

## **Employee Loyalty at Bank BNI KCU Garut is Impacted by Work Discipline and Career Development**

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### **ABSTRACT**

*Because employees' potential must be able to be developed by the company, human resource management is a division that plays a role in developing the potential of every employee in the organization. Employees must always comply with the firm's policies and apply the applicable norms, and the organization must provide career growth to every employee with potential and achievement. Employee loyalty at Bank BNI KCU Garut should improve as a result of these two factors. The purpose of this research is to find out how work discipline, career growth, and employee loyalty are affected by work discipline at Bank BNI KCU Garut. This study aims to determine how work discipline, career development, and employee loyalty are related at Bank BNI KCU Garut, as well as to determine how work discipline affects employee loyalty at Bank BNI KCU Garut, and how career development affects employee loyalty at Bank BNI KCU Garut, as well as to determine how the simultaneous influence of work discipline and career development on employee loyalty at Bank BNI KCU Garut. The descriptive and verification methodologies were utilized in the research. The population of this study is all employees at Bank BNI KCU Garut, whereas the sample is some employees at Bank BNI KCU Garut. Path analysis and hypothesis testing are used to process data. Based on the findings of the study, it can be concluded that work discipline has an impact on employee loyalty at Bank BNI KCU Garut and the simultaneous influence of work discipline and career development on employee loyalty at the Bank BNI KCU Garut and the simultaneous influence of work discipline and career development on employee loyalty at the Bank Garut BNI KCU.*

**Keywords:** *Work Discipline, Career Development, and Employee Loyalty*

## **INTRODUCTION**

Human resources are extremely important in the corporate structure. Human resources play a critical role in a company as the driving force behind all of the company's activities. This is because the corporation would be unable to carry out all of its operations without the presence of human resources. Human resources refer to persons who work for a corporation or a department within a firm whose job is to manage the company's interests. The human resources department has three primary responsibilities: to develop, execute, and manage policies that govern all employees with whom the organization has a relationship. For all company activities to run according to the firm's desires, adequate human resource management is required.

Employee potential must be able to be developed by the firm since employees are assets to the organization. Human resource management is a division that plays a part in developing the potential of every employee in a company. It was necessary to manage staff by the company's objectives. Management can take the form of hiring employees who can behave professionally and have skills and knowledge that are relevant to the company's needs, conducting job training, developing employees to meet the company's goals, enforcing strict work discipline, and compensating employees based on the workload required. given to staff, etc.

Human resource management is also in charge of the company's development and the culture that will be implemented. Human resource management will be expected to bring people together to form a strong team to achieve organizational goals in the future. Another goal of human resource management is to delve deeper into the potential of employees, which is then expected to be applied in daily work and contribute to the advancement of the company, adding value to the strategic utilization of employees, and then ensuring that employee programs are recommended and implemented to have a positive impact on the company's business and enable employees to contribute effectively and productively to the achievement of company goals.

After launching its shares on the Jakarta Stock Exchange and the Surabaya Stock Exchange in 1996, PT. Bank Negara Indonesia (Persero) Tbk, also known as BNI, became the first BUMN (State-Owned Enterprise) Bank to become a public business. to improve its financial structure and competitiveness in the face of BNI participated in many corporate operations in the national banking industry, including the government's recapitalization process in 1999, the government's sale of shares in 2007, and a limited public offering of shares in 2010. Currently, the Government of the Republic of Indonesia owns 60% of BNI's shares, while the remaining 40% is owned by the community, including both domestic and foreign individuals and

institutions. BNI is now the country's fourth-largest business network.

Loyalty refers to a person's commitment to something other than their physical selves, such as their thoughts and attention. Employee loyalty is critical to a business's success. Employee loyalty, according to Pandey in Munadzifah and A'rasy (2021), is an attitude that demonstrates a dedication to the company's aims and success, as well

as a belief that this organization is the greatest choice for work. The individual's willingness and ability to follow, carry out and practice the rules with full understanding and a sense of responsibility. Positive work attitudes and behavior demonstrate this. In general, loyalty can be defined as the commitment, devotion, and trust shown to someone in an organization:

Table 1. Number of Employees Leave from 2018 – 2021

Year's	Number of Employees	Employee Leave	Percentage (%)
2018	208	24	11,54%
2019	192	31	16,14%
2020	175	59	33,71%
2021	166	67	40,36%

Source: Bank BNI KCU Garut, 2022

Table 1 illustrates that the number of employees leaving from 2018 to 2021 has been steadily decreasing over the last four years. In 2018, 24 employees departed the company. There was a rise in the number of employees in 2019, leaving 31 people unemployed. In 2020, the number of employees who left increased to 59, and in 2021, the number of employees who departed increased to 67. This demonstrates that employee loyalty at Bank BNI KCU Garut is low, as the majority of employees prefer to leave the company and seek employment elsewhere.

Work discipline is one of the variables that is thought to influence

an employee's loyalty. Discipline is critical for a company's long-term success, and it is frequently utilized by employers to encourage employees to develop self-discipline in their work, both individually and in groups. Work discipline, according to Sinambela (2018: 335), is employees' awareness of and willingness to follow all corporate regulations as well as appropriate social norms. Strong employee discipline will help the company achieve its objectives faster, but poor employee discipline will act as a roadblock and slow down the company's progress. Sutrisno's Singodimedjo (2018: 86). Employees of Bank BNI KCU Garut have a high level of work discipline:

Table 2. Bank BNI KCU Garut Employee Attendance Data in 2018 – 2021

Month's	Number of Employees	Average Working Days/Quarter	Information (S,L,C,TK)	Number of Absenteeism
<b>2018</b>				
Quarter I	208	65	31	31
Quarter II	208	65	23	23
Quarter III	208	65	18	18
Quarter IV	208		14	14
<b>2019</b>				
Quarter I	192	65	26	26
Quarter II	192	65	22	22
Quarter III	192	65	20	20
Quarter IV	192	66	15	15
<b>2020</b>				
Quarter I	175	65	21	21
Quarter II	175	65	18	18
Quarter III	175	65	15	15
Quarter IV	175	66	18	18
<b>2021</b>				
Quarter I	166	65	10	10
Quarter II	166	65	15	15
Quarter III	166	65	12	12
Quarter IV	166	66	18	18

Source: Bank BNI KCU Garut, 2022

According to table 2., which shows attendance statistics for Bank BNI KCU Garut employees from 2018 to 2021, the majority of Bank BNI KCU Garut employees try to always be present at work, and if they are not, they always try to provide information or explanations why they are unable to attend. According to the data above, there has been a drop in employee absenteeism from 2018 to 2021. This indicates that Bank BNI KCU Garut employees use good work discipline in terms of attendance. Employees at Bank BNI KCU Garut were unable to improve employee loyalty through the implementation of strong work discipline. This study supports prior research by Mahri (2021), which found that work discipline affects employee loyalty,

as well as previous research by Churniawati (2021), which found that work discipline variables affect work loyalty.

One of the major things that can influence employee loyalty is career advancement. A career is a series of jobs that a person has held in an organization. Every employee needs career growth at some point during his or her career. Career development, according to Ramli and Rizki (2018: 812), is a technique for firms to improve their workers' work talents to help them reach their goals. Career development is the process of improving an individual's job talents to pursue a preferred career (Rivai and Sagala, 2016: 274). Every employee with the potential to advance their careers is given

opportunities by Bank BNI KCU Garut Branch. Every contract employee has the same chance to become a permanent employee, and if they do well, they will receive a raise in their employee grade. If employees can improve their grades, their pay and perks will improve as well. Researchers interviewed various employees, the majority of whom claimed that the organization always considers each employee's work performance while carrying out career development, and that good cooperation and assistance from a decent network can help them do the task more efficiently. This indicates that Bank BNI KCU Garut's career development program is effective and likely to promote employee loyalty. This study supports prior research by Yanuresta (2021), which found that career development variables influence employee loyalty, as well as previous research by Efiyanti (2021), which found that there is a link between career growth and employee loyalty.

Based on the aforementioned phenomena, it can be concluded that the application of work discipline at Bank BNI KCU Garut is good in terms of attendance, as the majority of employees at the Bank BNI KCU Garut Branch try to be present at work at all times, and if they are unable to work, they try to provide appropriate information. clear. The career development carried out by Bank BNI KCU Garut can then be described as good because Bank BNI KCU Garut always gives equal possibilities and opportunities for all employees to

advance their careers to a higher level than before. Despite these two causes, employee loyalty at Bank BNI KCU Garut can be described as low, as the number of employees departing has increased over the last four years, notably from 2018 to 2021. This study supports prior research by Cahyadi (2020), which found that employee loyalty is influenced by both career advancement and job discipline.

## **LITERATURE REVIEW**

### **Work Discipline**

Discipline, according to Latainer in Sutrisno (2019: 87), is a force that develops within an employee's body and forces them to freely adapt to decisions, regulations, and high work and behavior ideals. Goals and abilities, employee awareness, adherence to work standards, compliance with work regulations, and work ethics, according to Hasibuan (2019: 194), can be used to gauge the success of adopting work discipline.

**H1:** Employee loyalty at Bank BNI KCU Garut is influenced by work discipline.

### **Career Development**

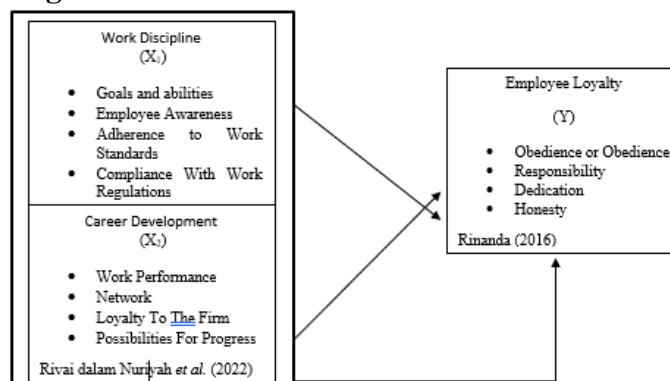
Career development, according to Rivai in Sumarjo (2022), is a growth in personal progress achieved by a person to reach a career goal. Work performance, network, loyalty to the firm, and possibilities for progress, according to Rivai in Nuriyah et al. (2022), are all factors that can be utilized to assess career development.

**H2:** Employee loyalty at Bank BNI KCU Garut is influenced by career development.

**Employee Loyalty**

Purnamasari and Sintaasih (2019:576) define employee loyalty as a willingness to work together, protect, and defend the business from both within and outside the enterprise to avoid irresponsible people. Some

**Research Paradigm**



**Figure 1. Research Paradigm**

**RESEARCH METHODS**

The descriptive-verification research method was adopted in this study. The descriptive method, according to Sugiyono (2019:48), is a study conducted on a specific population or sample to test the hypothesis that has been previously set by the researcher, either only on one or more variables (stand-alone variables) without making comparisons and looking for relationships between these variables and other variables, whereas the verification method, according to Sugiyono (2019:38), is a study conducted on a specific population or sample to test the hypothesis that has been previously set by the researcher.

qualities, such as obedience or obedience, responsibility, dedication, and honesty, can be used to gauge employee loyalty, according to Rinanda (2016).

**H3:** Employee loyalty at Bank BNI KCU Garut is influenced by work discipline and career development

**Determination of Sample Size**

According to Sugiyono (2019: 126), the population is a generalization area made up of objects/subjects with specific amounts and qualities that researchers have determined should be investigated and conclusions generated. In this study, the population consisted of all 166 workers of Bank BNI KCU Garut.

It is a component of the population's number and characteristics, according to Sugiyono (2019:127). If the population is huge and the researcher is unable to investigate the entire population due to financial, manpower, or time constraints, the researcher can use a sample from that

population. Determine the sample size, which can be done scientifically or based on research estimates. It's also important to remember that the chosen sample must be representative, which means that it should reflect all demographic features. As a result, the sample in this study is representative of the entire population of Bank BNI KCU Garut employees. Slovin's opinion formula can be used to determine the size of the sample in this investigation. If the population size is known, the Slovin formula is used to determine how many minimum samples are required, according to Umar (2008:65).

$$n = \frac{N}{1 + Ne^2}$$

Information:

n = number of samples

N = number of population

e= Allowance for accuracy due to tolerated sampling error in percent (note: commonly 1 percent or 0.01, 5% or 0.05, and 10% or 0.1). The researcher can choose which notes to use).

The sample size in this study was 166 people, or all employees of

Bank BNI KCU Garut. The precision or significance level employed in this study was 0.1, hence the sample size was 166 people:

$$n = \frac{166}{1 + 166(0,1)^2}$$

n = 62,41, then round to 70

The number of respondents in this survey was 62, based on the above computation. However, in this case, the researcher distributes it to 70 respondents to account for missing questionnaires, and the number is rounded up to 70.

## RESEARCH RESULTS AND DISCUSSION

### Descriptive Analysis

The purpose of descriptive analysis in this example is to get an overview/description of the comments from respondents about work discipline, career advancement, and employee loyalty at Bank BNI KCU Garut. The following are the findings of respondents' responses for each component of work discipline, career growth, and employee loyalty at Bank BNI KCU Garut, as well as a detailed analysis:

Table 3. Tanggapan Responden Mengenai Disiplin Kerja, Pengembangan Karir dan Loyalitas Karyawan

Variable	Dimensions	Average	Category
Work Discipline	Goals and abilities	3,65	Good
	Employee Awareness	3,36	Not Enough
	Adherence to Work Standards	3,60	Good
	Compliance With Work Regulations	3,56	Good
	Work Ethics	3,63	Good
	<b>Average</b>	<b>3,56</b>	<b>Good</b>
Career Development	Work Performance	3,58	Good
	Network	3,81	Good
	Loyalty To The Firm	3,12	Not Enough
	Possibilities For Progress	3,50	Good
	<b>Average</b>	<b>3,50</b>	<b>Good</b>

Variable	Dimensions	Average	Category
<b>Employee Loyalty</b>	Obedience or Obedience	3,42	High
	Responsibility	3,23	Enough
	Dedication	2,64	Low
	Honesty	3,01	Enough
	<b>Average</b>	<b>3,07</b>	<b>Quite High</b>

Source: Questionnaire Data Processing Results, 2022

Based on the replies of respondents at Bank BNI KCU Garut to questions about work discipline, career growth, and employee loyalty, table 3 shows that the work discipline variable is in the good group on average. The highest rating is on the dimensions of objectives and talents, with a statement that I try to always be there for work for any reason, and the lowest rating is on the dimension of employee awareness, with a statement that I am always careful when executing the work that my superiors give me. The average variable for career development is in an excellent category. The highest rating is in the network dimension, with a statement of good cooperation and a good network that can help complete the job more efficiently, while the lowest rating is in the loyalty to the company dimension, with a statement that the company considers loyalty to the company as a benchmark in career development and employee loyalty variables. The average is good enough. The highest rating is in the dimension of obedience or compliance, as evidenced by my statement that I always provide excellent customer service, while the lowest rating is in the dimension of service, as evidenced by my statement that I will continue to serve the company despite

receiving higher-paying offers from other companies.

**Path Coefficient Test**

$$EL = 0.36 + 0.36*WK + 0.50*CD,$$

Errorvar.= 0.33 , R<sup>2</sup> = 0.58  
 (0.16) (0.14) (0.40)  
 (0.23)  
 2.27 3.59 5.79 5.18

Hypothesis testing is performed by comparing the values of t<sub>count</sub> and t<sub>table</sub> obtained from LISREL software version 8.8 computations. The rejection criteria for H<sub>0</sub> are as follows if tcount exceeds t<sub>table</sub>. Below are the results of partial hypothesis testing:

t-count = ρ<sub>yx1</sub> = 2,27 ; t-table = 1,99;  
 then t-count > t-table ; H<sub>0</sub> is rejected

t-count = ρ<sub>yx2</sub> = 3,59 ; t-table = 1,99;  
 then t-count > t-table ; H<sub>0</sub> is rejected

The results of the path test proved that the path coefficient X<sub>1</sub> to Y had a statistically significant effect (reject H<sub>0</sub>). This suggests that the variable of work discipline affects employee loyalty, while the path coefficient X<sub>2</sub> to Y has a statistically significant effect (reject H<sub>0</sub>). This shows that factors such as professional advancement have an impact on employee loyalty.



Table 5. Variables and Their Correlation

Correlation Matrix of Y and X

	Y	X1	X2
Y	1.00		
X1	0.71	1.00	
X2	0.74	0.82	1.00

According to the data in the table above:

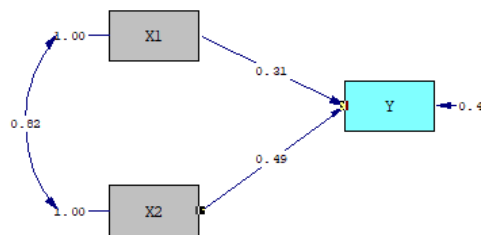
1. Work discipline (X<sub>1</sub>) and employee loyalty (Y) have a strong correlation of 0.71. This shows that the reciprocal relationship between work discipline and employee loyalty reaches 71%, or in other words, the relationship between the two variables is included in the level of a strong relationship since it is in the range of 0.60 - 0.799.
2. Career development (X<sub>2</sub>) and employee loyalty (Y) have a strong

association of 0.82. This indicates that the reciprocal association between career growth and employee loyalty is 82%, or that the relationship between the two variables is included in the level of a very strong relationship because it is in the interval 0.80 – 1.000.

3. Employee loyalty (Y) has a 0.71 correlation with work discipline (X<sub>1</sub>) and career development (X<sub>2</sub>). This shows that the reciprocal link between work discipline and career growth achieves a level of 71%, or in other words, the relationship between the three variables is included in the level of a strong relationship because it is within the range of 0.60 - 0.799.

**Hypothesis Test**

Structural Model Standardized Solution



Chi-Square=0.00, df=0, P-value=1.00000, RMSEA=0.000

Figure 2. Structural Relationship Between X1, X2 and Y

Based on the table and path diagram above, show that:

1. Employee loyalty (Y) has a direct influence of 0.31 (squared = 0.312) on work discipline (X<sub>1</sub>).

Workplace discipline has a 9.61% impact on employee loyalty.

2. work discipline variable (X<sub>2</sub>) has a direct effect of 0.49 (squared = 0.492) on employee loyalty (Y). This suggests that work discipline

has a 24.01% impact on employee loyalty.

3. The combined direct effect of the three variables on work discipline (X1), career development (X2), and employee loyalty (Y) is 0.82 percent. This suggests that the two variables, work discipline, and career advancement, have an 82 percent impact on employee loyalty.
4. The residual variable (e) has a 0.42 percent effect on employee loyalty (Y). This suggests that other factors such as work environment characteristics, salary, organizational culture, and so on, as well as other variables, have a 58% influence on employee loyalty.

Following the calculation of the path coefficient's magnitude, the path coefficient is tested both as a whole and individually. To test the overall path coefficient, first create a test hypothesis, such as:

$$H_0 : \rho_{yx1} = \rho_{yx2} = 0$$

$$H_a : \rho_{yx1} = \rho_{yx2} \neq 0$$

The formula is employed in the computation to obtain the value of F:

$$\begin{aligned} F_{count} &= \frac{(n - k - 1)R^2Y(X1, X2)}{k(1 - R^2Y(X1, X2))} \\ &= \frac{(70 - 2 - 1) \times (0,58)}{2(1 - 0,58)} \\ &= 46,26 \end{aligned}$$

Information:

R= multiple determination coefficient

k=stands for the number of independent variables

n = denotes the number of samples

Simultaneous hypothesis testing produced the following results: When F-count = 46.26 and F-table = 3.13,  $H_0$  is rejected because F-count > F-table. Because  $H_0$  is rejected by the simultaneous test, it may be deduced that the two factors, work discipline (X<sub>1</sub>) and career advancement (X<sub>2</sub>), have a simultaneous effect on employee loyalty (Y).

## CONCLUSIONS AND SUGGESTIONS

### Conclusions

The following findings can be taken from Bank BNI KCU Garut's research on work discipline and career advancement on employee loyalty:

1. Bank BNI KCU Garut has a variable work discipline that can be described as good. The employee loyalty variable at Bank BNI KCU Garut is quite high, while the career development variable at Bank BNI KCU Garut is quite strong.
2. Work discipline variable had an effect on employee loyalty at Bank BNI KCU Garut, according to the results of hypothesis testing.
3. Career development variable had an effect on employee loyalty at Bank BNI KCU Garut, according to the results of hypothesis testing.
4. According to the results of hypothesis testing, the factors of work discipline and career advancement have a concurrent effect on employee loyalty at Bank BNI KCU Garut.

### Suggestions

Based on the findings of the study, the authors make the following recommendations:

1. To improve the application of work discipline once more, the company or superiors encourage all employees to always complete their tasks attentively so that employee mistakes are minimized and employees do not have to waste time addressing the same mistakes individually. Because it would obstruct the work of others, it must be done continuously.
2. To redesign the organization's career development program, the company or superiors can reconsider employee devotion to the company. Of course, loyal or loyal personnel with potential and accomplishment must be reconsidered for advancement.
3. To encourage employee loyalty, the firm or superior can provide acknowledgment in the form of social recognition to boost employee confidence, as well as appreciation in the form of bonuses or additional incentives beyond the basic salary. Employees will survive and become more loyal to the organization if they are recognized and appreciated.
4. Other elements that are regarded to be able to affect employee loyalty in addition to work discipline and career growth, such as work environment, salary, organizational culture, and so on, should be used in future investigations.

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