

Loyalty in Compensation Dynamics and Career Development through the Social Support Role of Innoviv Bank Muamalat Employees in East Java Regional

Mochammad Syafi'udin Nuha¹, Ronny Malavia Mardani ², Muhammad Ridwan Basalamah³

Postgraduate of Economics, Islamic University of Malang, Indonesia

Email: 22452081058@unisma.ac.id

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Abstract

This study aims to analyze the influence of compensation and career development on employee loyalty, with social support as an intervening variable in innovative employees at Bank Muamalat Regional East Java. This study uses a quantitative approach with survey methods and simple random sampling techniques. The sample used was 100 respondents from six branch offices, and data were collected using a Likert scale questionnaire. Data analysis was carried out using the Structural Equation Modeling (SEM) approach using the AMOS program. The validity test used Confirmatory Factor Analysis (CFA), while reliability was measured through construct reliability and variance extracted values with cut-off values > 0.70 and > 0.50. The research model was declared feasible based on Goodness-of-Fit values such as CMIN/DF, GFI, TLI, RMSEA, and CFI which were within acceptable criteria. The results of the tests showed that career development had a significant positive effect on loyalty and social support, while compensation only had a significant effect on social support, but not on loyalty. Social support has no significant effect on loyalty, nor does it mediate compensation or career development relationships on loyalty. These findings confirm that in the context of Islamic banking, especially at Bank Muamalat, employee loyalty is more influenced by value approaches and spiritual aspects than mere material incentives or social climate. Therefore, human resource management strategies need to strengthen value integration, spirituality-based development, and create a more structured support system.

INTRODUCTION

The issue of employee loyalty is a crucial issue in human resource management, especially in the service-oriented banking sector. Low loyalty can have an impact on increased turnover rates, decreased team performance, and reduced organizational sustainability in achieving long-term strategic goals. In the context of Islamic banking such as Bank Muamalat, employee loyalty becomes more complex because in addition to financial factors, it is also influenced by the spiritual, social, and Islamic work ethics values carried out by the institution.

Several previous studies have identified various factors that affect employee loyalty, such as compensation, career development, and job satisfaction. Iqbal (2020) emphasized the importance of training and development programs in creating loyalty, while Yusuf (2020) pointed out that fair compensation increases emotional attachment to the organization. However, these studies still focus on direct influence and have not explored much of the role of mediating variables such as social support, particularly in the context of innovative employees. In fact, innovative employees often face challenges that require emotional, informational, and instrumental support from the work environment.

The research gap is seen in the limited studies that integrate the variables of compensation, career development, and social support in a single model to explain employee loyalty, especially in Islamic financial institutions. In addition, there have not been many studies that highlight the role of innovative employees and the dynamics of social support in forming loyalty in the midst of digital transformation and the demands of service based on Islamic values.

Based on this gap, this study aims to analyze the influence of compensation and career development on employee loyalty by mediating innovative employee social support at Bank Muamalat Regional East Java. The novelty of this study lies in its approach that includes the mediated role of social support in the relationship between compensation variables and career development to loyalty, which has not been widely studied in the literature before, particularly in the Islamic banking sector.

METHOD

This study uses a quantitative approach with an explanatory survey method. The design of this study was designed to examine the direct and indirect influence between compensation and career development variables on employee loyalty, with innovative employee social support as a mediating variable.

The population in this study is all employees of Bank Muamalat Indonesia East Java Region who serve in six branch offices, namely Surabaya Darmo, Surabaya Undaan, Surabaya Sungkono, Malang, Kediri, and Jember. The total population is 278 people. The sample was determined by simple random sampling technique, A total of 100 respondents were selected based on the sampling guidelines suggested by Ferdinand (2002).

Data collection was carried out by distributing questionnaires that were compiled based on indicators of research variables that have been tested for validity and reliability. The measurement scale used is a *5-point Likert scale*, ranging from "strongly disagree" to "strongly agree". The questionnaire contains statements regarding the variables of compensation (X_1), career development (X_2), social support (Z), and employee loyalty (Y).

Data analysis was carried out using AMOS-based Structural Equation Modeling (SEM) as a statistical software tool. SEM was chosen because it is able to test the causal relationship simultaneously between latent and manifest variables. The research model consists of a measurement model and a structural model. Measurement models are used to test the validity and reliability of constructs with their indicators, while structural models are used to test relationships between latent constructs.

The validity test was carried out through Confirmatory Factor Analysis (CFA), by looking at the *Standardized Loading Estimate* which must be greater than 0.60 to be considered valid. The reliability test is carried out by calculating the value (Ghozali, 2013) *Construct Reliability* and *average variance extracted* (AVE), with a minimum limit of 0.70 for reliability and 0.50 for AVE. Next, testing (Ghozali I., 2008) *goodness of fit* carried out to assess the suitability of the model. The indices used include: *Chi-square* (expected to be small), $CMIN/DF \leq 2.00$, $GFI \geq 0.90$, $RMSEA \leq 0.08$, $AGFI \geq 0.90$, $TLI \geq 0.90$, and *Significance Probability* ≥ 0.05 . Hypothesis test is carried out by looking at the value (Ghozali I., 2014) *Critical Ratio* (CR) and p-value, where the relationship is said to be significant if $p < 0.05$.

RESULTS and DISCUSSION

1. Validity Test

The validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that the questionnaire will measure. To test the validity of the SEM is known through the value "*Estimate*". (Keep in mind that validity is done to test the variable indicator, so what is matched is the value of the variable against the indicator, Ex: Ki2 ← Kualitas_Informasi), the variable is called valid if the value "*Loading Factor*" or "*Standardized Loading Estimate*" > 0.06. Here are the test results:(Hair, 1998)

a. Standardized Loading Estimate *Phase 1* Results

Table 1. Validity Test Results *Standardized Loading Estimate* Stage 1

Items			Estimate	Information
X1.1	<---	KMP	0,99	Valid
X1.2	<---	KMP	0,995	Valid
X1.3	<---	KMP	0,968	Valid
X1.4	<---	KMP	0,191	Invalid
X1.5	<---	KMP	0,213	Invalid
X2.6	<---	PK	0,808	Valid
X2.5	<---	PK	0,783	Valid
X2.4	<---	PK	0,882	Valid
X2.3	<---	PK	0,829	Valid
X2.2	<---	PK	0,832	Valid
X2.1	<---	PK	0,447	Invalid
Z1.6	<---	DS	0,36	Invalid
Z1.5	<---	DS	0,866	Valid
Z1.4	<---	DS	0,895	Valid
Z1.3	<---	DS	0,979	Valid
Z1.2	<---	DS	0,479	Invalid
Z1.1	<---	DS	0,562	Invalid
Y1.1	<---	Loyalty	0,949	Valid
Y1.2	<---	Loyalty	0,321	Invalid
Y1.3	<---	Loyalty	0,164	Invalid
Y1.4	<---	Loyalty	0,929	Valid
Y1.5	<---	Loyalty	1,001	Valid
Y1.6	<---	Loyalty	0,463	Invalid

Source : AMOS 26 Output

Table 2. Validity Test Results *Standardized Loading Estimate* Stage 2

Items			Estimate	Information
X1.1	<---	KMP	0,99	Valid
X1.2	<---	KMP	0,995	Valid
X1.3	<---	KMP	0,968	Valid
X2.6	<---	PK	0,911	Valid
X2.5	<---	PK	0,879	Valid

X2.4	<---	PK	0,808	Valid
X2.3	<---	PK	0,698	Valid
X2.2	<---	PK	0,716	Valid
Z1.5	<---	DS	0,859	Valid
Z1.4	<---	DS	0,886	Valid
Z1.3	<---	DS	0,993	Valid
Y1.1	<---	Loyalty	0,946	Valid
Y1.4	<---	Loyalty	0,926	Valid
Y1.5	<---	Loyalty	1,005	Valid

Source : AMOS 26 Output

Based on table 2 showing the Standardized Loading Estimate value of this test all the statements of the variables Loyalty, Social Support (DK), Compensation (KMP) and Career Development (PK) are valid.

2. Reliability Test and Extracted Variants

Reliability measures the internal consistency of an indicator in representing a construct. The two main methods used are construct reliability (CR) and variance extracted (VE). (Ghozali I., 2008)

Table 3. CR and AVE Loyalty Test Results

VARIABLE			Loyalty		
Indicators		Varibel	$(\sum \Lambda \Phi)^2$	SLF2	e
Y1.1	<---	Loyalty	0,946	0,895	0,07
Y1.4	<---	Loyalty	0,926	0,857	0,098
Y1.5	<---	Loyalty	1,005	1,010	-0,007
Sum of $(\sum \Lambda \Phi)^2$			2,877		
Sum of SLF2				2,762	
Sum of e					0,161

Source : AMOS 26 Output

$$CR = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \epsilon} = \frac{2,877}{2,877 + 0,161} = 0.981 \text{ (Reliable)}$$

$$AVE = \frac{\sum SLF^2}{\sum SLF^2 + \sum \epsilon} = \frac{2.762}{2.762 + 0.161} = 0.945 \text{ (Valid)}$$

Based on Table 3, the Average Variance Extracted (AVE) value for the loyalty variable is 0.945, indicating convergent validity because it exceeds the minimum limit of 0.50. In addition, a Construct Reliability (CR) value of 0.981 indicates excellent reliability because it has met the threshold of ≥ 0.70 . Thus, loyalty indicators are declared valid and reliable.

Table 4. Social Support CR and AVE Test Results

VARIABLE			Social Support (DS)		
Indicators		Varibel	$(\sum \Lambda \Phi)^2$	SLF2	e
Z1.5	<---	DS	0,859	0,738	0,320
Z1.4	<---	DS	0,886	0,785	0,319
Z1.3	<---	DS	0,993	0,986	0,021

<i>Sum of</i> $(\sum \Sigma \Lambda \Phi)^2$			2,738		
<i>Sum of</i> SLF2				2,509	
<i>Sum of</i> e					0,660

Source : AMOS 26 Output

$$CR = = = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{2,738}{2,738 + 0,660} = 0.919 \text{ (Reliable)}$$

$$AVE = = = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{2.509}{2.509 + 0.660} = 0.792 \text{ (Valid)}$$

Based on Table 4, the social support variable has an AVE value of 0.792 which indicates convergent validity ($AVE > 0.50$), and a *construct reliability* value of 0.919 which meets the reliability criteria ($CR > 0.70$). Thus, the social support variable is declared valid and reliable.

Table 5. CR and AVE Compensation Test Results

VARIABLE			Compensation (KMP)		
Indicators		Varibel	$(\sum \Sigma \Lambda \Phi)^2$	SLF2	e
X1.1	<---	KMP	0,990	0,980	0,019
X1.2	<---	KMP	0,995	0,990	0,010
X1.3	<---	KMP	0,968	0,937	0,070
<i>Sum of</i> $(\sum \Sigma \Lambda \Phi)^2$			2,953		
<i>Sum of</i> SLF2				1,927	
<i>Sum of</i> e					0,070

Source : AMOS 26 Output

$$CR = = = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{2,953}{2,953 + 0,070} = 0.992 \text{ (Reliable)}$$

$$AVE = = = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{1.927}{1.927 + 0.070} = 0.965 \text{ (Valid)}$$

Based on Table 5, the AVE value of the compensation variable of 0.965 indicates convergent validity because it exceeds the minimum value of 0.50. A *Construct Reliability* value of 0.992 also indicates that the compensation indicator meets the reliability criteria ($CR > 0.70$). Thus, the compensation variable is declared valid and reliable.

Table 6. CR and AVE Test Results for Career Development

VARIABLE			Career Development (PK)		
Indicators		Varibel	$(\sum \Sigma \Lambda \Phi)^2$	SLF2	e
X2.6	<---	PK	0,911	0,830	0,110
X2.5	<---	PK	0,879	0,773	0,154
X2.4	<---	PK	0,808	0,653	0,287
X2.3	<---	PK	0,698	0,487	0,417
X2.2	<---	PK	0,716	0,513	0,312
<i>Sum of</i> $(\sum \Sigma \Lambda \Phi)^2$			4,012		
<i>Sum of</i> SLF2				3,255	

Sum of e					1,280
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Source : AMOS 26 Output

$$CR = = = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{4.012}{4.012 + 1.280} = 0.926 \text{ (Reliable)}$$

$$AVE = = = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{3.255}{3.255 + 1.280} = 0.718 \text{ (Valid)}$$

Based on Table 6, the career development variable has an AVE value of 0.718 (valid because > 0.50) and *construct reliability* of 0.926 (reliable because > 0.70). Thus, this variable is declared valid and reliable.

3. Normality Test

Table 7. Normality Test Results

Variable	Min	Max	Skew	Q.C.	Kurtosis	Q.C.
Y1.5	1	5	-0,122	-0,497	0	0
Y1.4	1	5	-0,293	-1,197	0,026	0,054
Y1.1	1	5	-0,217	-0,886	0,069	0,14
Z1.3	1	5	-0,573	-2,337	-0,673	-1,374
Z1.4	1	5	-0,571	-2,333	-0,748	-1,527
Z1.5	1	5	-0,573	-2,34	-0,397	-0,81
X2.2	2	5	-0,388	-1,586	-0,236	-0,482
X2.3	1	5	-0,449	-1,833	-0,145	-0,297
X2.4	1	5	-0,526	-2,148	-0,039	-0,079
X2.5	1	5	-0,369	-1,508	0,255	0,52
X2.6	1	5	-0,183	-0,746	0,038	0,078
X1.3	1	5	-0,131	-0,536	-0,989	-2,019
X1.2	1	5	-0,271	-1,105	-1,07	-2,183
X1.1	1	4	-0,331	-1,351	-1,133	-2,312
Multivariate					159,021	37,565

Source : AMOS 26 Output

Based on table 7 above, the mutivariate normality of 37,565 results which is above 2.58 shows that the assumption of normality of the model is not fulfilled. It is therefore necessary to re-check with *the Bollen Stine Bootstrap*. The results of *the Bollen Stine Bootstrap* can be seen in the following table:

Table 8. Result *Bulbs Stine Bone Strap*

The model fit better in 197 bootstrap samples.

It fit about equally well in 0 bootstrap samples.

It fit worse or failed to fit in 3 bootstrap samples.

Testing the null hypothesis that the model is correct, Bollen-Stine bootstrap p = .020

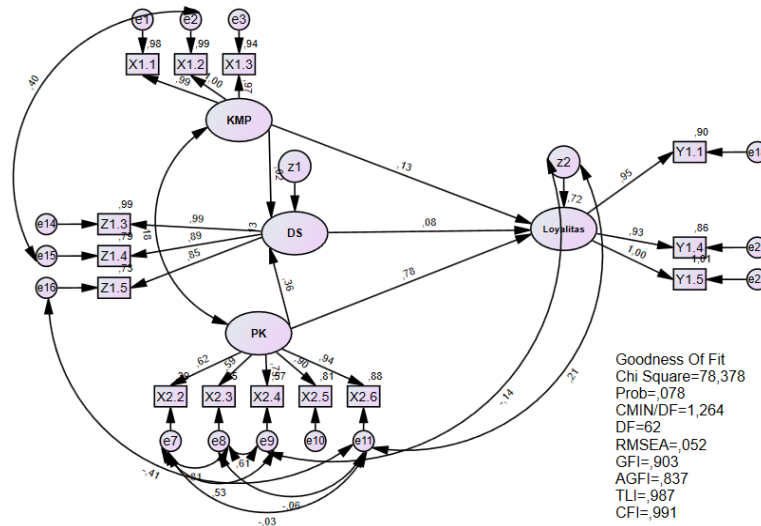
Source : AMOS 26 Output

Based on table 8 above, the *Bollen-Stine bootstrap* result p = 0.20 is above 0.05, indicating that the normality assumption is still met and the data matches the model, so that the analysis

can be continued.

4. Model Fit Test Results

Picture 1. Path Diagram



Source : AMOS 26 Output

Table 9. Result *Goodness-of-fit*

Index	Cut off Value	Result	Model Evaluation
χ^2 Chi Square	Expected small	78.378	Fit
Means probability	$\geq 0,05$	0.078	Fit
RMSEA	$\leq 0,08$	0.052	Fit
GFI (Goodness Of Fit Index)	$\geq 0,90$	0.903	Fit
AGFI (Adjusted Goodness Of Fit Index)	$\geq 0,90$	0.837	Marginal Fit
CMIN/DF	≤ 2	1.264	Fit
TLI (Tucker Lewis Index)	$\geq 0,95$	0.987	Fit
CFI (Comparative Fit Index)	$\geq 0,94$	0.991	Fit

Source : AMOS 26 Output

Based on Table 9, the results of the fit model test show that the model in this study is feasible to analyze the relationship between variables because it meets most of the model fit indicators. *Chi-Square values* = 78.378, *significance probability* = 0.078, RMSEA = 0.052, GFI = 0.903, CMIN/DF = 1.264, TLI = 0.987, and CFI = 0.991 all fall into the fit category. Although the AGFI value = 0.837 is classified as *marginal fit*, overall the model is still acceptable and declared fit for use in the analysis.

5. Hypothesis Test

The hypothesis test in this study used *the Structural Equation Modeling* (SEM) approach with the help of AMOS, to test the direct influence between latent variables: compensation (KMP), career development (PK), social support (DS), and employee loyalty. The evaluation was carried out based on *the Critical Ratio* (CR) and *P-value*, with the provision: the relationship is declared significant if the $CR \geq 1.96$ and $P \leq 0.05$. Conversely, if $CR < 1.96$ and $P > 0.05$,

then the relationship is considered insignificant. The full test results are presented in the following table:

a. Direct Influencers

Table 10. Direct Influence Hypothesis Test Results

Hypothesis	Items	Estimate	S.E.	C.R.	P	Label	Conditions	Information
H1	DS <--- KMP	0,006	0,113	0,053	0,958	par_14	P > 0.05	Positive Unsignificant
H2	DS <--- PK	0,696	0,162	4,3	0,000	par_12	P < 0.05	Significant Positives
H3	Loyalty <--- KMP	0,09	0,047	1,918	0,055	par_15	P > 0.05	Positive Unsignificant
H4	Loyalty <--- PK	0,842	0,088	9,604	0,000	par_16	P < 0.05	Significant Positives
H5	Loyalty <--- DS	-0,007	0,043	-0,156	0,876	par_11	P > 0.05	Negative Unsignificant

Source : AMOS 26 Output

Based on the results of the analysis of the pathway in table 13, five influences were obtained between variables tested using SEM and AMOS. The results show that:

- Compensation (KMP) had a positive but insignificant effect on Social Support (DS) (CR = 0.053; P = 0.958).
- Career Development (PK) has a positive and significant effect on Social Support (DS) (CR = 4.3; P = 0.000).
- Compensation (KMP) had a positive but insignificant effect on Loyalty (CR = 1.918; P = 0.055).
- Career Development (PK) has a positive and very significant effect on Loyalty (CR = 9,604; P = 0.000).
- Social Support (DS) had no significant effect on Loyalty (CR = -0.156; P = 0.876).

Thus, only two paths are significant, namely PK → DS and PK → Loyalty. Meanwhile, the effect of compensation and social support on loyalty did not show statistical significance.

b. Mediation Effect

Table 11. Test Results *Standardized Indirect Effects*

Items	PK	KMP	DS	Loyalty	Information
DS	0	0	0	0	Unsignificant
Loyalty	0,043	0,001	0	0	Unsignificant

Source : AMOS 26 Output

Based on the results of the analysis, there are two paths of indirect influence:

- Compensation → Social Support → Loyalty
Indirect effect value = 0. These results showed that there was no indirect effect of compensation on loyalty through social support, in line with the results of direct influence that were also not significant (P = 0.958 for KMP → DS and P = 0.876 for DS → Loyalty).
- Career Development → Social Support → Loyalty
Indirect effect value = 0.043. Although career development had a significant

effect on social support, the indirect effect on loyalty through these variables remained insignificant, as social support → loyalty were not significant ($P = 0.876$).

Overall, social support does not act as an effective mediator between compensation/career development and loyalty, as the direct relationship to loyalty is not significant.

DISCUSSION

The Effect of Compensation on Social Support of Innovative Employees

Compensation (KMP) had a positive but insignificant effect on the social support (DS) of innovative employees at Bank Muamalat Regional East Java, with a $CR = 0.053$ and $P = 0.958$. That is, despite the direction of positive influence, statistically this relationship is not strong enough to be said to be significant.

This shows that the provision of compensation has not been the main factor in forming social support between employees. In contrast to the previous findings and Ardiyanti et al. emphasizing the role of compensation in increasing social support, in the context of Bank Muamalat, social ties are more influenced by spiritual values, Islamic work culture, and the quality of interpersonal relationships. Thus, non-material approaches such as strengthening a collaborative culture and value-based rewards are becoming more relevant in fostering a supportive work climate. (Handoko, 2018) (Ardiyanti, Karay, & Nike, 2023)

The Influence of Career Development on Social Support for Innovative Employees

Development career (PK) has a positive and significant effect on social support (DS) with a *Critical Ratio* (CR) of 4.3 and P-value of 0.000 (< 0.05). This confirms that the better the career development that employees receive, the higher the social support that is formed in the work environment.

This shows that training, promotion, and career guidance at Bank Muamalat Regional East Java have contributed to forming positive social interactions among innovative employees. These findings reinforce the results of previous research as stated by Ariesa et al. (2023) and Majid et al. (2017), that career development has an important role to play in encouraging motivation and a supportive work culture. In the context of Islamic banking, structured and fair career development also strengthens work solidarity and the values of togetherness between employees.

The Effect of Compensation on Employee Loyalty of Bank Muamalat Regional East Java

Compensation had no significant effect on employee loyalty at Bank Muamalat Regional East Java ($CR = 1.918$; $P = 0.055$). Although the direction of the relationship is positive, compensation is not a dominant factor in forming loyalty. These findings differ from some previous studies such as Emam et al (2021). and Arif (2019) who showed a significant effect of compensation on loyalty or performance.

In the context of Bank Muamalat as an Islamic banking institution, employee loyalty seems to be more influenced by spiritual values, work comfort, and alignment with the organization's mission. Therefore, HR management strategies need to prioritize a holistic and value-based approach, relying not only on material rewards, but also strengthening social support, moral rewards, and a harmonious work environment.

The Influence of Career Development on Employee Loyalty

Career Development (PK) has a positive and very significant effect on Loyalty, with a *Critical Ratio* (CR) value of 9.604 and a P-value of 0.000 (< 0.05). This value confirms that career development is a strong factor in shaping employee loyalty at Bank Muamalat Regional East Java.

This shows that the training, promotion, and competency improvement programs run by the company are able to strengthen employees' emotional attachment to the institution. These findings support the results of previous research by Iqbal (2020) and Handaru et al (2021). In the context of Islamic banking, career development is not only interpreted as a form of professional support, but also an appreciation for employees' spiritual and social contributions. Therefore, a sustainable career development strategy is an important step to build long-term loyalty and strengthen the competitiveness of the organization.

The Effect of Innovative Employee Social Support on Employee Loyalty of Bank Muamalat East Java Regional

Social Support (DS) had no significant effect on Loyalty, with $CR = -0.156$ and $P = 0.876$ (> 0.05). Although social support is theoretically expected to strengthen emotional attachment and increase loyalty, in the context of this study, this is not statistically proven. These findings show that social support has not been the dominant factor in shaping employee loyalty at Bank Muamalat Regional East Java. It is likely that employee loyalty is more influenced by other factors such as spiritual values, work comfort, or the compatibility of personal vision with the values of the institution.

This discrepancy is in contrast to the results of previous research such as those conducted by Widya (2022) and Sinta (2022), who found that social support plays an important role in improving loyalty and performance. In the context of Islamic banking, social support may not be enough in the form of formalities, but must be built from a collaborative work culture that is authentic and nuanced with Islamic values.

The Effect of Compensation on Employee Loyalty of Bank Muamalat East Java Regional through Innovative Employee Social Support

Employee compensation and loyalty through innovative employee social support. The test results show that the *Indirect effect* of 0, which means there is no indirect effect of compensation on loyalty through social support. This was reinforced by the results of direct influences that were also not significant, namely compensation for social support ($P = 0.958$) and social support for loyalty ($P = 0.876$). This means that compensation does not have a significant effect on loyalty through social support at Bank Muamalat Regional East Java.

These findings indicate that social support in such work environments is not mediated by the compensation system, but is more likely to be influenced by other factors such as organizational culture, leadership style, or emotional closeness between employees. These results are inconsistent with the previous research of Kristanto & Tajib (2023), Yusuf (2020), which emphasized the role of compensation in shaping loyalty through intervening variables. The context of strong spiritual values and togetherness at Bank Muamalat may make loyalty more influenced by inner comfort and the mission of the institution, rather than mere financial rewards. Therefore, for compensation to have a broader impact, an approach that aligns financial aspects with social rewards, strengthening interpersonal relationships, and collective values within the

organization is needed.

The Influence of Career Development on the Loyalty of Bank Muamalat East Java Regional Employees through Innovative Employee Social Support

Career development towards employee loyalty through innovative employee social support. The test results show that the *Indirect effect* by 0.043. Although career development was shown to have a significant effect on social support, the indirect effect on loyalty remained insignificant because the association between social support and loyalty was not significant ($P = 0.876$). These findings indicate that the increase in social support formed from career development programs has not been able to strengthen employee loyalty in a meaningful way. This can be due to limited perception of the long-term benefits of career development or unequal access to these opportunities among employees.

These results are not in line with the previous research of Mardhiah (2023) and Sriwidodo (2020) which stated that career development has an impact on loyalty or intention to exit through mediation variables. This distinction reinforces the view that the effectiveness of career development strategies is highly dependent on the organizational context and employees' perceptions of fairness and involvement in the development process.

CONCLUSION

This study shows that in the context of Bank Muamalat Regional East Java, employee loyalty is more influenced by career development and organizational ideological values than compensation or social support. Compensation has no significant effect on loyalty, either directly or indirectly through social support. Meanwhile, career development has a significant effect on loyalty directly, but not through social support. Social support itself does not have a significant effect on loyalty, indicating that this factor has not been the main reinforcer in forming employee attachment.

This research has several limitations. Data is obtained through *the self-report* method, so it has the potential to cause perception bias. The scope of the study is limited to the East Java Region, so the results cannot be generalized widely. In addition, external variables such as leadership style and workload have not been taken into account. The study also only tested one mediation pathway (social support), without considering other mediators that might be more relevant.

For practitioners, it is recommended that management strengthen transparent and equitable career development programs, as well as review the compensation system to better align with *non-financial values*. A culture of social support also needs to be strengthened through open communication and collaboration between employees.

For academics, it is recommended to use a *mixed methods* approach, expand the research location to other institutions, and add mediation or moderation variables such as motivation, job satisfaction, or organizational culture to enrich understanding of employee loyalty.

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