



A qualitative study of employees' loyalty working in Bank Perkreditan Rakyat in West Kalimantan

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ABSTRACT

Employee loyalty is an important aspect related to the employees' loyalty, how they contribute and show their best efforts to the organization. In various conditions, improving their loyalty will ideally form engagement, where workers will devote their energy and thoughts to the maximum extent possible to achieve company goals. Employee loyalty does not appear over a short period of time and can be influenced by various factors. The researchers examine employees' loyalty to the Bank Perkreditan Rakyat Pancur Banua Khatulistiwa (BPR PANBANK). This study employs a qualitative approach with descriptive methods to provide an overview or describe various situational conditions and phenomena in social settings. This research displays employee loyalty to BPR PANBANK from three perspectives: employee loyalty to the organization, employee loyalty to leaders and employee loyalty to work.

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1. INTRODUCTION

Indonesia is currently undergoing a challenging recovery process in the aftermath of the COVID-19 pandemic. Unfortunately, the pandemic led to a staggering loss of nearly 29 million jobs for Indonesian citizens from 2020 through mid-2022 (Indriastuti, 2023). The scale of job losses has left an indelible mark on the entire country, affecting the government, state and private companies, and every individual of working age who has lost their source of employment. Despite concerted efforts to restore various domestic sectors, the labour market has been slower to recover than other sectors, leading to significant changes in employment dynamics. The situation has been particularly severe for Indonesian citizens, and the effects have been felt in every aspect of their lives. Despite ongoing restoration efforts in various domestic sectors, a number of Indonesian economists suggest that the labour market has been slower to rebound than other sectors, which has had a significant impact on employment dynamics.

From the employee's point of view, the limited employment opportunities and efficiency carried out by companies before the pandemic until now means that workers tend to look for companies that can create loyalty in the workplace. The same thing certainly applies to companies, where there needs to be a balance between these two

sides. This balance refers to the form of loyalty shown by employees based on the treatment they receive from the company. In other words, ideally, the treatment provided by the company influences employee loyalty and vice versa.

Employee loyalty is crucial for an employee's commitment to the organisation. Loyalty reflects how an individual contributes to the organisation and shows their best efforts. Enhancing employee loyalty can improve engagement, resulting in workers dedicating their energy and focus to achieving company goals. This will result in a more productive and successful organisation. The concept of employee loyalty has evolved alongside the changing dynamics of the relationship between employers and employees. According to a recent workforce survey, almost 80% of the participants reported a shift in their perception of loyalty in the workplace (Albtoosh et al., 2022). Employees only interested in pursuing better job opportunities and experiences do not prioritise building long-lasting relationships. Therefore, organisational performance and productivity can be improved if managers help employees develop a sense of attachment to their jobs and loyalty towards the organisation (Aboobaker et al., 2020). In the same vein, Tomic et al. (2018) emphasized the positive correlation between employee loyalty and company performance, underscoring the need to explore ways to enhance employee loyalty. Bloemer and Schröder (2008) also recognized the importance of studying employee loyalty as it is critical for creating loyal customers and improving organizational performance. As loyal employees are crucial for enhancing organizational performance, several studies have been conducted to investigate the factors that impact employee loyalty. Tseng and Wu (2017) focused on factors such as ethical leadership and organizational identification, suggesting that future studies should examine other factors that could influence employee loyalty.

Employee loyalty appears, is created quickly, and can be influenced by various factors. An organisation highly values employee loyalty because it needs devoted employees for its continuity in determining its future and progress (Rizki et al., Siti Aisyah., 2020). Numerous quantitative studies have investigated the relationship between employee loyalty and operational performance. Most of these studies have found a positive correlation between loyalty and business performance, as observed in the literature by Guillon and Cezanne (2014). However, it may be obscure what factors increase employee loyalty as it is often individual to the person. Different groups of people feel loyal to different aspects of the business, and different groups of people value different things. Furthermore, Hasibuan (2010) stated that employee loyalty is an important element that is usually used in assessing positions and organizations. Employees who have high loyalty will improve the life of the organization or company. With this loyalty, they will focus more on their duties and responsibilities so that the work results can increase. For this reason, encouragement is needed for employees in organizing activities in a company. This encouragement is called work motivation (Arianty et al., 2016).

Bank Perkreditan Rakyat Pancur Banua Khatulistiwa, commonly known as BPR PANBANK, is a bank whose operations began in 1992 and is located in the District of Sungai Pinyuh, Mempawah Regency, West Kalimantan. BPR PANBANK has 18 employees with work periods ranging from 1 to 31 years. The educational background is from Diploma-III (D3) level to Master's level (S2), and permanent employee status is 78% and 12% for employees with a specific time work agreement (PKWT).

After conducting initial observations and interviews, the author discovered several findings. Firstly, leaders give orders and participate directly in the field to avoid appearing as mere dictators to their subordinates. Secondly, some teams have tasks outside the office and spend more time than office operating hours. This is related to the comfort of having a formal working atmosphere during operational activities. However, outside of that, the atmosphere is relaxed and family-like. Therefore, difficult and uncomfortable conversations can be discussed more flexibly.

Based on previous studies, an organization must maintain employee loyalty for company sustainability in achieving maximum organizational performance. In this study, the researchers looked at the factors that influence employee loyalty empirically, primarily related to employee loyalty to the organization, loyalty to leaders, and employee loyalty to work. The researchers will explore whether these three points of view are the main reasons behind employee loyalty at BPR PANBANK. Therefore, specific factors that cause employee loyalty to an organization will be obtained based on the phenomena found related to research. As for previous research, it has yet to be explained explicitly about the relationship between points of view and the factors that are the main reasons behind employee loyalty. Based on this concern, the authors seek to find more in-depth information so that this research can provide a better understanding of the factors that influence employee loyalty. This notion sparked the researchers' interest in researching employee loyalty to BPR PANBANK. The specific research objective is to determine employee loyalty from three perspectives: employee loyalty to the organization, employee loyalty to leaders, and employee loyalty to the profession. The author emphasizes the urgency of studying employee loyalty more deeply from these three perspectives at BPR PANBANK.

2. RESEARCH METHOD

The research method used in this research is a descriptive method with a qualitative approach. According to Sukmadinata (2006), research using descriptive methods, both quantitative and qualitative approaches, is aimed at describing phenomena as they are. Meanwhile, Hamidi (2004) states that qualitative research methods are a type of research that produces a certain amount of information or detailed stories about subjects and social settings. Information obtained from in-depth interviews and observations is in the form of detailed stories (detailed descriptions, in-depth descriptions), including original expressions from research subjects.

(Saryono, 2010) posits that qualitative research explores and uncovers the multifaceted features of social influence that need to be more amenable to quantitative analysis. Qualitative research methods enable researchers to delve deeper into the complexities of human behaviour, emotions, and experiences and uncover the rich diversity of social and cultural contexts that shape our perceptions and attitudes. By employing techniques such as interviews, observation, and content analysis, qualitative research can provide valuable insights into the subjective meanings and interpretations that individuals attach to their experiences and the social processes that underlie them. Ultimately, qualitative research can contribute to a more comprehensive and nuanced understanding of the social world and inform the development of more effective policies and interventions.

The researchers in this study firmly believe that the selected research methodologies and approaches are well-suited for addressing the issues at hand. The research is centred around analyzing the concept of employee loyalty, with the data collection process focusing on individuals or groups who possess direct involvement in the matter. Specifically, the employees at BPR PANBANK were selected as informants through purposive sampling, which involves choosing samples based on specific criteria, as per (Sujarweni, 2015) findings. Based on this expert opinion, the authors determined the informants based on four criteria, including the following: (a) The informants have served a minimum of 5 years. (b) The informants have permanent employee status. (c) The informants are Bachelor graduates. (d) The informants were willing and did not mind being interviewed.

These criteria are determined based on those who know best about the social circumstances or situations being researched and have previous experience in the field, making it easier for the writer to get the expected or desired results to achieve the research objectives. Based on these criteria, three employees became informants.

The authors employed three data collection techniques: observation, interviews and documentation. During the observations, the author carried out non-participant observations regarding the atmosphere, interactions and activities carried out by the research subjects. Meanwhile, the interview is the primary technique for gathering information and obtaining research data. The interview guide was used to gather information using interview tools like voice recorders and writing tools such as notebooks and pens. Documentation studies were needed as supporting data that assists researchers in carrying out and completing research, such as data related to employees' years of service, status, and education.



Image 2. Flow Diagram of Research Stage

The next stage after data collection was the data analysis stage. Sugiyono(2019) determines that the data analysis stage consists of several activities, including Data Reduction, Data Display and Conclusion Drawing. First of all, data reduction refers to the act of summarizing, selecting the main things, focusing on the critical things, looking for themes and patterns and discarding what is unnecessary. Then, data display or data presentation, which can be done in short descriptions, charts, relationships between categories, flowcharts and the like. Through data presentation, the data is organized and arranged in a relationship pattern, making it easier to understand. The last one is conclusion drawing or verification, which refers to the process of reaching a conclusion and verifying its accuracy. This action involves confirming the validity of an idea or statement through careful examination and consideration. The initial conclusions put forward are still temporary and will change if strong supporting evidence is not found at the following data collection stage. While qualitative research may answer the initial problem, it is essential to recognize that these conclusions are not set-in stone. The problems being studied can evolve and change as the research progresses, making it

possible that the original formulation may only partially capture the complexity of the issue. The stages involved in the research will be described in the following flow diagram:

3. RESULTS AND DISCUSSION

According to (Valentino, M. dan Haryadi, 2016), employee loyalty can be seen in three categories: loyalty to the organization, leaders, and profession.

3.1 Employee loyalty to the organization

a. Employees believe in the organization's goals

Loyalty can be seen from various points of view, one of which is seen from how loyal employees are to the organization. In-depth, employee loyalty is shown in employee trust in the organization's goals, where BPR PANBANK employees know what the organization's goals are and believe in those goals. The company's goal is to become a BPR PANBANK that empowers, challenges, and earns the trust of its customers, enabling them to achieve economic independence. As a service provider, BPR PANBANK collects and distributes funds to improve the community's welfare. To ensure that all employees understand the company's mission, they are encouraged to explore every operational service BPR PANBANK provides. This operational service helps them feel like they are part of the company and fosters cooperation among them to achieve the company's goals. Employees make several efforts to support the company's objectives, including maintaining mutual integrity, professionalism, continuous learning, and consistent performance. Believing in the company's goals is paramount for employees, as it fosters harmony and a sense of working wholeheartedly to achieve common goals. This notion aligns with (Sudimin, 2003) theory of employee loyalty, which emphasizes an individual's willingness to work towards the company's primary goals by devoting their abilities, skills, thoughts, and time.

b. Employees show professionalism

In today's competitive business environment, professionalism is critical to achieving success. By adhering to high standards and ethical practices, employees can improve customer service, foster a positive work environment, and increase the company's credibility. Employees who exhibit these qualities demonstrate their commitment to their work and company. They are reliable, trustworthy, and dedicated to providing the best possible service to customers. Moreover, professionalism sets the tone for a positive work environment. By treating colleagues and customers respectfully, employees create a culture of inclusiveness and teamwork that fosters collaboration, innovation, and creativity. The application of professionalism has been implemented well, demonstrated by employees by following the company's rules and regulations and carrying out work according to the job description, prioritizing the company's interests when carrying out their duties, putting aside personal ego and resolving problems through joint deliberation. In dealing with problems, things to do include remaining transparent and calm in order to study the problem, responding wisely to find a solution and being anticipatory to avoid the problem occurring again. While working alone can help employees concentrate, collaborating as a team can significantly influence their ambitions towards resolving any challenges they encounter. Employee commitment extends beyond being physically present in the workplace, encompassing their ideas, attention, thoughts, and wholehearted devotion to the company. Today, employee loyalty entails more than fulfilling their assigned duties; it entails striving to generate the most exceptional outcomes for the organization (Utomo, 2002).

c. Employees have compliance with organisational regulations.

Organisational regulations serve as guidelines for employees so that BPR PANBANK has regulations that must be understood and implemented by all employees to

help maintain order, integrity and sustainable growth. High integrity is the main asset and a supporting system for achieving company goals. Some sanctions apply at BPR PANBANK for violations committed by each employee. Several BPR PANBANK employees admitted that they had violated the regulations. However, each employee was prepared for the consequences of the violations they had committed and committed not to repeat them. This is in accordance with the theory of (Saydam, 2011), where one of the indicators of employee loyalty is related to aspects of obedience and conformity. A loyal employee will always obey the rules, and this compliance arises from awareness of the regulations that have been made by the company aimed at facilitating the company's work implementation activities. Awareness will make employees obey without feeling forced or afraid of sanctions if they violate applicable regulations.

d. Employees are highly dedicated to the organisation

BPR PANBANK employees are willing to take responsibility and make sacrifices for the company's sake. It is realised that this is a consequence of the position held. When assuming office, it shows measurable responsibility, sacrifice, and a sense of integrity and humanity. Employees can do this if the company provides awards appropriate to the employee's dedication to the company. Demonstrate dedication to the company by optimising all competencies without ignoring human values, complying with regulations, maintaining attitudes and behaviour, working with quality, always providing suitable work results, being thorough, responsive to responsibilities, and maintaining professional standards. Having employees who have high dedication will have an impact on making it easier for BPR PANBANK to achieve its goals and even exceed the predetermined targets. Highly dedicated employees are more open to new ideas and innovation. They may be more motivated to look for new ways to improve processes or develop solutions. Based on this, the company will be better able to develop and survive over a long period of time. This is shown by the employees' expectations that in the next 5-10 years, they will still be and work at the company and have a career path. Furthermore, it can be seen from the work period of the employees where one employee has worked for 31 years and has joined BPR PANBANK. (Wibowo, 2017) define *employee loyalty* as employees who identify with the organisation and want to continue working actively and participate in the company.

Furthermore, following Moorman & Blakely (Peloso, 2004), employee loyalty is also a form or manifestation of employee organisational commitment. Employee loyalty is manifested in the employee's active relationship with the organisation so that employees are willing to give something of themselves to contribute to the company's welfare. According to (Nitisemito, 2000) study, employee loyalty is characterised by their commitment to maintain affiliation with the organisation, even if it means sacrificing their interests to achieve its success. This level of loyalty and commitment can be cultivated by creating a work environment that promotes employee satisfaction and security. When employees feel content and valued, they are more likely to remain loyal to the organisation, leading to increased productivity, reduced turnover, and improved overall performance.

3.2 Loyalty of BPR PANBANK employees towards leaders

a. Employees have obedience to leaders

Employees realize that obedience to leadership is essential to achieving company goals. Leaders certainly provide direction and encourage each employee to achieve goals more effectively. One form of obedience from BPR PANBANK employees towards the leadership is by carrying out the leadership's orders, but as long as the direction is still related to the company's objectives, not to the personal interests of the leadership or not following the applicable rules or regulations. Then, the form of employee obedience is demonstrated by following the training or development program determined by the leadership. Employees realize this to help improve skills and prepare employees for more

complex tasks. Working optimally according to the primary duties and functions stated in the job description is also a form of obedience shown by BPR PANBANK employees. Obedience or obedience can be interpreted as the individual employee's ability to obey all regulations and carry out all orders given by the leader, as well as the employee's ability not to violate the regulations that have been set. The characteristics of obedience are obeying all applicable rules and regulations, obeying orders given by superiors properly, always adhering to predetermined working hours and consistently providing exemplary service to guests (Hasibuan, 2010). Employees are said to be obedient if they follow directions and orders from the leader and are willing to carry out orders well.

b. Employees submit to the leader

Submission to leadership is a must for BPR PANBANK employees as a form of responsibility in carrying out their work. Employees respond to every order from a superior by accepting and considering orders if they have the potential to pose a high risk to the team or the company as a whole. The attitude shown when there is an order from a superior that is difficult to follow is to provide a reasonable explanation, offer alternative solutions and be honest with the leadership regarding the perceived obstacles. BPR PANBANK employees believe submitting to leadership is a form of employee loyalty. Submission here relates to matters regarding hierarchy, primary functional duties, and company regulations that have been mutually agreed upon. Loyalty to leaders must be based on this to realize common interests. Employees are said to be submissive if willing to carry out the leader's will (Utomo, 2002).

c. Employees respect leaders

Respecting leaders for BPR PANBANK employees is vital because it shows a professional work culture. Respecting leaders also shows that employees uphold the ethics of politeness towards superiors. Apart from everyday life, this polite etiquette must be applied to everyone. This is manifested in the world of work, where it is crucial to respect superiors as a basis for polite ethics. Respecting leaders is a way for BPR PANBANK employees to show support and appreciation for the authority, roles and responsibilities of leaders in the organization. Respecting leaders is a form of employee loyalty. Several factors cause employees to lack respect for their leaders, some of which are caused by the leadership's attitudes and behaviour, for example, the leader's inconsistency with the company's provisions or regulations or the leader's deviant behaviour. Leaders who demonstrate unprofessional, unethical, or unfair behaviour in their treatment of employees will undermine respect on the part of employees. According to (Soegandhi, Vannecia Marchelle, 2013), one aspect of work loyalty shown by employees is the existence of interpersonal relationships. Employees with high work loyalty will have a flexible attitude towards interpersonal relationships. These personal relationships include social relationships between employees, harmonious relationships between superiors and employees, work situations and suggestions from co-workers. Based on the observations and interviews conducted with BPR PANBANK employees, there is a harmonious relationship between employees and superiors and employees. This creates a family-like work situation where, of course, employees still respect their superiors as leaders.

3.3 Loyalty of BPR PANBANK employees towards their work

a. Employees have creativity at work

Employee creativity at work is demonstrated in carrying out technical matters, managing time at work, and making work completion easier. Creativity among BPR PANBANK employees is vital as it does not violate general provisions or applicable norms or rules. Creativity refers to generating new ideas, innovative solutions, and fresh approaches to the task or problem. There is an opportunity for BPR PANBANK employees to bring out creativity, for example, in preparing and presenting financial reports in an

integrated manner, from transaction entry to financial reports in one working paper, so that each part is not separate and is interconnected in one working paper. Furthermore, another creativity was shown by one of the employees, namely creating an application that could make it easier to present reports so that they could make decisions quickly, find ways to bill customers, make follow-up actions and realize plans. BPR PANBANK employees are always required to show creativity in completing work, and there are difficulties in carrying out their work. Loyalty can be seen from the employee's willingness to excel, work for the company for an extended period until retirement, have a sense of responsibility in completing tasks, and employees are expected to have high discipline (Desak Putu Sri Utari, Ni Nyoman Suryani, 2020).

b. Employees are competent in work and in teams

Based on the educational qualifications of BPR PANBANK employees, the position is obtained by the educational qualifications. This sentence relates to the position/position BPR PANBANK requires to carry out specific company activities in each employee's duties or job description. Furthermore, the competencies possessed by each employee will be adjusted to the job description obtained. For example, one of the BPR PANBANK employees has competence in economics and is placed in a job description in the managerial field. BPR PANBANK employees realize the importance of competence in working in a team. One example is in a position as a director. It is imperative to have relevant competencies in a team because the primary function of directors is to direct the work in a team or organization systematically. If they have competence in this matter, there will be harmony, such as overlapping work. Then, in positions related to finance, they must have competencies related to finance, such as understanding the presentation of financial reports and providing financial ratio information. Regarding several competencies or skills that employees do not yet have, they will be given training or direct direction from the employee's superior so that they can learn and ultimately have these competencies. This is in accordance with (Anne Martensen and Lars Grønholdt, 2006) who stated that employees who consider themselves highly competent are significantly more committed and loyal than employees who consider themselves less competent.

c. Employees have the initiative to work

On one occasion, BPR PANBANK employees had the initiative to involve themselves in solving particular work or problems. This is shown in conditions where employees understand their problems, so employees will try to help solve the work or problem. It is not uncommon for BPR PANBANK employees to involve themselves across divisions or work units as long as the employee's job description or main work has been completed. Initiative in work is considered necessary for BPR PANBANK employees because, as humans, we are naturally given thoughts and reasons. Where thoughts and reason will trigger the emergence of initiative, which refers to the ability to take proactive action, identify opportunities, and take steps to achieve goals or solve problems without being explicitly asked or directed by others. It is important to take initiative across divisions or work units because whatever problems a division or work unit faces will lead to a common interest, namely the company's goals. Of course, implementing this initiative will depend on certain conditions. Suppose a problem must be resolved immediately because it affects the work of other divisions/units. In that case, each employee can take the initiative by expressing his opinion and offering solutions to help overcome the problems. The initiatives taken will, of course, still take into account the authority they have. Furthermore, when facing problems or obstacles in completing work or interacting with co-workers, the attitude shown is wise and calm in finding solutions. The first thing to do is understand the problem or obstacle first. After understanding the root of the problem, continue by discussing this understanding with related colleagues. Try to show a wise attitude by listening first and then providing alternatives and the

consequences of these alternatives. Based on this, it is appropriate that workers with work loyalty always have initiative, take action so that tasks are completed quickly, and always comply with applicable regulations (Flippo, 2000). Then, employees who have high loyalty will be easy to develop, have initiative for the company's progress, are willing to accept criticism for future improvements, and are easy to work with other colleagues (Suparmoko, 2002).

4. CONCLUSION

The research findings reveal that employee loyalty at BPR PANBANK can be evaluated based on three distinct categories: loyalty to organizational goals, loyalty to leadership, and loyalty to work. Employees who exhibit loyalty to the organization have a deep belief in its goals and values, demonstrate professionalism in their work, strictly adhere to all organizational rules and regulations, and display high commitment. These employees are willing to take responsibility for their actions, even if they fail to comply with organizational guidelines and accept any consequences or penalties that may arise. The dedication shown by the employees of BPR PANBANK is truly remarkable, as some of them have served and grown with the organization for over 31 years. This long-term commitment is a testament to the strong bond between the employees and the organization, and it reflects the positive work culture fostered at BPR PANBANK.

In employee loyalty to leadership, BPR PANBANK employees show their obedience, submission and respect to leadership. Harmonious relationships are established between BPR PANBANK employees and other employees, as well as between employees and management. This creates a family-like work situation where the emphasis remains on respecting superiors as leaders.

The employees of BPR PANBANK are exceptional in displaying loyalty to their organization. They exhibit impressive creativity, competence, and teamwork while carrying out their duties and responsibilities. Their dedication to showcasing their utmost creativity and initiative is genuinely remarkable. The employees continuously strive to deliver exceptional contributions and are willing to learn and enhance their competencies to ensure a brighter future for themselves and the organization. Overall, BPR PANBANK can be proud of its employees who go above and beyond to ensure the company's success.

The present research is expected to serve as a valuable tool for BPR PANBANK in comprehending the key determinants that impact employee loyalty while providing insights on enhancing employee motivation and performance. By increasing employee loyalty, BPR PANBANK can achieve long-term benefits by achieving business goals, increasing customer satisfaction, and more effective human resource management. The limitation of this research is the lack of research time (4 months), which is considered too short for employee loyalty research, thereby limiting the opportunity to obtain information in different conditions over a more extended period of time. Then, there are limitations in the criteria for selecting informants, limiting variations in the number of respondents or subjects involved and impacting the analysis results obtained. In order to gain a more comprehensive understanding of the factors that contribute to employee loyalty, particularly in the banking industry, it is imperative to take into account the limitations that may impact research outcomes. This will facilitate an informed approach to identifying and addressing the critical drivers of employee loyalty within the context of the banking industry.

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