Regression Analysis

The following is a table of data from the results of multiple linear regression tests that were processed using the Stata 17 application.

Figure 7.
Multiple Linear Regression Analysis Test

regress Y X1 X2 X3

Source	SS	df	Ms	Number of obs	= 102
Model	20.8407308	3	6.94691026	F(4,99)	= 95.07
Residual	7.1609377	98	0.073070793	Prob > F	= 0.0000
Total	28.0016685	101	0.277244242	R-squared	= 0.7443
				Adj R-squared	= 0.7364
				Root MSE	= 0.27032

Y	Coefficient	Std. err.	T	P> t	[95% conf. Interval]	
X1	0.1646309	0.0804157	2.05	0.043	0.0050485	0.3242133
X2	0.4471451	0.1159736	3.86	0.000	0.2169993	0.677291
X3	0.2559124	0.0910531	2.81	0.006	0.0752204	0.4366043
_cons	0.541089	0.2143125	2.52	0.0013	0.1157929	0.9663852

Source: Processed primary data, 2022

2. Simultaneous test

Figure 7 shows the calculated F value of $95.07 > F$ table 2.46, with a significant level of $0.000 < 0.05$, meaning that the relationship between the independent variable (X) and the dependent variable (Y) is very strong. So that the fourth hypothesis which states that Compensation, Work Environment, and Career Development simultaneously have a positive and significant effect can be accepted.

3. Partial Regression Coefficient Test (t Test)

The first hypothesis states that compensation has a positive and significant effect on employee loyalty. Statistical test results obtained t value of 2.05 above from t table of 1.98447,

sig. of 0.043 is smaller than 0.05, and the t value is positive. So that the first hypothesis which states that Compensation has a positive and significant effect on Employee Loyalty is accepted. The second hypothesis states that the Work Environment has a positive and significant effect on Employee Loyalty. Statistical test results obtained t value of 3.86 higher than t table of 1.98447, sig. than 0.000 less than 0.05. The second hypothesis which states that the Work Environment has a positive and significant effect on Employee Loyalty is accepted. The third hypothesis states that Career Development has a positive and significant effect on Employee Loyalty. Statistical test results obtained t value of 2.81 above from t table of 1.98447, sig. than 0.006 less than 0.05. So, the third hypothesis which states that Career Development has a positive and significant effect on Employee Loyalty is accepted.

4. Coefficient of Determination Test (R^2)

Based on figure 7 shows that the magnitude of the coefficient of determination (R Square) is 0.744, which means that 74.4% of the independent variables are able to explain their effect on the dependent variable, while 25.6% are influenced by other independent variables not included in the study.

3.2. Discussion

a. *The Effect of Compensation, Work Environment, and Career Development on Employee Loyalty*

Based on the simultaneous regression analysis test, it is known that F count is 95.07 > F table 2.46 with a significance level of 0.000 < 0.05, the independent variables consisting of compensation, work environment, and career development variables together have a significant effect on employee loyalty variables. Sutriniasih (2019) argues that there are at least fourteen (14) factors that influence loyalty which include age, gender, marital status, length of service, diversity of skills, task identity, task significance, autonomy, feedback, organizational resources, organizational climate, organizational structure, level of knowledge, and mastery of work. This research is in line with research Pranavianti et al. (2019) which states that compensation and the work environment simultaneously have a positive and significant effect on employee loyalty. In addition, Samat et al. (2020) states that compensation and career development simultaneously have a positive and significant effect on employee loyalty.

b. *The Effect of Compensation on Employee Loyalty*

Based on the partial regression analysis test, it is known that t count is 2.05 > t table 1.98447 with a significance level of 0.043 < 0.05, and t count is positive. Then the compensation variable partially has a positive and significant effect on employee loyalty variables. The theory of the hierarchy of human needs explains that if a company recognizes a person's ability and expertise through compensation, employee loyalty will increase. This research is also in line with research Onsardi (2018), B. N. K. Putra et al. (2019), Muzailani et al. (2019), Aqsa (2020), and Muliati (2020) which shows that compensation has an effect positive and significant to employee loyalty. The direction of the relationship that arises between compensation and employee loyalty is positive and significant because if the compensation given to employees is better, it will increase employee loyalty.

c. *The Effect of Work Environment on Employee Loyalty*

Based on the partial regression analysis test, it is known that t count is $3.86 > t$ table 1.98447 with a significance level of $0.000 < 0.05$, and t count is positive. Then the work environment variable partially has a positive and significant effect on employee loyalty variables. The theory of the hierarchy of human needs explains that when the need for security, friendship, and interaction with others is maintained, employees feel the work environment is good and creates high loyalty. This research is in line with research Widi (2018), Husni et al. (2018), Larastrini & Adnyani (2019), I. W. S. Putra & Sriathi (2019), and Anjani & Supartha (2020) which state that the work environment has a positive and significant influence on employee loyalty. The direction of the relationship that arises between the work environment and employee loyalty is positive and significant because if the work environment provided by the company is getting better, it will increase employee loyalty.

d. *The Effect of Career Development on Employee Loyalty*

Based on the partial regression analysis test, it is known that t count is $2.81 > t$ table 1.98447 with a significance level of $0.006 < 0.05$, and t count is positive. Then the career development variable partially has a positive and significant effect on employee loyalty variables. The theory of the hierarchy of human needs explains that when a company can meet the self-actualization needs of its employees' career development, these employees feel recognized and can increase employee loyalty. This research is in line with research Purnama et al. (2018), Yuliyanti et al. (2020), Yanuresta & Rismawati (2021), Oktavia (2022), and Siregar et al. (2022) which state that career development has a positive and significant influence on employee loyalty. The direction of the relationship that arises between career development and employee loyalty is positive and significant because if the company provides good training and career development for employees, it will increase employee loyalty.

4. Conclusion and Suggestion

Conclusion

Based on the results of the research and discussion above, it can be concluded several things as follows:

- a. Compensation has a positive and significant effect on Employee Loyalty at Bank Jateng Syariah.
- b. Work Environment has a positive and significant effect on Employee Loyalty at Bank Jateng Syariah.
- c. Career Development has a positive and significant effect on Employee Loyalty at Bank Jateng Syariah.

Suggestion

For further research it is suggested to expand the object of research by adding or replacing other variables such as leadership style, job satisfaction, job stress and religiosity either as independent, moderating, or intervening variables.

For companies, namely Bank Jateng Syariah, it is expected to be able to maintain a well-implemented work environment so as to create a safe, comfortable and conducive working atmosphere. In addition, compensation for each employee must also be increased according to the performance of each employee because compensation for employees is very influential in increasing employee love for work so that it can lead to high employee loyalty.

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