

Workload, Compensation, and Employee Loyalty: Mediating Role of Job Satisfaction in Islamic Banking

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Abstract

Purpose: This study aims to determine the influence of workload and compensation on job loyalty through employee job satisfaction as an intervening variable. The object in this study is an employee of Bank Sumsel Babel Palembang Sharia Branch.

Research Methodology: Sampling technique using probability sampling method with cluster random sampling method. The research method used is associative research using the type of primary data obtained from the results of questionnaire answers. The analysis technique used is Structural Equation Modeling (SEM) with SMART-PLS software.

Results: The results of this study show: There is a significant influence of workload and compensation on employee work loyalty at Bank Sumatra Babel Sharia, Palembang Branch; There is a significant influence of workload and compensation on employee work satisfaction at Bank Sumatra Babel Sharia, Palembang Branch; There is a significant influence of job satisfaction on employee work loyalty at Bank Sumatra Babel Syariah, Palembang Branch.

Conclusions: Workload and compensation significantly influence job loyalty and job satisfaction. Job satisfaction also significantly affects loyalty and mediates the relationships at Bank Sumsel Babel Sharia Branch Palembang.

Limitations: The study is limited to one branch, uses self-reported cross-sectional data, and excludes other determinants such as leadership, organizational culture, and career development variables.

Contributions: This study enriches Human Resource Management (HRM) literature by confirming job satisfaction's mediating role and provides managerial insights for improving workload management and compensation systems in Islamic banking institutions.

Keywords: *Compensation, Employee Loyalty, Satisfaction, Workload*

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1. Introduction

Good human resources for an organization can be realized by an employee who is loyal or has a good level of work loyalty for his organization. Work loyalty is one of the things that every employee needs

to have as a human resource that moves their organization, because work loyalty concerns the seriousness and loyalty of the employee to devote all their resources to advancing the organization. Work loyalty is the diversity of roles and members in using their minds and time to achieve organizational goals ([Hasibuan, 2007](#)). Employee job loyalty is not formed by itself, employee job loyalty can be formed if employees get the fulfillment of the rights and obligations fulfilled by the organization where they work, therefore employee job loyalty is influenced by various factors that affect the employee.

Some of the causes of low employee job loyalty include low motivation, unclear work structure, poor work design, low management quality, superiors' ability to work, hampered opportunities to develop careers, and performance compensation systems, and lack of time flexibility. In line with this, employee job loyalty is influenced by various factors, namely motivation, work discipline, job satisfaction, work environment, work characteristics, occupational safety and health, organizational culture, workload and compensation policies.

Job Satisfaction is one of the variables that affect loyalty. Job satisfaction is basically an emotional state that is pleasant or unpleasant, and employees view their work. Job satisfaction reflects a person's feelings towards their job and this is seen in the behavior and attitude of employees in daily life, usually shown in terms of positive responses at work ([Abdullah, Djunawan, & Rizki, 2025](#)). Employee job satisfaction is influenced by various factors that affect it, namely the right placement according to their skills, the weight of the work, the atmosphere and environment of the work, fair and decent remuneration, equipment that supports the implementation of work, the attitude of the leader in his leadership, and the monotonous nature of the work ([Jumani & Rianto, 2023](#)). Based on this opinion, it can be known that several factors that affect employee job satisfaction include the light weight of the work or commonly called the workload, as well as fair and decent remuneration or related to compensation policies.

Workload is the amount of work that must be carried by a position or organizational unit and is the result of the time between the volume of work and the time norm. If the employee's ability is higher than the demands of the job, there will be boredom and conversely, if the employee's ability is lower than the demands of the job, then excessive fatigue will appear. Compensation is a form of service provided to employees as a form of appreciation for their contributions and work to the organization. The compensation can be in the form of direct or indirect financial, and the award can also be indirect. Compensation can also be interpreted as all forms of financial *returns* and benefits obtained by employees as part of an employment relationship ([Hernawan & Srimulyani, 2021](#)).

Previous research conducted by [Gunawan, Malikhah, and Wakhyuni \(2025\)](#), proves that workload has a positive and significant effect on job satisfaction. Supported by [Mariana, Pranitasari, Prastuti, Hermastuti, and Saodah \(2024\)](#) research, which also proves that workload has a positive and significant effect on job satisfaction. On the other hand, in [Prihantoro and Sutianingsih \(2025\)](#) research, it was proven that workload has a negative and significant effect on job satisfaction. Another study by [Aisah \(2022\)](#), proves that compensation has a positive and significant effect on job satisfaction. Supported by research by [Tamping, Taroreh, and Jan \(2021\)](#), which also proves that compensation has a positive and significant effect on job satisfaction. On the other hand, it was proven that compensation had a negative and insignificant effect on job satisfaction.

Research by [Putra, Manalu, Broto, and Bhakta \(2025\)](#) proves that job satisfaction has a positive and significant effect on employee job loyalty. Supported by research by [Rahmat and Rasyidi \(2023\)](#), which also proves that job satisfaction has a positive and significant effect on employee job loyalty. Furthermore, in [Widodo and Widiyawan \(2021\)](#) research, it proved that workload has a positive and significant effect on employee job loyalty. This is supported by research by [Utami, Pristiwantiyasih, and Hakim \(2023\)](#), which also proves that workload has a positive and significant effect on employee job loyalty. On the other hand, in [Persada and Mulawarman \(2023\)](#) research, it is proven that workload has a negative and significant effect on employee job loyalty. Research conducted by [Putri and Zulbahri \(2024\)](#), proves that compensation has a positive and significant effect on employee job

loyalty. Supported by [Anuar \(2019\)](#) research, which also proves that compensation has a positive and significant effect on employee job loyalty.

Bank Sumsel Babel Palembang Sharia Branch is one of Bank Sumsel Babel's sharia-based service units. Bank Sumsel Babel Syariah was established and began operating in 2006 based on the principal approval of the opening of a Palembang sharia branch office, which was ratified by the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-56914. AH.01.02. The number of employees who left Bank Sumsel Babel Palembang Sharia Branch in 2019-2023 reached 4.48%-14.18% of employees, generally the employees who left submitted resignations or resigned for various personal reasons. This shows that the loyalty of employees of Bank Sumsel Babel Palembang Sharia Branch is currently still low, because although resignation is a right for every employee, it characterizes the lack of loyalty or loyalty of the employee to the company where he works.

Based on interviews with several employees who stated that if there are better job opportunities then they have a desire to switch to a much better job, in this case reinforcing that there is no strong desire from the employees to stay working. In addition, employees feel less willing to work consistently to support service operational activities, because it is difficult for employees to work outside of working hours. Employee job loyalty can be influenced by employee job satisfaction, because loyal employees tend to be employees who feel satisfied with the company where they work. Employees expressed dissatisfaction with the leader, because the leader tended to provide work that was not in accordance with the employee's ability, as one example stated by employees regarding work that was not in accordance with the job desk.

In addition, employees are dissatisfied with the compensation they receive, because according to the employee, the risks and responsibilities of the job imposed on the employee are not proportional to the amount of compensation received. Number of effective workloads. Employees feel that the conditions of the work charged are not in accordance with the provisions of the effective workload, because the working time set to complete their work for 7.5 hours per day is not proportional to the amount of work charged. And according to employees, the use of 7.5 hours per day, especially in terms of customer service, the level of service completion time for each customer cannot be equalized equally, because this concerns the type of service and problems faced by customers, so that sometimes when queuing customers overwork, employee working hours can exceed 8 hours per day.

Even the work targets set are not in accordance with the capacity of employees, because in each operational hour the number of customers that must be served is not always the same and the targeted demands for employees are to serve all customers who come even though the queue time spent has exceeded operational hours. In terms of providing rewards and bonuses is still irregular and not routinely received by employees for each period, because rewards and bonuses are completely dependent on the policy, even the health benefits that are facilitated are only in the form of *Badan Penyelenggara Jaminan Sosial (BPJS)* Kesehatan, as well as pension programs that are fully covered from employee and company contributions.

2. Literature Review and Hypotheses Development

2.1 Work Loyalty

According to [Hasibuan \(2007\)](#), work loyalty is the diversity of roles and members in using their thoughts and time to achieve organizational goals. Meanwhile, according to [Razmayanti and Kusuma \(2024\)](#), employee work loyalty to work is a physical, psychological, and social activity that causes individuals to choose an attitude to follow the rules of determination to do and practice something that is understood as something meaningful, full of knowledge and responsibility as well as personal perception of efforts to achieve the goals of a government organization based on their expertise to increase the effectiveness of the government organization and accompanied by with consistent and strong dedication.

According to [Zega, Anjani, and Karim \(2024\)](#), it states that employee work loyalty is the determination and ability to follow with full awareness, responsibility, determination and ability that

must be shown in daily attitudes and behaviors, and in the implementation of tasks. According to [Arif, Sebayang, and Darmilisani \(2024\)](#), arguing that employee job loyalty is shown by the employee's commitment to the company, organizational commitment can be formed by several factors both from the organization and individuals. Employee job loyalty is influenced by various factors, namely: 1) Motivation: The condition or energy that moves employees who are directed or aimed at achieving the company's organizational goals; 2) Work discipline: Awareness and willingness of a person to comply with all applicable company regulations and social norms; 3) Job satisfaction: Positive or pleasant emotional statements as a result of an assessment of one's work experience or work; 4) Work environment: Everything around the workers that can influence them in carrying out the tasks performed; 5) Job characteristics: The nature or task that includes responsibilities, types of tasks and the level of satisfaction felt from the job itself; 6) Occupational safety and health: An effort and effort to create protection and security from the risk of accidents and physical, mental or emotional hazards to workers, the company, society and the environment; 7) Organizational culture: A pattern of common basic assumptions learned by groups in an organization as a tool to solve problems; 8) Workload: The weight or lightness of the work and tasks imposed on workers, This is a responsibility that must be fulfilled by every worker; 9) Compensation policy: A form of compensation policy given by workers for the contribution of work made to the organization, this remuneration must be fair and decent for the worker.

According to [Charli and Mahzum \(2022\)](#), states that the indicators of job loyalty are, as follows: 1) Strong desire to remain a member of the organization: A strong desire to stay in the organization is shown by employees who do not want to quit or be fired from the company for violating some rules. 2) Strong desire and acceptance of organizational values and goals: Organizational values and goals that employees believe in and accept will inspire employees to always live those values and always do their best to achieve organizational goals. 3) Acceptance to carry out activities consistent with the organization: Loyalty to this criterion is demonstrated by the willingness of the employee to work outside of working hours, if requested by the organization at certain times and for specific interests, and to put the interests of the organization above personal interests to achieve the organization's goals.

2.2 Job Satisfaction

According to [Mariah, Marselina, Elsa, Alfandi, and Marlina \(2024\)](#) job satisfaction is an employee's attitude towards work related to the work situation, cooperation between employees, rewards received at work, and matters related to physical and psychological factors. According to [Lesmana, Nasution, and Handoko \(2022\)](#) job satisfaction is a general attitude towards a person's work, which shows the difference between the number of awards that workers receive and the amount they believe they should receive. According to [Mukaramah and Sholahuddin \(2025\)](#) job Satisfaction is an emotional attitude that is fun and loves his job. This attitude is reflected in work morale, discipline and work performance. Job satisfaction is enjoyed in work, outside of work, and a combination of inside and outside of work.

According to [Hasibuan \(2007\)](#), job satisfaction is influenced by factors, as follows: 1) Proper placement according to expertise, meaning that employees are placed in work positions that they master, in this case employees have the opportunity to show appropriate work potential in their fields; 2) The weight of the work, i.e. how much burden or responsibility is handed over to the employee to be done, the work that is too heavy can cause employees to be dissatisfied because it is difficult to complete the work; 3) The atmosphere and work environment, which includes all conditions in the workplace, in this case not only concerns the room but also involves the people in it, including the structure and management of the organization; 4) Fair and decent remuneration, namely how well the organization is able to provide remuneration for employees who work in its organization, remuneration can directly have an impact on employee job satisfaction, because remuneration is the most expected thing by every employee; 5) The equipment in question is facilities, as facilities and infrastructure to support the implementation of work that can facilitate the carrying out of work activities carried out by employees. This equipment can be in the form of machines, devices or media used for work purposes; 6) The attitude of the leader in his leadership always has an impact on employee job satisfaction, because the leader is the center of coordination and command that has

direct contact with employees. Competent leaders tend to be preferred by employees, because this has a good impact on the work continuity of the employees under their charge' 7) Monotonous nature of work or not: Monotonous work can cause feelings of boredom or boredom in employees, because basically employees need to motivate themselves with a challenging job to improve their abilities.

According to [Ramadhina and Frianto \(2023\)](#), the indicators of job satisfaction consist of five indicators, namely: 1) Job satisfaction: This satisfaction is achieved when an employee's job is in accordance with the interests and abilities of the employee himself; 2) Satisfaction with rewards: Where the employee feels that the salary or wages he receives are in accordance with his workload and are balanced with other employees working in that organization; 3) Satisfaction with supervision/superiors: Employees feel that they have a boss who is able to provide technical assistance and motivation.

2.3 Workload

Workload is the amount of work that must be carried by a position or organizational unit and is the result of the time between the volume of work and the norm of time. If the employee's ability is higher than the demands of the job, there will be boredom and conversely, if the employee's ability is lower than the demands of the job, then excessive fatigue will appear. According to [Fitriya, Putri, and Wibowo \(2025\)](#), workload is a set or number of activities that must be completed by an organizational unit or office holder within a certain period of time. The workload given to employees must be balanced with the competencies and abilities of the employees themselves, otherwise sooner or later it will cause problems that can interfere with the employee's performance in the future.

According to [Putranto and Wijaya \(2024\)](#), workload is a process or activity that is too much and can cause tension in a person. This can lead to a decrease in employee performance caused by the level of expertise required too high, too high speed, too much work volume and so on. Too much workload intensity can create work stress, whereas too low workload intensity can lead to boredom or boredom. According to [Koesomowidjojo \(2017\)](#), there are several indicators used to find out how much workload an employee must complete, namely: 1) Work conditions: In this case, what is meant by work conditions is how far an employee understands his job well. For example, the extent of the employee's understanding and ability to master the machines used to achieve the set target; 2) Use of working time: The use of the right time in accordance with the standard operating procedures that have been set will certainly minimize the workload of employees. However, sometimes a company does not have consistent standard operating procedures in implementing standard operating procedures, often the time usage imposed on employees tends to be narrower; 3) Targets that must be achieved: Indirectly the work targets set by employees will affect the workload received by employees. The imbalance between the time of completion of the work target and the volume of workload given, the greater the workload felt by employees.

2.4 Compensation

According to [Prihatiningtyas \(2016\)](#), in implementing compensation policies, it is necessary to review the existence of regulations on compensation with the intention of being able to provide compensation to employees in a fair and structured manner so that it will facilitate payroll administration and to motivate employees to excel. According to [Waruwu, Prayoga, and Rambe \(2025\)](#), compensation is a form of service lead given to employees as a form of appreciation for their contributions and work to the organization. The compensation can be in the form of direct or indirect financial, and the award can also be indirect. Compensation can also be defined as all forms of financial returns and benefits earned by employees as part of an employment relationship. According to [Nugraha, Hamid, and Qamaruddin \(2024\)](#), compensation is all income in the form of money, direct or indirect goods that employees receive in exchange for services provided to the company. According to [Tuhagana and Apriani \(2024\)](#), compensation is a form of cost that must be incurred by the company in the hope that the company will receive rewards in the form of work achievements from employees.

In formulating fair and structured compensation, it is necessary to pay attention to the following indicators: 1) Compensation standards: Some positions must be paid more than they should, in this

case the determination of compensation standards must consider the function and usefulness value of a position; 2) Productivity level: The company must take into consideration in compensating employees, because even though in terms of salaries, employees get fair and equal treatment according to their fields and positions. But the level of productivity or work contribution of each employee is different, companies need to consider additional compensation such as bonuses or prizes or promotions to reward the productivity of outstanding employees; 3) Tenure: Employee compensation can be measured based on the standard of employee service time for the company, the longer the employee contributes to the company, the company needs to increase the compensation he receives. This is useful to ensure that the certainty of receiving employee compensation will improve periodically. The discussion in this study wants to prove whether the variables of Workload and Compensation will affect Job Loyalty through Job Satisfaction as an intervening variable.

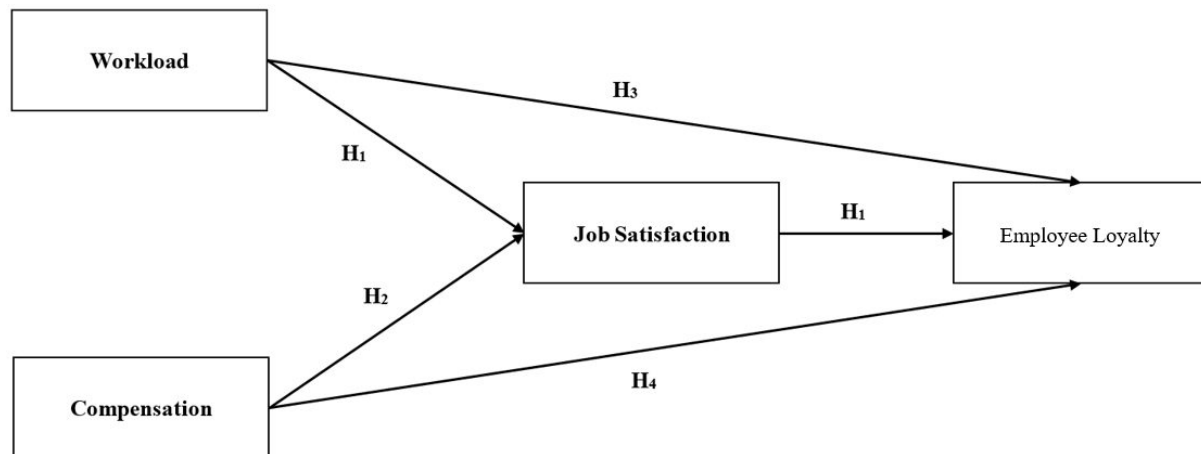


Figure 1. Framework of research

Based on the explanation and Figure 1, it can be hypothesized as follows

- H₁*: Workload affects job satisfaction
- H₂*: Compensation affects job satisfaction
- H₃*: Job satisfaction affects employee loyalty
- H₄*: Workload affects employee loyalty
- H₅*: Compensation affects employee loyalty
- H₆*: Workload affects employee loyalty through job satisfaction
- H₇*: Compensation affects employee loyalty through job satisfaction

3. Research Methodology

Research design is a work guideline so that research can run effectively and efficiently. Design is not only useful for research implementers but useful for all those involved in the research activities. The research design can be prepared based on the formulation of the problem and the hypothesis to be tested. Based on the time dimension, this study is research with a cross-section design where data collection is carried out at one time and comes from different objects to describe the situation. As for the study environment, the research is included in the field research design category. The researcher focuses attention on the phenomena in the field so that the researcher's involvement is directly limited to observation as cross-information material obtained from objects. Meanwhile, based on its purpose, a descriptive design is used because only two independent variables will be explained.

Population is the total number consisting of objects or subjects that have certain characteristics and qualities that are determined by the researcher to be researched and then drawn conclusions. The population used in this study is finite (measurable), namely all employees of Bank Sumsel Babel Palembang Sharia Branch totaling 134 employees, which is divided into 95 employees from BPD South Sumatra Babel Palembang Sharia Branch, 22 employees from the Sharia Sub-Branch of Raden Fatah Palembang, and 17 employees from the Sharia Sub-Branch of Muhammadiyah Palembang.

Samples are part of a number of characteristics shared by the population used for research. In general, for correlational research, the minimum number of samples to obtain good results is 30, while in experimental studies the minimum number of samples is 15 from each group and for survey research the minimum number of samples is 100. The number of samples used in SEM (Structure Equation Modelling) research is a minimum of 100-200 samples. According to [Hair, Risher, Sarstedt, and](#)

3.1 Definition of Variable Operationalization

Research variables are basically something that is researched, which can differentiate or change values. All variables in this study are described and each variable is developed into the following indicators: Work Loyalty: A situation and activity of employees that concern physical, psychological and social factors that cause employees to have a strong sense of belonging, responsibility and willingness to contribute to efforts to achieve organizational goals. The indicators are: Strong desire to remain a member of the organization, Strong desire and acceptance of the organization's values and goals, Willingness to carry out activities that are consistent with the organization

Job Satisfaction: Job Satisfaction is the emotional feelings and behaviors that employees plan to either enjoy or unpleasant and love the tasks assigned to employees. Indicators: Job satisfaction, Satisfaction with rewards, Satisfaction with superiors Workload: The amount of work that must be carried by a position or organizational unit and is the result of the time between the volume of work and the time norm. The indicators: Work conditions, Use of working time, Targets to be achieved. Compensation: A form of policy in providing rewards or retribution to employees. The indicator: Compensation standards. Productivity level, Tenure.

The data needed in this study is qualitative data, which is data that cannot be measured on a numerical scale. The qualitative data in this study is interval data. However, because in statistics all data must be in the form of numbers, this qualitative data will be quantified so that it can be further processed. In this study, the data collection method used a list of questions (questionnaire). Questionnaires are more efficient when the researcher clearly knows the variables being measured and what is expected of the respondents. In addition, questionnaires are also suitable for use if the number of respondents is large enough. The data analysis technique to measure the variables in this study uses Structural Equation Modeling (SEM-PLS) equations. SEM modeling is a further development of path analysis, in the SEM method the causality relationship between exogenous variables and endogenous variables can be determined more completely ([Abdullah, 2014](#)).

3.2 Hypotheses Testing and Data Analysis

Research requires data analysis and interpretation that will be used to answer research questions, reveal certain social phenomena, so data analysis is the process of simplifying data into a form that is easier to read and interpret. The research model that will be used in this study is a tiered structure model and to test the proposed hypotheses operated through the SMART-PLS program.

4. Results and Discussions

4.1 Outer Model

External model testing is used to test the validity and reliability of the research construct, in this case the approach used is Partial Least Squares Structural Equation Modeling (PLS-SEM). This test includes convergent validity and discriminant validity. This is important to ensure that each indicator is able to present latent constructs accurately and consistently.

4.1.1 Convergent Validity

Convergent validity measures the extent to which indicators in a construct have a high correlation with each other. This test uses outer loading, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's Alpha values. The indicator is declared to meet convergent validity if it has an outer loading > 0.70 and an AVE value of > 0.50. The results of the test can be seen in the following table.

Table 1. Outer loading result

Variables	Indicator	Outer Loading	AVE
Workload	X_1	0.884	0.722
	X_2	0.860	0.722
	X_3	0.830	0.722
	X_4	0.913	0.722

Variables	Indicator	Outer Loading	AVE
X5	0.739	0.722	
	X ₆	0.861	
Compensation	X ₇	0.764	0.652
	X ₈	0.809	0.652
	X ₉	0.752	0.652
	X ₁₀	0.842	0.652
	X ₁₁	0.852	0.652
	X ₁₂	0.823	0.652
Job Satisfaction	Y ₁	0.934	0.750
	Y ₂	0.913	0.750
	Y ₃	0.808	0.750
	Y ₄	0.720	0.750
	Y ₅	0.889	0.750
	Y ₆	0.911	0.750
Loyalty	Y ₇	0.961	0.850
	Y ₈	0.945	0.850
	Y ₉	0.902	0.850
	Y ₁₀	0.962	0.850
	Y ₁₁	0.952	0.850
	Y ₁₂	0.799	0.850

The Table 1 shows that all indicators in the workload, compensation, job satisfaction, and employee loyalty variables have an outer loading value above 0.70. Therefore, it can be stated that all indicators are declared valid in presenting the research construct. The AVE value of each construct is above 0.50, which indicates that the construct is able to explain more than 50% of the variance of its indicators.

In addition, it is also explained that the reliability of a construct is good if the Composite Reliability and Cronbach's Alpha values are above 0.70. The test results can be seen in the following table.

Table 2. Cronbach's alpha and composite reliability

Variables	Cronbach Alpha	Composite Reliability
Workload	0.923	0.939
Compensation	0.893	0.918
Job Satisfaction	0.932	0.947
Loyalty	0.964	0.971

The Table 2 shows that the Composite Reliability and Cronbach's Alpha values of all variables have also exceeded the minimum limit of 0.70 so that the construct is declared reliable. In general, it can be concluded that all constructs in this study have met the criteria of convergent validity and reliability. These findings show that the research instrument is able to measure the constructs studied consistently.

4.1.2 Discriminant Validity

Discriminant validity aims to ensure that a construct is different from other constructs in the research model. Discriminant validity was tested using the Fornell-Larcker method. The results of the analysis can be seen in the following table.

Table 3. Discriminant validity result

	Workload	Compensation	Job Satisfaction	Loyalty
Workload	0.850			
Compensation	0.492	0.808		
Job Satisfaction	0.913	0.466	0.866	
Loyalty	0.879	0.468	0.905	0.922

The test results in Table 3 showed that the entire construct had a higher square root value of AVE than the correlation value between variables, so that discriminant validity was met.

4.2 Inner Model

4.2.1 Model Goodness of Fit

Goodness of Fit (GoF) is used to assess the extent to which the research model is able to represent and explain empirical phenomena thoroughly. In the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, the evaluation of model fit is generally carried out through several indicators, including the Standardized Root Mean Square Residual (SRMR) and the Normed Fit Index (NFI). Referring to the opinion of Hair Jr. et al. (2023), the research model is considered to have a good level of compatibility if the SRMR value is below 0.08 and the NFI value is close to 1.00. These criteria show that the model is able to adequately describe the relationships between variables. The results of the GOF analysis can be seen in the following table.

Table 4. Goodness of fit

	Estimated Model
SRMR	0.071
NFI	0.794

Based on the results of the tests in Table 4 that have been carried out, the SRMR value in this study was below the limit of 0.08. These results indicate that the research model has a good level of goodness of fit, so the model is considered feasible and can be used for further hypothesis testing.

4.2.2 Coefficient of Determination

The Coefficient of Determination (R^2) is used to measure the extent to which independent variables are able to explain variations in dependent variables in the research model.

Table 5. Coefficient of determination

	R Square
Job Satisfaction	0.835
Loyalty	0.837

The test results in Table 5 showed that the R^2 value in the job satisfaction variable was 0.835. These findings indicate that the workload and compensation variables were able to explain the variation in job satisfaction by 83.5%, while the rest were influenced by other factors outside the research model that were not analyzed in this study. Furthermore, the R^2 value in the employee loyalty variable is 0.837. These results show that workload, compensation, and job satisfaction are simultaneously able to explain the variation in employee loyalty of 83.7%, while the rest is explained by other variables outside the research model.

4.2.3 Hypotheses Testing

Hypothesis testing was carried out using the bootstrapping method through the analysis of path coefficient, t-statistics, and p-values values. A hypothesis is accepted if the t-value is greater than 1.96 and the p-values are less than 0.05, indicating that the relationship between variables in the research model is statistically significant.

Table 6. Hypotheses testing result

Hypotheses	Path Coefficient	t-Statistics	p-Values	Keputusan
Workload → Job Satisfaction	0.903	36.694	0.000	Diterima
Compensation → Job Satisfaction	0.022	0.525	0.600	Ditolak
Job Satisfaction → Employee Loyalty	0.617	7.155	0.000	Diterima
Workload → Employee Loyalty	0.299	3.260	0.001	Diterima
Compensation → Employee Loyalty	0.033	0.674	0.501	Ditolak
Workload → Job Satisfaction → Employee Loyalty	0.557	6.942	0.000	Mediasi
Compensation → Job Satisfaction → Employee Loyalty	0.013	0.522	0.602	Tidak Mediasi

The results of the Table 6 analysis can be explained as follows:

The results of the study indicate that workload has a significant effect on job satisfaction, as shown by a coefficient value of 0.903, a t-statistic value of 36.694, and a p-value of 0.000. This finding demonstrates that workload management plays an important role in improving employee job satisfaction in Islamic banking. A well-managed workload can create more comfortable working conditions, reduce work pressure, and support employee productivity. In contrast, compensation does not have a significant effect on job satisfaction, with a coefficient value of 0.022, a t-statistic value of 0.525, and a p-value of 0.600. This indicates that compensation is not the primary factor influencing employee job satisfaction, as employees may place greater importance on other aspects such as the work environment, workplace comfort, and interpersonal relationships within the organization.

Furthermore, the results reveal that workload has a significant effect on employee loyalty, with a coefficient value of 0.299, a t-statistic value of 3.260, and a p-value of 0.001. These findings confirm that effective workload management can strengthen employee loyalty by encouraging commitment and maintaining long-term employment relationships. Meanwhile, compensation does not significantly affect employee loyalty, as indicated by a coefficient value of 0.033, a t-statistic value of 0.674, and a p-value of 0.501. This suggests that employee loyalty is not solely determined by financial rewards but is also influenced by other factors, including organizational culture, managerial support, and workplace comfort.

The findings also show that job satisfaction has a significant positive effect on employee loyalty, with a coefficient value of 0.617, a t-statistic value of 7.155, and a p-value of 0.000. This indicates that employees with higher levels of job satisfaction tend to demonstrate stronger commitment, attachment, and loyalty toward their organization. In addition, job satisfaction is proven to mediate the relationship between workload and employee loyalty, with a coefficient value of 0.557, a t-statistic value of 6.942, and a p-value of 0.000. This finding suggests that effective workload management can enhance employee satisfaction, which subsequently contributes to stronger loyalty toward Islamic banking organizations. However, job satisfaction does not mediate the relationship between compensation and employee loyalty, as indicated by a coefficient value of 0.013, a t-statistic value of 0.522, and a p-value of 0.602. This result implies that compensation alone is insufficient to increase

employee loyalty through job satisfaction, indicating the existence of other organizational and psychological factors that have a stronger influence on developing employee loyalty.

4.3 Discussion

4.3.1 Effect of Workload on Job Satisfaction

The findings of this study show that workload has a positive and significant influence on job satisfaction. The path coefficient value of 0.903 supported by a t-statistic value of 36.694 and a p-value of 0.000 shows a very strong relationship between the two variables. These results indicate that workload management plays an important role in shaping employee job satisfaction in Islamic banking institutions. In the perspective of *Job Demands-Resources Theory*, workload is seen as a job demand that can affect the psychological and emotional state of employees ([Bekker & Demerouti, 2024](#)). Interestingly, the direction of a positive relationship shows that employees don't always view workload as pressure, but also as a form of trust, responsibility, and professional contribution within the organization ([Wijaya & Purba, 2020](#)). When workload is distributed proportionally and according to employee capacity, it can increase a sense of accomplishment and strengthen job satisfaction.

These findings are in line with previous empirical research ([Inegbedion et al., 2020](#); [Herawati et al., 2023](#); [Usniarti & Nuvriasari, 2024](#)) that shows that a well-managed and meaningful workload can make a positive contribution to the work experience as well as employee satisfaction levels. In the context of Islamic banking, employees are not only driven by financial motivation, but also by ethical and spiritual values. Therefore, a workload that is perceived as fair and proportionate can reinforce a sense of belonging and shared purpose in the organization.

4.3.2 The Effect of Compensation on Job Satisfaction

Compensation was found to have no significant effect on job satisfaction, as reflected in the coefficient value of 0.022, t-statistic of 0.525, and p-value of 0.600. These results show that compensation is not the main factor that determines employee job satisfaction in the Islamic banking sector. Based on the perspective of *Social Exchange Theory*, employees judge their relationship with the organization not only from financial rewards, but also from broader social and psychological exchanges, such as organizational support, work environment, interpersonal relationships, as well as rewards ([Sulistiyan et al., 2022](#)). These findings indicate that employees tend to value the non-financial aspect more than the compensation itself.

Empirically, these results differ from some studies that state that compensation is the dominant predictor of job satisfaction. Nevertheless, these results support other research that emphasizes that employees in value-based organizations, including Islamic financial institutions, are more influenced by intrinsic factors such as job meaning, organizational culture, and emotional attachment ([Sarwar et al., 2024](#)). In this context, compensation only serves as a basic need for work, not as a strategic factor capable of significantly increasing satisfaction.

4.3.3 Effect of Workload on Job Loyalty

This study also shows that workload has a significant direct influence on employee loyalty, with a coefficient value of 0.299, t-statistic of 3.260, and p-value of 0.001. These findings indicate that employees who view workload as something manageable and meaningful tend to have higher loyalty to the organization. Based on *Job Demands-Resources Theory*, balanced job demands can increase employee engagement and commitment if supported by adequate organizational resources. Employees who are able to face job challenges well will experience higher professional achievements, thus strengthening attachment and loyalty to the organization.

Empirically, these results support previous research by ([Widiantoro, & Gaol, 2024](#); [Azani, & Sumarni, 2022](#)) that showed that workload does not always have negative consequences. In the context of certain organizations, especially the service industry such as Islamic banking, workload can actually increase the sense of responsibility and involvement of the organization if managed effectively. Employees who feel they are an important part of the organization's success are more likely to maintain long-term commitment and loyalty.

4.3.4 The Effect of Compensation on Job Loyalty

Compensation was found to have no significant effect directly on employee loyalty, with a coefficient value of 0.033, t-statistic of 0.674, and p-value of 0.501. These results show that employee loyalty cannot be built through financial compensation alone. Within the framework of Social Exchange Theory, loyalty arises from a reciprocal relationship characterized by trust, reward, fairness, and emotional support. Therefore, compensation alone is not enough to create strong organizational attachments.

These findings are supported by empirical research by [Lestari et al. \(2023\)](#) showing that employees tend to remain loyal when they feel a positive organizational climate, supportive leadership, and meaningful interpersonal relationships. In Islamic banking institutions, organizational values based on ethics, trust, and shared welfare can also reduce employees' dependence on financial rewards as the only basis for loyalty.

4.3.5 The Effect of Job Satisfaction on Job Loyalty

Job satisfaction was found to have a positive and significant influence on employee loyalty, as shown by a coefficient value of 0.617, a T-Statistic of 7.155, and a P-value of 0.000. These findings confirm that employees who have high levels of job satisfaction tend to show stronger commitment and loyalty to the organization. In line with *Social Exchange Theory*, satisfied employees will reciprocate positive work experiences through a constructive attitude and long-term commitment to the organization.

These results are also consistent with various empirical studies by ([Muliati, 2025](#); [Hulu, Telaumbanua, Halawa, & Mendofa, 2024](#)) that place job satisfaction as one of the strongest predictors of employee loyalty and retention. Employees who feel valued, comfortable, and psychologically fulfilled at work are more likely to build an emotional attachment to the organization as well as maintain ongoing working relationships.

4.3.6 The Effect of Workload on Employee Loyalty with Job Satisfaction as A Mediator

The results of the study show that job satisfaction is able to mediate the relationship between workload and employee loyalty significantly. The indirect effect value of 0.557 with a t-statistic of 6.942 and a p-value of 0.000 shows that workload management has an important role in shaping employee loyalty through increased job satisfaction. These findings indicate that employees who feel a proportionate and well-managed workload tend to have higher levels of job satisfaction, thus encouraging the emergence of loyalty to the organization.

In the perspective of Social Exchange Theory, the relationship reflects the existence of a reciprocal process between the organization and employees. This theory explains that when an organization provides fair and supportive working conditions, employees will give a positive response in the form of increased commitment, job satisfaction, and loyalty to the organization. On the other hand, excessive workload can cause work stress, emotional fatigue, and decreased comfort at work, which ultimately has an impact on low employee loyalty.

The findings of this study are in line with research that states that a high workload has a negative effect on job satisfaction and organizational commitment, especially in the service industry. Another study in Employee Relations also found that effective workload management can increase employee retention and loyalty because employees feel the organization cares about their well-being. In the context of Islamic banking, workload management is becoming increasingly important because employees are not only required to achieve company targets, but also maintain ethical principles and sharia compliance in daily operational activities.

4.3.7 The Effect of Compensation on Employee Loyalty with Job Satisfaction as A Mediator

The results of the study show that job satisfaction is not able to mediate the compensation relationship with employee loyalty. The indirect effect value of 0.013 with a t-statistic of 0.522 and a p-value of 0.602 indicates that compensation does not have a significant indirect influence on employee loyalty through job satisfaction. This shows that compensation is not

necessarily the main factor that is able to build long-term employee loyalty in the Islamic banking industry.

Based on the study of Social Exchange Theory, compensation is indeed a form of exchange between the organization and employees for the contributions given. However, the results of this study show that the relationship between the organization and employees is not only built on the basis of economic exchange alone. Employees at Islamic banking institutions are likely to consider intrinsic factors such as a harmonious work environment, job meaning, spiritual values, Islamic organizational culture, and self-development opportunities rather than financial aspects alone.

The results of this study support a study by [Pratiwi \(2020\)](#) that value congruence and intrinsic motivation have a stronger influence on employee commitment to Islamic-based institutions than financial incentives alone. In addition, research ([Saputra, Suryatni, & Wahyulina, 2024](#); [Lestari, Sudiarditha, & Handaru, 2021](#)) found that compensation can only increase job satisfaction in the short term, but it does not necessarily create sustainable loyalty if it is not accompanied by organizational support and emotional attachment of employees.

These findings also show the unique characteristics of employees in the Islamic banking industry. In contrast to conventional organizations that tend to emphasize financial incentives as a means of retaining employees, Islamic banking institutions operate based on the principles of justice, common welfare, spirituality, and Islamic work ethics. Therefore, employee loyalty is not only influenced by the amount of compensation, but also by the quality of social relationships, the comfort of the work environment, and the conformity of values between individuals and organizations.

Overall, this study strengthens the relevance of Social Exchange Theory in explaining employee behavior in the Islamic banking industry. The results show that employee loyalty will be formed when the organization is able to create fair, supportive, and meaningful working relationships through good workload management and improved employee psychological well-being. Therefore, Islamic banking management needs to pay more attention to the balance of workload, organizational support, and the quality of employee work experience in order to maintain employee loyalty in a sustainable manner.

5. Conclusions

5.1 Conclusion

The results of this study show that workload and job satisfaction have an important role in forming employee loyalty in Islamic banking institutions. Workload has been proven to have a positive and significant effect on job satisfaction and employee loyalty. These findings indicate that workload is not always perceived as a source of pressure by employees, but can be interpreted as a form of responsibility, trust, and professional contribution when managed proportionately and adjusted to the employee's work capacity. In the context of Islamic banking, effective workload management can increase employees' sense of accomplishment, work attachment, and commitment to the organization.

On the other hand, compensation was found to have no significant effect on job satisfaction or employee loyalty. These results show that financial compensation is not the main factor in determining the level of employee satisfaction and loyalty in the Islamic banking industry. Employees tend to consider non-financial aspects more, such as organizational support, harmonious work environment, good interpersonal relationships, Islamic work culture, the meaning of work, as well as opportunities for self-development and spirituality. Thus, compensation is seen more as fulfilling basic needs at work than as a strategic factor that can increase employee loyalty on an ongoing basis.

This research also proves that job satisfaction has a positive and significant effect on employee loyalty. Employees who feel satisfied with their work tend to show higher levels of commitment, stronger emotional attachment, and a desire to maintain long-term working relationships with the organization. These findings reinforce the perspective of Social Exchange Theory which explains that a positive work experience will encourage employees to reciprocate through a loyal attitude and commitment to the organization.

In addition, the results of the mediation analysis showed that job satisfaction was able to mediate the relationship between workload and employee loyalty significantly. This means that effective workload management can increase employee loyalty through increased job satisfaction. However, job satisfaction is not able to mediate the relationship between compensation and employee loyalty. The findings indicate that compensation alone is not enough to build employee loyalty in a sustainable manner.

5.2 Research Limitations

This study has several limitations that should be acknowledged when interpreting the findings. First, the research was conducted exclusively at the Sharia Branch of Bank Sumsel Babel in Palembang. The focus on a single Islamic banking institution limits the generalizability of the results to other Islamic banks, conventional banks, or financial institutions operating in different regions or countries. Variations in organizational culture, leadership style, and institutional policies across institutions may influence perceptions of workload, compensation systems, job satisfaction, and employee loyalty differently. Second, the study employed a cross-sectional research design, with data collected at a single point in time. Consequently, the findings represent only a snapshot of employee perceptions and do not fully capture dynamic or long-term causal relationships among workload, compensation, job satisfaction, and loyalty. Employee attitudes may evolve over time due to organizational restructuring, regulatory changes, or shifts in economic conditions.

Third, data were collected using self-reported questionnaires, which may introduce common method bias and social desirability bias. Respondents may have provided answers they perceived as socially acceptable or aligned with organizational expectations rather than expressing their genuine perceptions. This limitation may affect the accuracy of the measured relationships among the variables. Fourth, the study examined job satisfaction as the sole mediating variable. Although job satisfaction was found to mediate the relationship between workload, compensation, and employee loyalty, other psychological or organizational variables, such as organizational commitment, perceived organizational support, work engagement, or Islamic work ethics, were not included in the model. The exclusion of these variables may limit the comprehensiveness of the explanation of employee loyalty in Islamic banking institutions. Finally, although Structural Equation Modeling (SEM) using SEM-PLS was applied to test the hypothesized relationships, the model remains confined to the selected constructs and measurement indicators. Alternative operationalizations of workload, compensation, and loyalty may produce different empirical results.

5.3 Suggestions and Directions for Future Research

Based on the identified limitations, several recommendations are proposed for future research. First, future studies are encouraged to broaden the research scope by involving multiple Islamic banking institutions across different regions in Indonesia or by conducting comparative studies between Islamic and conventional banks. A broader and more diverse sample would enhance external validity and enable researchers to examine whether structural relationships vary across institutional contexts. Second, future researchers may adopt a longitudinal research design to better capture causal relationships and changes in employee perceptions over time. Longitudinal data would provide deeper insights into how workload adjustments, compensation reforms, or organizational policy changes influence job satisfaction and loyalty in the long term.

Third, to minimize common method bias, future research could integrate self-reported data with objective organizational data, such as turnover rates, performance evaluations, or human resource records. Mixed-method approaches, including interviews or focus group discussions, may also enrich the analysis by providing a deeper contextual understanding of employee experiences within Islamic banking settings. Fourth, future studies may incorporate additional mediating or moderating variables. Variables such as organizational commitment, Islamic work ethics, perceived organizational justice, leadership style, or work-life balance may contribute to a more comprehensive explanatory model of employee loyalty. In particular, the inclusion of Islamic values-based constructs would strengthen the theoretical contribution within the context of Islamic banking.

Finally, future research may explore alternative analytical approaches, such as multi-group analysis, to compare structural differences across demographic characteristics such as age, tenure, or job position. Such approaches would allow for a more nuanced understanding of how workload and compensation influence job satisfaction and loyalty among different employee groups.

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Author Contributions

CC, AD, TSA, MC, and DUA contributed to the development of this research article. CC was responsible for conceptualization, research design, data analysis, manuscript drafting, and overall coordination of the study. AD contributed to the research design, theoretical framework development, and provided academic supervision throughout the research process. TSA was responsible for data collection, data processing, and preliminary analysis. MC contributed to data analysis, interpretation of results, and manuscript revision. DUA assisted in literature review development, data validation, and manuscript editing. All authors contributed to the critical revision of the manuscript, approved the final version for publication, and agreed to be accountable for all aspects of the work.

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