



The Effect of Compensation and Empowerment on Employee Loyalty Mediated by Job Satisfaction (Case Study at PT Permodalan Nasional Madani Regional Surabaya 1)

Mohamad Januar Bagus Indranata^{1*}, Siti Safaria²

ABFII Perbanas

Corresponding Author: Mohamad Januar Bagus Indranata

Januar140214@gmail.com

ARTICLE INFO

Keywords: Compensation, Employee Loyalty, Job Satisfaction

Received : 5 July

Revised : 17 July

Accepted: 17 August

©2023 Indranata, Safaria: This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The purpose of this study was to determine the effect of compensation and empowerment on employee loyalty with job satisfaction as an intervening variable. The research was conducted through survey with quantitative research type. Sampling was selected randomly with 100 PNM employees as respondents. This research use Partial Least Square (PLS) to test the hypothesis. This research found that compensation and empowerment have a significant effect on employee's job satisfaction, compensation and empowerment do not have a significant effect on employee loyalty, and job satisfaction is able to mediate a relationship between compensation and empowerment on employee loyalty significantly

INTRODUCTION

The challenges for companies to survive in the era of the global economy are quite heavy, companies must continue to innovate in various ways in order to continue competing and not become extinct. The role of human resources is also very important, Human Resource Management (HRM) should be able to work well so that the company has competent and loyal employees.

Sinambela (2016) stated that HRM is an organization of human resources that become major asset, by applying management roles and operational roles so that company goals achieved. However, in the current era, it is quite difficult for companies to maintain loyal employee, as stated by Tower Watson in the Global Workforce Study (GWS) (2014), one of the consulting companies in the labor sector stated that 66% of 1000 employee respondents in this country chose to leave their company in a period of under two years. (Sukarno 2014). Compensation, empowerment and job satisfaction are considered to have an influence on employee loyalty.

PT Permodalan Nasional Madani or commonly called PNM is a subsidiary of Bank Rakyat Indonesia which engaged in microfinance through its two flagship products, UlaMM and Mekaar. Currently PNM has served around 14.5 million customers throughout Indonesia. One of the areas of PNM is in Surabaya 1 region, business growth in PNM Regional Surabaya 1 is quite rapid. However, the number of employee resignations in recent years is still high, according to HRD team data, there were 1530 employees who resigned between 2019-2022 at PNM Regional Surabaya 1.

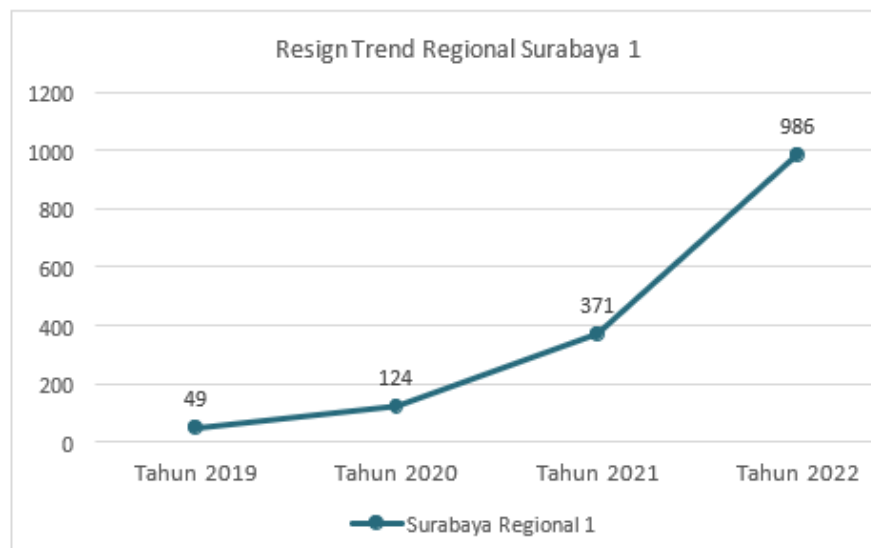


Figure 1. Employee Resignations from 2019 2020
Data Source: PT Permodalan Nasional Madani

This research gap can be seen from research that already conducted by Kurniawan et al. (2015); Rezanti (2021); Rizana (2020); Stephani (2014); Sumiatik et al. (2021) stated that compensation has a positive effect on employee loyalty significantly. However, in contrast to research conducted by Vizano et al. (2020); Utami (2020) stated that compensation has no significant effect on loyalty. Then Kurniawan et al. (2015); Rezanti (2021) conveyed that empowerment has a

positive and significant effect on employee loyalty. But it is different from what was conveyed by Halimah (2022) that stated empowerment has no effect on employee loyalty. Then Alyani (2017); Larastrini (2019); Rezanti (2021); Ramadhani (2017) stated that satisfaction has a positive and significant effect on employee loyalty. while according to Nurhasan (2017) stated that job satisfaction has no significant effect on employee loyalty.

Thus, on the basis of the explanation above, the author wishes to conduct a study on the Effect of Compensation and Empowerment on Employee Loyalty Mediated by Job Satisfaction (Case Study at PT. Permodalan Nasional Madani Regional Surabaya 1. There are several problem formulations in the research to be carried out, including:

1. Does compensation have a significant effect on job satisfaction of PNM Regional Surabaya 1 employees?,
2. Does empowerment have a significant effect on job satisfaction of PNM Regional Surabaya 1 employees?,
3. Does compensation have a significant effect on employee loyalty of PNM Regional Surabaya 1?,
4. Does empowerment have a significant effect on employee loyalty of PNM Regional Surabaya 1?,
5. Does job satisfaction have a significant effect on employee loyalty of PNM Regional Surabaya 1?,
6. Does job satisfaction mediate the significant effect of compensation on employee loyalty of PNM Regional Surabaya 1?,
7. Does job satisfaction mediate the significant effect of empowerment on PNM Regional Surabaya 1 employees ?

LITERATURE REVIEW

Compensation is something that employees receive as a result of their contribution in the company (Marnisah, 2019). Compensation has several indicators according to Hasibuan (2013) including: 1. salary, 2. bonus, 3. incentive, 4. allowance, 5. health insurance, 6. safety.

Empowerment is the process of giving employees permission to make decisions in completing workloads on time (Gibson et al, 2012). There are several indicators of empowerment according to Kadarisman (2013), including: 1. Involvement, 2. Trust, 3. Confidence, 4. Credibility, which is to encourage competition between employees by giving awards and career paths, so that the company's performance will remain good. 5. Communication,

Job satisfaction is the result of employees' work in the company related to workers, situations at work, cooperation between employees and other employees and with leaders (Moh. Asad, 2004). Below are indicators of job satisfaction according to Hasibuan (2013), including: 1. Pleased with his work, 2. Love for his work, 3. Work morale, 4. Discipline, 5. Work achievement.

Loyalty is an individual or employee awareness in building a company and needing each other (Pandrey, 2012). There are several indicators of loyalty according to Siswanto (2010) in Kurniawan (2019) including: 1. Obeying the rules, 2. Responsibility for the company, 3. Willingness to cooperate, 4. Feeling of belonging to the company, 5. Relationships between employees are good, 6. Pleasure with work.

From the explanation of the theoretical study and previous research, this research formulates a framework as follows:

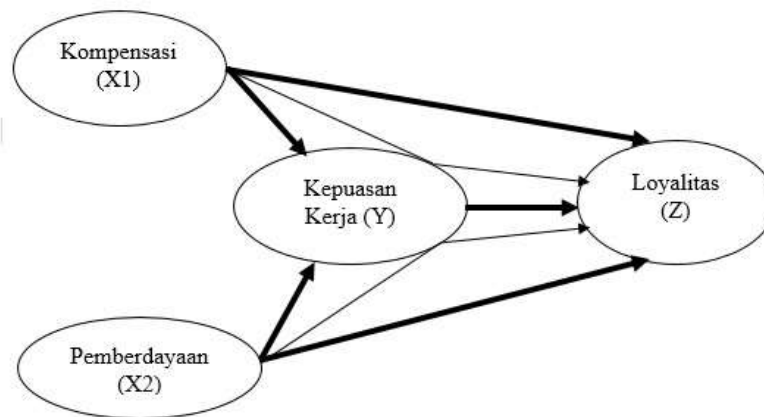


Figure 2. Thinking Framework
Source: Researcher 2023

This research is quantitative research with, with the research population being employees (Account Officer) PNM Region Surabaya 1. The sample used refers to the slovin formula, which is 100 people. The independent variables in this study are compensation (X1) and empowerment (X2), the dependent variable is loyalty (Z), and the intervening variable is job satisfaction (Y). The data collection method in this study uses a questionnaire, which refers to the Likert scale. Data analysis in this study uses Structural Equation Modeling (SEM), then the analysis tool uses Partial Least Square (Smart PLS) software.

METHODOLOGY

This research uses a quantitative research method, nonprobability sampling with a purposive sample technique. A total of 100 respondents and two analysis methods used, namely outer model analysis with Convergent Validity, Discriminant Validity, Composite Reliability, Cronbach's Alpha and using inner model analysis with Hypothesis Testing.

RESEARCH RESULT

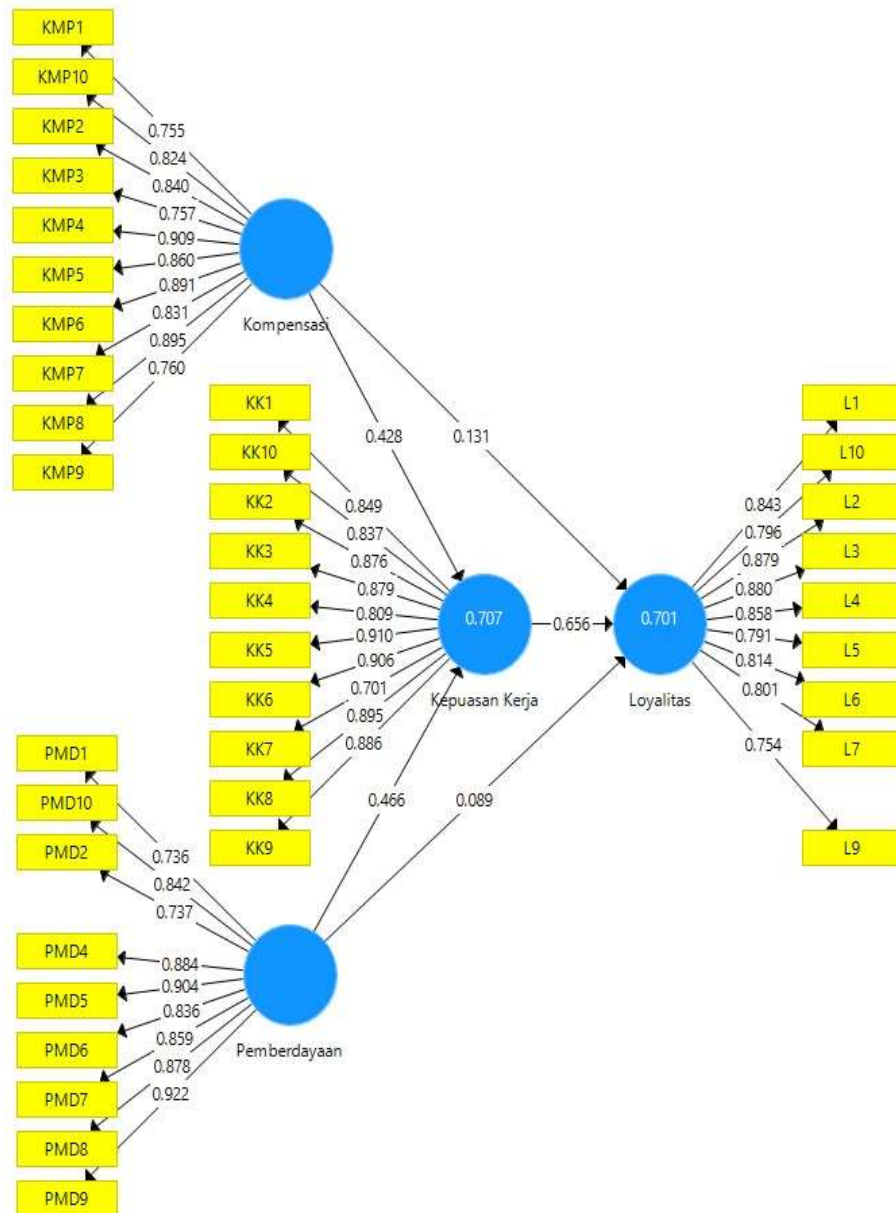


Figure 3. Outer Loading
 Data Source: SmartPLS Output

Table 1. Outer Loading

	Job Satisfaction	Compensation	Loyalty	Empowerment
KK1	0.849			
KK10	0.837			
KK2	0.876			
KK3	0.879			
KK4	0.809			
KK5	0.910			
KK6	0.906			
KK7	0.701			
KK8	0.895			
KK9	0.886			
KMP1		0.755		
KMP10		0.824		
KMP2		0.840		
KMP3		0.757		
KMP4		0.909		
KMP5		0.860		
KMP6		0.891		
KMP7		0.831		
KMP8		0.895		
KMP9		0.760		
L1			0.843	
L10			0.796	
L2			0.879	
L3			0.880	
L4			0.858	
L5			0.791	
L6			0.814	
L7			0.801	
L9			0.754	
PMD1				0.736
PMD10				0.842
PMD2				0.737
PMD4				0.884
PMD5				0.904
PMD6				0.836
PMD7				0.859
PMD8				0.878
PMD9				0.922

Source: SmartPLS Output

All variables including compensation, empowerment, job satisfaction and loyalty already has a value > 0.7, so it can be concluded that the relationship between indicators and constructs in the model is valid.

Then another convergent validity parameter is checked, namely Average Variance Extracted (AVE). The resulting AVE value must be > 0.5 in order to be considered valid. The assessment results are attached in table 3 below:

Table 2. Average Variant Extracted (AVE)

Variables	AVE
Job Satisfaction	0.734
Compensation	0.696
Loyalty	0.681
Empowerment	0.717

Data Source; Smartpls Output

AVE value > 0.5 so that it can be said that the convergent validity test is valid.

Table 3. Cross Loading

	Job Satisfaction	Compensation	Loyalty	Empowerment
KK1	0.849	0.766	0.762	0.710
KK10	0.837	0.751	0.716	0.764
KK2	0.876	0.767	0.780	0.710
KK3	0.879	0.661	0.686	0.597
KK4	0.809	0.598	0.632	0.608
KK5	0.910	0.704	0.729	0.677
KK6	0.906	0.660	0.737	0.680
KK7	0.701	0.494	0.547	0.623
KK8	0.895	0.650	0.735	0.736
KK9	0.886	0.629	0.744	0.679
KMP1	0.667	0.755	0.529	0.683
KMP10	0.620	0.824	0.586	0.769
KMP2	0.781	0.840	0.647	0.654
KMP3	0.479	0.757	0.560	0.480
KMP4	0.667	0.909	0.638	0.621
KMP5	0.552	0.860	0.533	0.548
KMP6	0.630	0.891	0.592	0.619
KMP7	0.712	0.831	0.607	0.659
KMP8	0.676	0.895	0.620	0.643
KMP9	0.694	0.760	0.618	0.671
L1	0.792	0.730	0.843	0.680
L10	0.639	0.490	0.796	0.521
L2	0.757	0.702	0.879	0.632
L3	0.779	0.713	0.880	0.683
L4	0.788	0.685	0.858	0.684

L5	0.530	0.412	0.791	0.438
L6	0.576	0.405	0.814	0.477
L7	0.599	0.483	0.801	0.507
L9	0.591	0.541	0.754	0.555
PMD1	0.630	0.746	0.531	0.736
PMD10	0.712	0.723	0.656	0.842
PMD2	0.531	0.530	0.439	0.737
PMD4	0.734	0.608	0.590	0.884
PMD5	0.688	0.624	0.594	0.904
PMD6	0.652	0.523	0.580	0.836
PMD7	0.714	0.732	0.701	0.859
PMD8	0.661	0.620	0.619	0.878
PMD9	0.700	0.707	0.658	0.922

Data Source: SmartPLS Output

In reliability test, the Cronbach's Alpha and Composite Reliability values must be > 0.7.

Table 4. Composite Reliability and Cronbach's Alpha

Variables	Cronbach's Alpha	rho_A	Composite Reliability
Job Satisfaction	0.959	0.962	0.965
Compensation	0.951	0.953	0.958
Loyalty	0.942	0.950	0.950
Empowerment	0.950	0.954	0.958

Data Source: SmartPLS Output

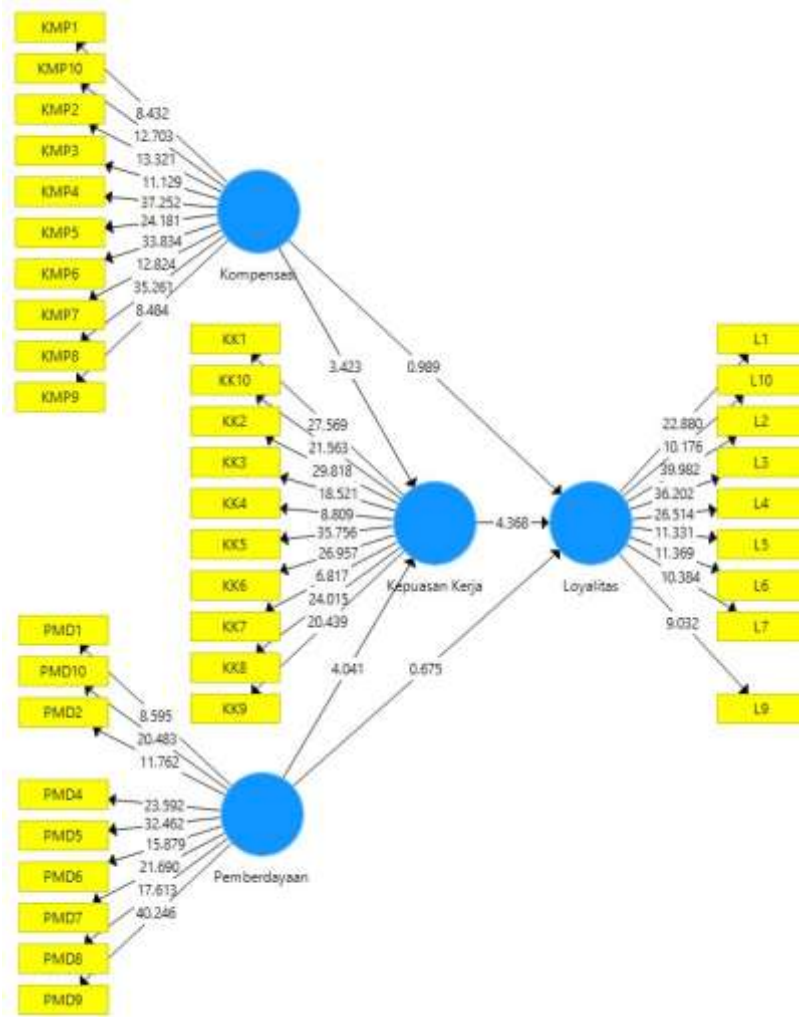


Figure 3. Inner Loading
Data Source: SmartPLS Output

In data analysis using SmartPLS to assess the model starts from paying attention to the R square of each independent variable. The change in R-square value can be used in explaining the effect of certain independent variables on the dependent variable. The R-square value can assess the level of variation in the change of the independent variable on the dependent variable. R-square has three classifications, namely: R-square values of 0.19, 0.33 and 0.67 to indicate that the model is weak, medium and strong. The following are the R-square results in this study:

Table 5. R-square

	Square	Square Adjusted
Job Satisfaction	0.707	0.701
Loyalty	0.701	0.692

Data Source: SmartPLS Output

R-square value of job satisfaction is 0.707. This value shows that the influence of the dimensions of the compensation and empowerment variables on job satisfaction is 0.707, So the job satisfaction variable is categorized as strong.

Then the R-Square value of loyalty is 0.701. This value shows that the effect of the dimensions of the compensation and empowerment variables on loyalty is 0.707. So that the loyalty variable is categorized as strong.

Table 6. Path Coefficient

	"Original Sample (O)"	"Sample Mean (M)"	"Standard Deviation (STDEV)"	"T Statistics (O/STDEV)"	"PValues"
Job Satisfaction -> Loyalty	0.656	0.689	0.150	4.368	0.000
Compensation -> Job Satisfaction	0.428	0.420	0.125	3.423	0.001
Compensation -> Loyalty	0.131	0.143	0.133	0.989	0.325
Empowerment -> Job Satisfaction	0.466	0.479	0.115	4.041	0.000
Empowerment -> Loyalty	0.089	0.058	0.132	0.675	0.501

Data Source: SmartPLS Output

Table 7. Specific Indirect Effect

	"Original Sample (O)"	"Sample Mean (M)"	"Standard Deviation (STDEV)"	"T Statistics (O/STDEV)"	"P Values"
"Compensation Satisfaction -> Job Satisfaction -> Loyalty"	0.285	0.281	0.098	2.880	0.005
"Empowerment Satisfaction -> Job Satisfaction -> Loyalty"	0.337	0.306	0.118	2.587	0.011

Data Source: SmartPLS Output

T-statistics have positive values, so the relationship between the independent and dependent variables is positive. P-value <0.1 indirect relationship between job satisfaction and loyalty, compensation and job satisfaction, empowerment and job satisfaction. P-value <0.1 indirect relationship between compensation and loyalty through job satisfaction and the indirect relationship between empowerment and loyalty through job satisfaction.

DISCUSSION

The results of data analysis in this study state that compensation has a significant effect on job satisfaction. Appropriate and proper compensation from the company will make employees feel good job satisfaction. Compensation has a significant influence on employee job satisfaction. So that if the higher the company compensates its employees, the higher the job satisfaction felt by employees. This statement is in line with Rizana (2020); Vizano et al. (2020); Ramadhani (2017), compensation has a positive and significant influence on employee job satisfaction.

The results of data analysis in this study state that empowerment has a significant effect on job satisfaction. So that when empowerment from within the company is high, employee's job satisfaction will also increase. Empowerment itself is the process of giving authority to employees in determining their own destiny, and recognizing the role of each employee in the organization. Employees who are often involved in company activities will feel that they are valued, and then employees can feel satisfied at work. This statement same as what Halimah (2022); Rezanti (2021); Rizana (2020) said in previous research, empowerment has a positive and significant effect on job satisfaction.

The results of the analysis in this study state that compensation has no significant effect on employee loyalty. Whether or not compensation to employees is high does not really affect employee loyalty. This happens because there may be many other factors that affect employee loyalty more, including leadership style, work environment and motivation. The results of this study are similar to previous research conducted by Vizano (2020); Utami (2020), compensation has no significant effect on employee loyalty. However, according to Kurniawan (2015); Rezanti (2021); Rizana (2020); Stephani & Wibawa (2014); Sumiatik et al. (2021) is the opposite, that compensation has a positive influence on employee loyalty.

The result of the analysis in this study is that empowerment has no effect on employee loyalty. Similar to Halimah's research (2022) which states that empowerment has no influence on employee loyalty. This means that even though the company has increased the level of empowerment in employees, its not enough to influence the loyalty. However, this is different from previous research submitted by Kurniawan (2015); Rezanti (2021) empowerment has a positive effect on employee's loyalty. It is possible that there are many other factors that are more influential on employee loyalty, such as work environment, motivation or leadership style.

The result of the analysis in this study is that job satisfaction has a significant impact on employee loyalty. An exact research result submitted by Alyani (2017); Larastrini (2019); Rezanti (2021); Ramadhani (2017) job satisfaction affects employee loyalty. So it can be interpreted that the higher the employee feels satisfy with his work, the higher the level of employees loyalty to company.

The results of data analysis in this study state that compensation has a significant effect on employee loyalty through employee job satisfaction. High compensation from the company can make employees feel satisfied loyal. Zahrah Putri Ramadhani (2017) in previous research also conveyed the same thing that job satisfaction is able to mediate the relationship between compensation and

employee loyalty. It is important for companies to pay attention to this so that employees can increase their loyalty to company.

The results of data analysis in this study found that empowerment has a significant effect on loyalty through employee job satisfaction. This is also similar to previous research conducted by Anjani (2022); Halimah (2022) job satisfaction is able to mediate the positive influence between empowerment and employee loyalty.

CONCLUSION

Based on the results of data analysis that has been carried out in this study regarding the effect of compensation and empowerment on loyalty mediated by employee job satisfaction, it can be concluded as follows:

1. Compensation has a significant effect on job satisfaction, so hypothesis one (H1) is accepted.
2. Empowerment has a significant effect on job satisfaction, so hypothesis two (H2) is accepted.
3. Compensation has no significant effect on employee loyalty, therefore hypothesis three (H3) is not accepted.
4. Empowerment has no significant effect on employee loyalty, on this basis hypothesis four (H4) is not accepted.
5. Job satisfaction has a significant effect on employee loyalty, meaning hypothesis five (H5) is accepted.
6. Job satisfaction is able to mediate the significant effect of compensation on employee loyalty, so hypothesis six (H6) is accepted.

REFERENCES

- A Nur Insan. (2013). The Effect of Empowerment of the Organizational Commitment and the Job Satisfaction of the Employees of the National Electricity Company (Ltd.) in South Sulawesi Province Indonesia. *Asian Transactions on Basic & Applied Sciences (ATBAS ISSN: 22214291)*, 3(4). <http://www.asian-transactions.org/Journals/Vol03Issue04/ATBAS/ATBAS50301048.pdf>
- Alyani, N., & Djastuti, I. (2017). Employee Loyalty with Job Satisfaction as an Intervening Variable (Study on PT Kereta Api Indonesia (Persero) Operational Area 4 Semarang). 6, 110.
- Anjani, V. P. (2022). The Effect of Employee Empowerment on Employee Loyalty with Job Satisfaction Variables as Intervening Variables (Study at Bahrul Ulum College of Health Sciences). *Stie Dewantara Pgri Jombang*. <http://repository.stiedewantara.ac.id/id/eprint/179> As'ad. 2017. Human Resource Management. PT Gramedia.
- Boselie, P. (2014). *Strategic human resource management: a balanced approach*. Mc Graw Hill Education.

- Dessler, G. (2009). Human Resource Management. In Pearson.
<https://onsearch.id/Record/IOS3239.slims-22338>
- Ghozali, I. (2011). Application of Multivariate Analysis with IBM SPSS 20 -6/E Program. Diponegoro University Publishing Agency.
- Gibson, J. L. (James L., Ivancevich, J. M., Donnelly, J. H., & Konopaske, R. (2012). Organizations: Behavior, Structure, Processes. McGraw-Hill.
- Halimah, N. (2022). The effect of compensation and empowerment on loyalty with job satisfaction as an intervening variable (study on employees of the ministry of religion office of rokan hulu district). Scientific Journal of Management and Business, 04 (01), 626-642.
- Haryono, S. (2017). SEM METHODS For Management Research AMOS LISREL PLS. LUXIMA METRO MEDIA.
- Hasibuan, M. S. P. (2013). Human resource management: revised edition. In Revised Edition
Jakarta: Bumi Aksara. Bumi Aksara.
<https://www.mendeley.com/researchpapers/manajemen-sumber-daya-manusia-717/>
- Irawan, D. A. (2021). HR Planning and Development - Google Books. In Qiara Media.
[https://www.google.co.id/books/edition/Perencanaan_Dan_Pengembangan_SDM/72dZEAAAQBAJ?hl=en&gbpv=1&dq=Siswanto,+Bedjo.+\(2005\).+Management+of+M+anpower+in+Indo+nesia+Approach+Administrative+and+Operational.+Jakarta:+Bumi+Aksara&pg=PA259&printsec=frontcover](https://www.google.co.id/books/edition/Perencanaan_Dan_Pengembangan_SDM/72dZEAAAQBAJ?hl=en&gbpv=1&dq=Siswanto,+Bedjo.+(2005).+Management+of+M+anpower+in+Indo+nesia+Approach+Administrative+and+Operational.+Jakarta:+Bumi+Aksara&pg=PA259&printsec=frontcover)
- Joyonegoro, S. H. (2018). The Effect of Employee Engagement and Compensation on Employee Performance with Job Satisfaction as an Intervening Variable in Employees of the Social Rehabilitation Center for Bina Grahita (BBRSBG) Kartini Temanggung Regency.
- Kadarisman, M. (2013). Human Resource Development Management. Rajawali Press
- Kurniawan, A., Putra, A. R., & Otavianur, M. (2015). The Effect of Compensation and Employee Empowerment on Employee Loyalty at Autoshine Carwash Bandar Lampung. Visionist Journal, 4.
- Kurniawan, I. S. (2019). Factors that influence employee loyalty. Journal of Economics and Management PERFORMANCE, 16(1), 85-97.

- Larastrini, P. M., & Adnyani, I. G. A. D. (2019). The Effect of Job Satisfaction Work Environment and Work - Life Balance on Employee Loyalty. *E-Journal of Management, Udayana University, 8(6), 3674.*
<https://doi.org/10.24843/ejmunud.2019.v08.i06.p14>
- Marnisah, L. (2019). *Industrial Relations and Compensation (Theory and Practice)* - Google Books.
[https://www.google.co.id/books/edition/Hubungan_Industrial_Dan_Kompensasi_Teori/gkTHDwAAQBAJ?hl=en&gbpv=1&dq=Werther+and+Davis+\(2001\)&pg=PT121&printsec=frontcover](https://www.google.co.id/books/edition/Hubungan_Industrial_Dan_Kompensasi_Teori/gkTHDwAAQBAJ?hl=en&gbpv=1&dq=Werther+and+Davis+(2001)&pg=PT121&printsec=frontcover)
- Mathis, R. L., & Jackson, J. H. (2004). *Human resource management.* Thomson/South-Western.
- Moh. Asad. (2004). *Location: Human resource science series: Industrial psychology.* Liberti.
<https://onesearch.id/Record/IOS4965.022773>
- Mujanah, S. (2019). *Compensation Management.* CV. Putra Media Nusantara.
- Nurhasan, R. (2017). Job Satisfaction and Loyalty of Generation Y. *Journal of Economic Discourse, 17(1), 13-23.* www.jurnal.uniga.ac.id
- Pardananingtyas, M. A., & Budiani, M. S. (2017). The Relationship Between Quality of Work Life and Employee Loyalty at PT.X. *Journal of Educational Psychology, 4(2), 1-7.*
- Prof. Dr. H. Siswoyo Haryono, MM, M. P. (2012). *Structural Equation Modeling.* In the Publishing Agency of PT. Intermedia Personalia Utama.
<https://doi.org/10.4135/9781412983907.n1909>
- Prof. Dr. Lijan Poltak Sinambela. (2016). *Human Resource Management: Building Solid Work to Improve Performance.* Bumi Aksara.
- Rezanti, A. E. (2021). The Effect of Empowerment and Compensation on Loyalty with Job Satisfaction as an Intervening Variable (study at the Public Works and Spatial Planning Office of Kebumen Regency). 1-6.
- Richard West, L. H. T. (2008). *Introduction to Communication Theory 1* - Google Books. In Salemba Humanika.
https://www.google.co.id/books/edition/Pengantar_Teori_Komunikasi_1/XqlOV2TWy4YC?hl=en&gbpv=1&dq=West,+Richard,+Lynn+H.+Tunner.+2008.+Introduction+to+Theories+of+Communication+Analysis+and+Applications+:+Salemba+Humanika&pg=PT2&printsec=frontcover

- Rizana, D. (2020). The Effect of Compensation and Empowerment on Loyalty with Job Satisfaction as an Intervening Variable. *Journal of E-Bis (Economics-Business)*, 4(2), 179191. <https://doi.org/10.37339/e-bis.v4i2.222>
- Robbins, S. P., & Judge, T. (2013). *Organizational behavior*. Pearson.
- Runtu, Julius. (2020). *Employee Loyalty Indicators*. Discussion board V HRM II
- Simamora, H. (2004). *Human resource management: 3rd edition*. Stie YKPN.
- Stephani, L., & Wibawa, I. (2014). The Effect of Compensation and Work Environment on Employee Loyalty Based on Gender. *E-Journal of Management, Udayana University*, 3(10), 253509.
- Sugiyono, D. (2013). *Quantitative, Qualitative, and Action Research Methods*. Alfabeta.
- Sukarno, P. A. (2014). Majority of Indonesian Companies Struggle to Retain Competent Employees - *Entrepreneur Bisnis.com*. *Bisnis.Com*. <https://entrepreneur.bisnis.com/read/20141129/237/276345/mayoritas-perusahaan-indonesiasulit-pertahankan-karyawan-kompetennya>
- Sumiatik1, Sarkum2, S., & Zuriani Ritonga3. (2021). Analysis of the Effect of Compensation, Motivation, Work Environment, Leadership on Employee Performance with Organizational Commitment as an Intervening Variable. *Journal of Accounting & Economics*, 11(2). <https://doi.org/10.37859/jae.v11i2.2720>
- Umar, H. (2005). *Marketing Research and Consumer Behavior (4th ed.)*. Gramedia Pustaka Utama.
- Vizano, N. A., Utami, W., Johanes, S., Herawati, A., Aima, H., Sutawijaya, A. H., Purwanto, A., Supono, J., Rahayu, P., Setiyani, A., & Chess Widayati, C. (2020). Effect of compensation and organization commitment on turnover intention with work satisfaction as intervening variable in Indonesian industries. *Systematic Reviews in Pharmacy*, 11(9), 287-298. <https://doi.org/10.31838/srp.2020.9.46>
- Warganegara, T. L. P. (2015). The Role of Job Satisfaction in Controlling Procrastination Behavior through Employee Loyalty of the Communication and Information Office of Bandar Lampung City. *Journal of Management and Business*, 5(2).
- Widodo. (2010). Development Model of Job Satisfaction with Family Satisfaction - *Neliti*. *Business and Economics*, 17. <https://www.neliti.com/publications/24270/modelpengembangan-kepuasan-kerja-dengan-kepuasan-keluarga>

Willy Rizky Utami, V. A. V., & Dwiatmadja, C. (2020). The Effect of Career Development, Work Motivation and Compensation on Employee Loyalty (Case Study on Employees of PT. Tribun Berita Online). *International Journal of Social Science and Business*, 4(2), 267-275. <https://doi.org/10.23887/ijssb.v4i2.24221>

Zahrah Putri Ramadhani. (2017). Analysis of the Effect of Compensation and Physical Work Environment on Employee Job Loyalty Through Employee Job Satisfaction as an Intervening Variable (Study at the Office of the Directors of PT Perkebunan Nusantara IX Annual Plant Division). *Diponegoro Journal of Management*, 6, 1-12. <http://ejournals1.undip.ac.id/index.php/dbr>