

# THE INFLUENCE OF WORK MOTIVATION AND JOB SATISFACTION ON EMPLOYEE LOYALTY AT PT. BPRS AMANAH BANGSA PERDAGANGAN

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**Abstract:** *The purpose of this study is to analyze the influence of work motivation and job satisfaction on employee loyalty at PT. BPRS Amanah Bangsa Perdagangan. This study uses a quantitative approach, and sampling uses total sampling, namely all employee populations consisting of 33 people. Data collection techniques are carried out through literature studies and questionnaire distribution. Data analysis techniques used include validity tests, reliability tests, multiple linear regression tests, and hypothesis tests. The prerequisite tests used in this study include classical assumption tests, which consist of normality tests, multicollinearity tests, and heteroscedasticity tests. The results of the study indicate that work motivation has a positive and significant impact on employee loyalty. This is indicated by the t-value of  $2.245 > t\text{-table } 2.042$  with a significance level of  $0.032 < 0.05$ , which indicates that the research hypothesis  $H_{a1}$  is accepted and  $H_{o1}$  is rejected. And also job satisfaction has a positive and significant impact on employee loyalty. This is indicated by the t-value of  $2.486 > t\text{-table } 2.042$  with a significance level of  $0.020 < 0.05$ , which indicates that the research hypothesis  $H_{a2}$  is accepted and  $H_{o2}$  is rejected. In addition, the R-square value of 0.0336 can be interpreted that the influence of work motivation and job satisfaction variables on employee loyalty is 33.6%. This study found that higher work motivation and job satisfaction owned by employees can affect employee loyalty. Therefore, PT. BPRS Amanah Bangsa Perdagangan is expected to build more stable and sustainable employee loyalty in the future by increasing work motivation and job satisfaction, in order to create a productive, harmonious work environment and be able to retain a quality workforce.*

**Keywords:** *Work Motivation, Job Satisfaction, and Loyalty*

## Introduction

Amidst increasingly fierce business competition, employee loyalty is a crucial element influencing a company's success. Employee loyalty reflects their commitment to supporting the organization's vision, mission, and goals, as well as their willingness to remain with the company despite facing various challenges. (Widnyasari, NWD, & Surya, 2023) suggests that when employees are satisfied, they will view the organization as a place for growth and learning opportunities. This occurs because loyalty causes employees to perceive the organization or company they work for as providing a clear career path. Loyal employees can be a valuable asset to an organization because they can help maximize profits for the organization. Furthermore, retaining loyal employees can reduce turnover rates in an organization because they plan to stay with the organization longer.

Loyalty or fidelity is one of the elements used in employee assessment which includes loyalty to their work, position and organization.(Citra, LM, & Fahmi, 2019). Employees with a high sense of loyalty to the company, employees will continue to work at their company in any condition because they already have a sense of attachment to the company, have a desire for the company to be in good condition, in line with Siagian's opinion in(Prasiwi, Y., Santoso, B., & Iriyanti, 2022), which states that loyalty is a feeling of comfort in working that employees have so that these employees tend to remain in the company where they work.

Work motivation and job satisfaction are often key factors in building a productive work environment. Work motivation is an internal drive that drives someone to achieve specific goals in their work. Work motivation is strongly linked to an individual's readiness to carry out the activities necessary to achieve company goals. Highly motivated employees are generally more productive and committed to their assigned tasks. Conversely, a lack of motivation can lower morale and productivity, ultimately negatively impacting employee loyalty.

According to Hasibuan in(Prasiwi, Y., Santoso, B., & Iriyanti, 2022)argues that job satisfaction is an attitude that shows pleasure in one's work, reflecting the employee's love for their job. If employees are satisfied with their performance, their loyalty will be high. Employees with job satisfaction are motivated by a sense of responsibility. For companies like PT. BPRS Amanah Bangsa Perdagangan, which operates in the Islamic banking sector, the challenge of maintaining employee loyalty is increasingly apparent, especially amidst intense business competition and ever-changing market dynamics. This study aims to examine the influence of work motivation and job satisfaction on employee loyalty.

Many companies face challenges in maintaining employee loyalty, one of which is experienced by PT. BPRS Amanah Bangsa Perdagangan. Based on initial observations, it was found that the level of employee loyalty in this company tends to fluctuate. This issue is a serious concern because low employee loyalty can have a direct impact on company performance, such as increasing costs due to turnover, decreasing productivity, and disrupting the quality of service to customers. Therefore, it is important to understand the extent to which work motivation and job satisfaction influence employee loyalty, particularly at PT. BPRS Amanah Bangsa Perdagangan.

The background of the problems described above prompted the author to conduct research at PT. BPRS Amanah Bangsa Perdagangan on the Influence of Work Motivation and Job Satisfaction on Employee Loyalty as an effort to improve company performance and win increasingly fierce competition. In this research, not only to identify and analyze the independent variables against the dependent variable, but also to determine which variables are the most dominant or have a strong or very strong influence on employee loyalty.

## Literature Review

### 1. Work Motivation Theory

Work motivation is something that drives someone to do something, individual motivation can arise from within the individual (internal motivation) and can also arise from outside the individual (external motivation) and both have an influence on the behavior of employees to continue to develop and improve their own competence.(Mujiatun, 2019)According to Sutrisno, work motivation is a factor that drives someone to perform a particular activity, often interpreted as a factor that drives someone's behavior. Thus, it is clear that an employee will continue to improve their competence if they are motivated within themselves.

Robert Heller(Citra, LM, & Fahmi, 2019)states that motivation is the desire to act. Motivation can stimulate employees to exert more energy and thought in realizing company goals. If this need is met, satisfaction will arise and employee loyalty will increase.

Mangkunegara in (Citra, LM, & Fahmi, 2019) states that work motivation can be measured through the following indicators: 1) hard work, 2) future orientation, 3) high level of ideals, 4) task/target orientation, 5) efforts to progress, 6) perseverance, 7) coworkers, 8) use of time.

Motivation is a set of attitudes and values that influence individuals to achieve specific goals. These attitudes and values are invisible, but they provide the impetus for individuals to behave in ways that achieve their goals. (Ahmad Afandi, 2020). According to Kondalkar in (Latifah, E., Agung, S., & Rinda, 2020), defines motivation as one of the talents caused by needs, desires and will that encourage an individual to use their physical and mental energy to achieve the desired goals.

- a. According to McClelland (Mefriani Dina, 2022) motivation can be interpreted as an impulse within a person to carry out or complete an activity or task as well as possible in order to achieve a commendable achievement. Hasibuan in (Prayogi & Nursidin, 2018) states that "Motivation is the provision of a driving force that creates a person's passion for work, so that they are willing to work together, work effectively, and integrate with all efforts to achieve satisfaction. Motivation is a complex aspect in an organization because each individual has different desires and interests. (Alexandro Hutagalung, 2022) there are two dimensions in the motivation variable, namely: Intrinsic motivation, factors that encourage employees to be motivated such as the will that arises from within the individual himself. This motivational factor is followed by attributes of work success, the desire to be recognized, work challenges, career advancement.
- b. Extrinsic motivation, in general, is related to the psychological and physical context in which the work is performed. A comfortable work environment, high or low wages, good relationships with coworkers, effective supervision, and proper administrative regulations.

From the above opinion, it can be concluded that motivation is a person's drive to do a job well and correctly in order to achieve their desired goals. (Marwanto & Hasyim, 2022) stated that the indicators of motivation are: work performance, recognition from superiors. And Work facilities.

## 2. Job Satisfaction Theory

Satisfaction is a person's feeling of pleasure or disappointment that comes from comparing the performance or results of a product that is considered to be the expected performance (Ananda & Amsari, 2024).

Job satisfaction is the sense of satisfaction a person feels in their work, achieved through appreciation for their work results, appropriate placement, fair treatment, equipment availability, and a conducive work environment. Employees who prefer job satisfaction prioritize their work over compensation, even if compensation is important (Jufrizen et al., 2019).

(Arifin, 2017) defines job satisfaction as an individual's general attitude toward their work. Job satisfaction is what employees expect from their jobs and what they receive. He states that with compensation, employees can fulfill their physical, social, and egocentric needs, thereby gaining job satisfaction from their positions.

According to Robbins (in Alhamdi, 2018), job satisfaction is a person's attitude toward their job. Someone with a high level of job satisfaction will have a positive attitude toward their work. Conversely, someone who is dissatisfied with their job will have a negative attitude toward it.

(Mefriani Dina, 2022) Job satisfaction is a set of employee feelings about whether or not their work is enjoyable. Job satisfaction is the feeling of support or dissupport experienced by employees at work. Furthermore, job satisfaction is an employee's attitude toward their job related to the work situation, cooperation between employees, rewards received in the work, and other matters concerning their physical and psychological factors.

Job satisfaction is a measure of an employee's attitude toward tasks related to coworkers, the work environment, and rewards received as a form of appreciation for their efforts (Astri &

Hayati, 2023). Job satisfaction is defined as feelings of pleasure or displeasure experienced in various aspects of their work. High levels of job satisfaction indicate good work productivity. Conversely, low levels of job satisfaction indicate poor work productivity within the company (Astri & Hayati, 2023).

From the above opinion, it can be concluded that job satisfaction is a positive feeling experienced by employees about their work. It refers to an individual's feelings of pleasure or displeasure, as well as satisfaction or dissatisfaction with their work.

### 3. Employee Loyalty

Loyalty reflects an employee's devotion to the company they work for. According to Siagian (Citra & Fahmi, 2019), loyalty is an employee's tendency to resist moving to another company because it can influence their comfort while working for a company. According to Nitisemito (Citra & Fahmi, 2019), loyalty is an employee's mental attitude toward the company, which encourages them to remain with the company, regardless of whether the company is progressing or declining.

Employees with low loyalty to the company can disrupt company performance, preventing the company from achieving its expected targets. Low employee loyalty can impact company productivity, high absenteeism rates, and employee disobedience to superiors. If employees are no longer loyal to the company, they lack the passion to work optimally and tend to lack a sense of responsibility for their work. Low loyalty within the company can undermine the company's vision and goals, Heni (Jayanti & Wati, 2019).

Employee loyalty reflects their dedication to the company they work for. This dedication stems not only from the hard work they put into their work, but also from their willingness to make sacrifices and wholeheartedly support the company in certain situations. Furthermore, Poerwopoespito (in Kusumawati & Utami, 2017) states that loyalty to work is reflected in employees' attitudes of devoting their abilities and expertise, carrying out their duties responsibly, with discipline, and honesty.

According to Almasdi (Citra & Fahmi, 2019) the factors that influence employee loyalty are as follows:

1. Rational factors. These relate to things that can be explained logically, such as salary, bonuses, career paths, and the facilities the institution provides to employees.
2. Emotional factors: concern feelings or self-expression such as: challenging work, a supportive work environment, a feeling of security because the company is a long-term place to work, a charismatic leader, proud work, awards given by the company and work culture.
3. Personality factors. Concerning the nature, character, and temperament of employees.

From the opinion above, it can be concluded that employee loyalty is a sense of loyalty and steadfastness that employees have towards their company.

### 4. Previous Research Review

The research titles "The Influence of Motivation and Workload on Employee Loyalty Through Employee Job Satisfaction as an Intervening Variable at PT. Wangta Agung Surabaya" and "The Influence of Work Motivation and Job Satisfaction on Employee Loyalty at PT. BPRS AMANAH BANGSA PERDAGANGAN" have similarities and differences. Both studies discuss the influence of work motivation as an independent variable, and also both use a quantitative approach. And the difference lies in the scope of the independent variable, where the first study covers the workload variable, while this study covers the job satisfaction variable. In addition, the first study also tests its independent variable through the intervening variable (job satisfaction). And also this study used a sample of 47 employees, while this study only used 10 employees. And this study focuses on PT. BPRS Amanah Bangsa Perdagangan, while the first

study was conducted at the company PT. Wangta Agung Surabaya which is in a different sector.

The research titles “The Influence of Motivation, Compensation, Work Environment, and Job Satisfaction on Employee Loyalty (A Study on Employees of the Sutra Ayu Pekajangan Cooperative)” and “The Influence of Work Motivation and Job Satisfaction on Employee Loyalty at PT. BPRS AMANAH BANGSA PERDAGANGAN” have similarities and differences. Both studies discuss motivation and job satisfaction as independent variables, and both use a qualitative approach. The difference lies in the first study covering more variables such as compensation and work environment. While this study is more specific to the variables of motivation and job satisfaction only. And the first study stated that the four variables have a positive and significant effect on employee loyalty, while this study does not yet know whether the two variables have the same effect on employee loyalty or not.

The research titles “The Influence of Work Motivation and Job Satisfaction on Improving Employee Performance through Organizational Commitment (A Study on UMKM Paguyuban Keripik Tempe Sanan, Malang City)” and “The Influence of Work Motivation and Job Satisfaction on Employee Loyalty at PT. BPRS AMANAH BANGSA PERDAGANGAN” have similarities and differences. Both studies discuss the influence of work motivation and job satisfaction as independent variables. And both use a quantitative approach to analyze data and test hypotheses. The difference lies in the dependent variable. The previous study used work improvement as the dependent variable, while this study uses employee loyalty as the dependent variable. And also, these two studies have a research focus conducted in different sectors.

The research titles “The Influence of Work Motivation, Job Satisfaction, and Work Environment on Employee Loyalty” and “The Influence of Work Motivation and Job Satisfaction on Employee Loyalty at PT. BPRS AMANAH BANGSA PERDAGANGAN” have similarities and differences. Both studies discuss work motivation and job satisfaction as independent variables. And both use a quantitative approach to analyze data and test their hypotheses. The difference lies in the scope of the independent variables where the previous study expanded the variables by adding work environment variables, while this study is more specific on the influence of work motivation and job satisfaction.

The research titles "The Influence of Leadership, Motivation, and Work Environment on Employee Loyalty at PT {Penjalindo Nusantara (Metaflex)" and "The Influence of Work Motivation and Job Satisfaction on Employee Loyalty at PT. BPRS AMANAH BANGSA PERDAGANGAN" have similarities and differences. Both studies discuss work motivation as an independent variable and highlight the aspect of employee loyalty. The difference lies in the scope of the independent variable, where the first study covers many variables such as leadership and work environment, while the second study is more specific on the influence of motivation and job satisfaction. In addition, the first study focuses on PTs located inCikopo Village, Bungursari District, Purwakarta Regency, while the second research was conducted at PT. BPRS Amanah Bangsa Perdagangan, Bandar District, Simalungun Regency.

## Method

This study uses a quantitative approach that aims to examine the relationship between variables using numerical data and statistical analysis (Berlianti et al., 2024). This approach is used to examine the research object and the respondent profile. The quantitative approach is used to measure the relationship and influence between the variables being tested. In this approach, data is collected through standardized instruments, such as questionnaires. Furthermore, the data obtained is analyzed using statistical techniques to test the formulated hypotheses. The results of this study are expected to provide an overview of the influence of work motivation and job satisfaction on employee loyalty at PT. BRPS AMANAH BANGSA PERDAGANGAN. There

are two variables to be studied, namely the independent variable (X) namely Work Motivation and Job Satisfaction while the dependent variable (Y) is Employee Loyalty.

## Results and Discussion

### 1. Overview of Trade in Bandar District

The city of Perdagangan is located in Bandar District, Simalungun Regency, North Sumatra Province. Bandar District covers an area of 100.69 km<sup>2</sup>, encompassing 14 villages and 2 sub-districts. The latest data from the Simalungun Regency Central Statistics Agency (BPS) in 2023 shows that the population of Bandar District reached 51,262. The city has a relatively dense population with vibrant social and economic activities. The majority of residents work in trade, agriculture, small industry, and the service sector. The people of the city of Perdagangan are diverse in ethnicity and religion, including Batak, Malay, and Javanese. This diversity creates a harmonious social life, where the values of mutual cooperation are still upheld.

Strategically, the City of Commerce is located on a major route connecting various regions in North Sumatra, including Pematangsiantar City and Batubara Regency. Its strategic location makes it a growing hub for economic transactions.

Good transportation infrastructure, including access to main roads and railways, facilitates population mobility and the distribution of goods and services. Therefore, the City of Commerce serves as a transit point for various economic activities connecting the surrounding areas. Bandar District also borders Bosar Maligas District to the north, Batubara Regency to the south, Pematang Bandar District to the west, and Ujung Padang District to the east.

As the economic center of Bandar District, the City of Commerce is dominated by the trade sector. Buying and selling activities take place in various traditional markets, grocery stores, and small shopping centers catering to the community's needs. Markets in the City of Commerce serve as the main hub of economic activity, where people transact daily necessities, agricultural products, crafts, and other merchandise.

Furthermore, the banking and financial services sector has also experienced rapid growth. Several financial institutions, including Islamic banks like PT. BPRS Amanah Bangsa Perdagangan, play a role in providing access to capital for the public and supporting the growth of small and medium enterprises (MSMEs).

With increasing economic growth and continued infrastructure development, the City of Commerce has significant potential to become a more advanced business center. Investment in the trade, financial services, and small and medium-sized industries sectors offers significant opportunities for further growth.

Furthermore, the development of more modern public facilities and transportation infrastructure can enhance the attractiveness of the City of Commerce as a convenient business and residential location. As the center of economic activity in Bandar District, the City of Commerce has the potential to become one of the most developed trade and investment areas in Simalungun Regency and contribute to overall regional economic growth.

### 2. PT. BPRS Amanah Bangsa Trading

PT. BPRS Amanah Bangsa Perdagangan is a financial institution operating in the Islamic banking sector in Indonesia. The company focuses on providing financial services based on Islamic principles, such as profit-sharing systems, transparent, contract-based transactions, and interest-free financing.

As part of the Islamic banking sector, PT. BPRS Amanah Bangsa Perdagangan plays a strategic role in providing financial access to the public, particularly micro, small, and medium enterprises (MSMEs). With a focus on sustainable economic growth and fairness in the financial

system, the bank strives to foster strong relationships between customers, employees, and management.

Factors such as work motivation and job satisfaction are crucial aspects influencing the sustainability and effectiveness of an organization. Therefore, management continuously strives to improve employee well-being through human resource policies aimed at increasing productivity and employee loyalty.

This study aims to better understand how work motivation and job satisfaction impact employee loyalty and to provide recommendations that can help companies create a more conducive and competitive work environment. In carrying out its operations, PT. BPRS Amanah Bangsa Perdagangan faces various challenges, including maintaining loyalty.

### 3. Correspondent characteristics.

The results of the study on the Influence of Work Motivation and Job Satisfaction on Employee Loyalty at PT. BPRS Amanah Bangsa Perdagangan will be discussed in this chapter. The data used comes from a questionnaire distributed to all employees at PT. BPRS Amanah Bangsa Perdagangan. The purpose of this analysis is to provide an overview of the characteristics of respondents as a basis for understanding the factors that influence sustainability within the company. Respondents or employees in this study are included in the employee population in Kota Perdagangan, with a sample size of 33 respondents.

Table 4.1 Distribution of Respondents by Gender

No	Gender	Amount	Percentage (%)
1	Man	15	45%
2	Woman	18	55%
<b>Amount</b>		<b>33</b>	<b>100%</b>

Source: Processed data, 2025

Based on the information in the table above, it is known that the number of male respondents was 15 people (45%), while the number of female respondents was 18 people (55%). This indicates that the majority of workers at PT. BPRS Amanah Bangsa Perdagangan are women.

Table 4.2 Distribution of Respondents by Age

No	Age	Amount	Percentage (%)
1	< 25 years	5	15%
2	25 – 35 years old	22	67%
3	36 – 45 years old	5	15%
4	> 45 years	1	3%
<b>Amount</b>		<b>33</b>	<b>100%</b>

Source: Processed data, 2025

Based on the information in the table above, it is known that the number of respondents based on age with the largest number being aged 25-35 years old, as many as 22 people (67%), while the number of respondents with the smallest number being aged > 45 years old, as many as 1 person (3%). This indicates that at PT. BPRS Amanah Bangsa Perdagangan, the majority of employees are aged 25-35 years.

Table 4.3 Distribution of Respondents Based on Length of Service in the Company

No	Length of work	Amount	Percentage (%)
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1	< 1 year	2	6%
2	1-3 years old	16	49%
3	4 – 6 years	11	33%
4	> 6 years	4	12%
	<b>Amount</b>	<b>33</b>	<b>100%</b>

Source: Processed data, 2025

Based on the information in the table above, it is known that the number of respondents based on length of service with the largest number being respondents with 1-3 years of service, amounting to 16 people (49%), while the smallest number of respondents, namely <1 year, amounting to 2 people (6%). This indicates that at PT. BPRS Amanah Bangsa Perdagangan, the majority of respondents have worked for 1-3 years.

### Research Result

The results of this study are presented in the sub-chapter of the results of this study on how work motivation and job satisfaction influence employee loyalty at PT. BPRS Amanah Bangsa Perdagangan. To ensure the quality of the research instrument, analysis was carried out through validity and reliability tests and descriptive tests to describe the characteristics of the data. Furthermore, to ensure that the data met the requirements of simple linear regression, classical assumption tests were carried out, which included tests for normality, heteroscedasticity, and linearity. Then, regression analysis was used to measure the influence of work motivation and job satisfaction on employee loyalty. The results were tested using the t-test to measure the significance of the relationship and the coefficient of determination (R<sup>2</sup>).

The results of this study provide a basis for understanding the relationship between work motivation and job satisfaction on employee loyalty. Furthermore, this study provides suggestions for companies in improving their human resources. To explain respondents' responses to the research variables, a questionnaire consisting of 16 statements was distributed: 6 statements on work motivation, 6 statements on job satisfaction, and 6 statements on employee loyalty.

#### 1. Descriptive Statistical Test

Descriptive statistical measurements on variables are necessary to present an overview of the data. This includes calculating the mean, maximum, minimum, and standard deviation for each variable, namely Work Motivation (X<sub>1</sub>), Job Satisfaction (X<sub>2</sub>), and Employee Loyalty (Y). Table 4.4 below shows the descriptive results of this study:

Table 4.4 Descriptive Statistical Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Standard Deviation
Work motivation	33	23.00	28.00	25.7879	1.19262
Job satisfaction	33	23.00	29.00	26.5152	1.32574
Employee Loyalty	33	23.00	29.00	26.3636	1.43218
Valid N (listwise)	33				

Source: Data processed by SPSS 25, 2025

Based on the results of the descriptive statistical test in table 4.4 above, the distribution of data obtained by the researcher can be described as follows:

- a. Work Motivation Variable (X<sub>1</sub>), from the data it can be described that the minimum

value is 23, the maximum value is 28, and the average value is 25.7879. The Standard Deviation of the Work Motivation data is 1.19262.

- b. Job Satisfaction Variable (X2), from the data it can be described that the minimum value in the analysis results is 23, the maximum value is 29, and the average value is 26.5152. The Standard Deviation of Job Satisfaction data is 1.32574.
  - c. Employee Loyalty Variable (Y), from the data it can be described that the minimum value in the analysis results is 23, the maximum value is 29, and the average value is 26.3636. The Standard Deviation of the Employee Loyalty data is 1.43218.
2. Validity and Reliability Test

a. Data Validity Test

Table 4.5 Work Motivation Validity Test (X1)

Item	Rtable value	R-count value	Information
1	0.581	0.344	Valid
2	0.465	0.344	Valid
3	0.496	0.344	Valid
4	0.532	0.344	Valid
5	0.345	0.344	Valid
6	0.037	0.344	Valid

Source: Data processed by SPSS 25, 2025

Based on table 4.5 above, the results of data processing on the work motivation variable processed using software by SPSS 25 data show that all calculated r values > r table, namely 0.344, meaning that all statements on the work motivation variable are valid.

Table 4.6 Job Satisfaction Validity Test (X2)

Item	Rtable value	R-count value	Information
1	0.495	0.344	Valid
2	0.392	0.344	Valid
3	0.430	0.344	Valid
4	0.429	0.344	Valid
5	0.439	0.344	Valid
6	0.372	0.344	Valid

Source: Data processed by SPSS 25, 2025

Based on table 4.6 above, the results of data processing on the job satisfaction variable processed using software by SPPS 25 data show that all calculated r values > r table, namely 0.344, meaning that all statements on the job satisfaction variable are valid.

Table 4.7 Employee Loyalty Validity Test (Y)

Item	Rtable value	R-count value	Information
1	0.829	0.344	Valid
2	0.387	0.344	Valid
3	0.381	0.344	Valid
4	0.424	0.344	Valid
5	0.363	0.344	Valid

6	0.465	0.344	Valid
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Source: Data processed by SPSS 25, 2025

Based on table 4.7 above, the results of data processing on the employee loyalty variable processed using software by SPSS 25 data show that all calculated r values > r table, namely 0.344, meaning that all statements on the employee loyalty variable are valid.

b. Reliability Test

Reliability testing was used to assess the consistency or reliability of the questionnaire used in this study. The research instrument is considered reliable if the Cronbach's Alpha value is > 0.60, which means the questionnaire can produce consistent data when used repeatedly. Conversely, if the Cronbach's Alpha value is < 0.60, the questionnaire is considered less reliable and needs to be improved. The following are the results of the reliability test for the work motivation variable (X1) in this study.

Table 4.8 Reliability Test of Work Motivation Variable (X1)

Reliability Statistics	
Cronbach's Alpha	N of Items
.766	6

Source: Data processed by SPSS 25, 2025

Based on the processed data in Table 4.8, it can be seen that the work motivation variable obtained a Cronbach's Alpha value of 0.766 > 0.60. Therefore, it can be concluded that this research instrument is reliable.

Table 4.9 Reliability Test of Job Satisfaction Variable (X2)

Reliability Statistics	
Cronbach's Alpha	N of Items
.710	6

Source: Data processed by SPSS 25, 2025

Based on the processed data in Table 4.9, it can be seen that the job satisfaction variable obtained a Cronbach's Alpha value of 0.710 > 0.60. Therefore, it can be concluded that this research instrument is reliable.

Table 4.10 Reliability Test of Employee Loyalty Variable (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
.703	6

Source: Data processed by SPSS 25, 2025

Based on the processed data in Table 4.10, it can be seen that the employee loyalty variable

obtained a Cronbach's Alpha value of  $0.703 > 0.60$ . Therefore, it can be concluded that this research instrument is reliable.

3. Prerequisite Test

a. Normality Test

A normality test was conducted to determine whether the data in this study had a normal distribution. Data are considered normally distributed if the significance value is  $>0.05$ , whereas if the significance value is  $<0.05$ , the data are not normally distributed. One method used to test data normality is the Kolmogorov-Smirnov test. The following are the results of the normality test in this study.

Table 4.11 Normality Test on Kolmogorov-Smirnov  
**One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		33
Normal Parameters <sup>a, b</sup>	Mean	.1212121
	Standard Deviation	2.03001627
Most Extreme Differences	Absolute	.144
	Positive	.097
	Negative	-.144
Test Statistics		.144
Asymp. Sig. (2-tailed)		.082 <sup>c</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: Data processed by SPSS 25, 2025

Based on table 4.11 above, the results of the normality test on the one-sample Kolmogorov-Smirnov Test are  $0.082 > 0.05$ , so it can be concluded that all data in this study are normally distributed.

b) Linearity Test

The linearity test is used to determine whether the dependent variable and the independent variable have a linear relationship.

Table 4.12 Linearity Test of Work Motivation Variable (X1)

**ANOVA Table**

			Sum of Squares	df	Mean Square	F	Sig.
LoyaltyEmplo yees * Work motivation	Between Groups	(Combined)	21,455	5	4,291	2,622	.047
		Linearity	13,237	1	13,237	8,089	.008
		Deviation from Linearity	8,218	4	2,054	1,255	.312
	Within Groups		44,182	27	1,636		
	Total		65,636	32			

Source: Data processed by SPSS 25, 2025

Based on the results of the linearity test between the work motivation (X1) and employee loyalty (Y) variables, a significance value (p-value) of 0.312 was obtained in the Deviation from Linearity row. Because this value is greater than 0.05, it can be concluded that there is no significant deviation from linearity. In other words, the relationship between the work motivation and employee loyalty variables is linear.

Table 4.13 Linearity Test of Job Satisfaction Variable (X2)

**ANOVA Table**

		Sum of Squares	df	Mean Square	F	Sig.
LoyaltyEmployee * Job satisfaction	Between Groups	(Combined) 21,989	6	3,665	2,183	.077
	Linearity	14,766	1	14,766	8,796	.006
	Deviation from Linearity	7,223	5	1,445	.860	.521
Within Groups		43,648	26	1,679		
Total		65,636	32			

Source: Data processed by SPSS 25, 2025

Based on the results of the linearity test between the variables of job satisfaction (X1) and employee loyalty (Y), a significance value (p-value) of 0.521 was obtained in the Deviation from Linearity row. Because this value is greater than 0.05, it can be concluded that there is no significant deviation from linearity. In other words, the relationship between the variables of job satisfaction and employee loyalty is linear.

4. Hypothesis Testing

a) F test (simultaneous)

The f test is used to test the joint influence of independent variables on the dependent variable.

Table 4.17 F Test

**ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22,081	2	11,040	7,604	.002 <sup>b</sup>
	Residual	43,556	30	1,452		
	Total	65,636	32			

- a. Dependent Variable: Employee Loyalty
- b. Predictors: (Constant), Job Satisfaction, Work Motivation

Based on the F test table above, it is known that the significance value is 0.002

< 0.05 and f valueThe calculated value of 7.604 > 3.32 means that the hypothesis in this study accepts Ha3. Therefore, from this conclusion, H3 is accepted, meaning that work motivation and job satisfaction simultaneously have a significant effect on employee loyalty. This means that the combination of employee work motivation and job satisfaction levels together plays an important role in influencing employee loyalty to the company.

b) Partial Test (T-Test)

Table 4.18 Partial Test (T-Test)

**Coefficientsa**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	4,714	5,577		.845	.405
	Work motivation	.416	.185	.347	2,245	.032
	Job satisfaction	.412	.167	.381	2,468	.020

a. Dependent Variable: Employee Loyalty

Based on the T-test results table above, it is known that the significance value is  $0.032 < 0.05$  and the t-count value is  $2.245 > t\text{-table } 2.042$ , which means the hypothesis in this study accepts  $H_{a1}$ . Thus, from this conclusion,  $H_1$  is accepted, which means work motivation has a significant effect on employee loyalty. The higher the work motivation possessed by employees, the higher their level of loyalty to the company.

Based on the T-test results table above, it is known that the significance value is  $0.020 < 0.05$  and the t-count value is  $2.468 > 2.042$ , which means that the hypothesis in this study accepts  $H_2$ . Thus, from this conclusion,  $H_2$  is accepted, meaning that job satisfaction has a significant effect on employee loyalty. The higher the job satisfaction experienced by employees, the higher their level of loyalty to the company.

c) Determination Test

The coefficient of determination test is used to measure the influence of work motivation and job satisfaction on employee loyalty. The following table shows the results of the coefficient of determination test.

Table 4.19 Model Summary Table of Correlation Values (R)

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.580 <sup>a</sup>	.336	.292	1.20493

a. Predictors: (Constant), Job Satisfaction, Work Motivation

Based on the table above, it is known that the magnitude of the correlation/relationship value (R) is 0.580. From this output, a determination coefficient (R Square) of 0.0336 is obtained, which means that the influence of work motivation and job satisfaction variables on employee loyalty is 33.6%.

5. The Most Dominant Variables Influencing Employee Loyalty

Based on the results of multiple linear regression analysis, the standardized beta coefficient value for the Work Motivation variable was 0.347 and Job Satisfaction was 0.381. This indicates that Job Satisfaction has the most dominant influence on Employee Loyalty at PT. BPRS Amanah Bangsa Perdagangan. The higher the job satisfaction, the higher the employee loyalty, greater than the influence of work motivation.

**Discussion**

1. The Influence of Work Motivation on Employee Loyalty

The results of the study indicate that work motivation has a positive and significant effect on employee loyalty at PT. BPRS Amanah Bangsa Perdagangan. This indicates that the higher the level of work motivation experienced by employees, the higher their level of loyalty to the company.

## 2. The Influence of Job Satisfaction on Employee Loyalty

Furthermore, this study also shows that job satisfaction has a positive and significant influence on employee loyalty. Therefore, the higher the level of satisfaction employees feel with aspects of their jobs, such as salary and coworkers, the more likely they are to remain committed and loyal to the company.

## 3. The Simultaneous Influence of Work Motivation and Job Satisfaction on Employee Loyalty

Simultaneously, work motivation and job satisfaction have been shown to have a positive and significant influence on employee loyalty. This finding suggests that these two variables are not independent but rather complement each other in influencing loyalty. Employees who are motivated but dissatisfied with their jobs tend to have low loyalty, and vice versa.

## Conclusion

Based on the results of the analysis and discussion that have been carried out regarding "The Influence of Work Motivation and Job Satisfaction on Employee Loyalty at PT. BPRS Amanah Bangsa Perdagangan", the following conclusions were obtained:

1. Work motivation has a positive and significant impact on employee loyalty. This indicates that the higher an employee's motivation, the higher their loyalty to the company.
2. Job satisfaction has a positive and significant impact on employee loyalty. Employees who are satisfied with their jobs tend to have a high level of commitment and sense of responsibility to the company.
3. Work motivation and job satisfaction simultaneously significantly influence employee loyalty. These two variables contribute 33.6% to employee loyalty at PT. BPRS Amanah Bangsa Perdagangan, while the remainder is influenced by other factors not examined in this study.

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