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**THE EFFECT OF COMPENSATION AND WORKLOAD ON EMPLOYEE  
LOYALTY AT BANK RAKYAT INDONESIA KAIMANA UNIT**

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**ABSTRACT**

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| <p><b>Keywords:</b> Compensation, workload, employee loyalty.</p> | <p>Compensation and workload are thought to influence employee loyalty. This research aims to determine the effect of compensation and workload on employee loyalty at Bank BRI Unit Kaimana. The data used in this research is quantitative data obtained through questionnaires for all 16 Bank BRI Unit Kaimana employees. Questionnaires were collected using Google Forms. Data were analyzed using multiple linear regression with Excel. The results of this research are that compensation and workload have a significant effect on employee loyalty in different directions. Compensation positively affects employee loyalty, while workload hurts employee loyalty.</p> |
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**Introduction**

Human resources play an essential role in a company's success in achieving its vision and mission. One of the six management elements, commonly known as the 6 M's, puts men (humans) in the first position, along with other elements, namely money, methods, materials, machines, and markets (Ali, Sastrodiharjo, & Saputra, 2022). Due to the importance of human resources, all companies try to recruit employees who are by the company's needs, including requiring adequate education and skills. To improve HR capabilities, the company also equips its employees with developments such as training, courses, and other education (Mujhiyat, Abdullah, & Akbar, 2019). Furthermore, to maintain its human resources, the company makes various efforts, for example, by providing attractive compensation such as salaries, bonuses, insurance, old age guarantees, a conducive climate and work environment, opportunities for self-development and promotion, and realistic targets (Hasyim, 2020).

A bank is defined as a business entity whose main activity is to collect funds from the public in the form of deposits and distribute them back to the public in the form of credit or other loans (Sholihah, 2018). This task is commonly known as the banking intermediation function. Bank BRI opened its offices in all corners of the Republic of Indonesia's territory to carry out the intermediation function and bring services closer to the public. Bank Rakyat Indonesia Kaimana Unit is one of the work units supervised by Bank BRI Fakfak Branch, Regional office Jayapura. Kaimana Unit is in Kaimana City, Kaimana Regency, West Papua Province (Marlisa & Kuddy, 2020)v. Bank BRI Unit Kaimana collects funds from the public in the form of current accounts, savings

(Simpedes and Britama), and time deposits. Meanwhile, the loans disbursed include Kupedes, KUR Mikro, and Briguna loans.

Based on data obtained from the BRI Unit Kaimana, it is known that Bank BRI Unit Kaimana, in the last five years, has consistently generated profits in 2018 of IDR 14,037 million, 2019 IDR 14,460 million, 2020 IDR 12,620 million, 2021 IDR 12,300 million and 2022 of IDR 14,488 million.

Meanwhile, related to deposits collected during the last 5 (five) years, each in 2018 amounted to IDR 131,939 million, in 2019 amounted to IDR 134,757, in 2020 amounted to IDR 148,697, in 2021 amounted to IDR 141,415 million and in 2022 amounted to IDR 137,493 million.

Profit and deposits in the last three years tend to decrease compared to the previous year, and credit distribution increases continuously. Credit data for the last five years in 2018 was IDR 101,793; in 2019, IDR 115,302; in 2020, IDR 120,456 million; in 2021, IDR 131,321 million; and in 2022, IDR 135,465 million.

The decline in deposits and profits from 2020 to 2022 is inseparable from the economic conditions experienced by the community due to the Covid-19 outbreak. Despite the COVID-19 outbreak, which has directly or indirectly disrupted economic activities, the BRI Unit Kaimana Bank consistently provides community credit (Pratama, Suryoko, & Widiartanto, 2015).

The loan deposit ratio (LDR) describes how much a bank has channeled public deposits in the form of credit expressed as a percentage. The higher the LDR percentage indicates, the higher the bank lending level. The LDR ratio is obtained from Total Loans divided by total deposits multiplied by 100% or  $\frac{\sum \text{Loans}}{\sum \text{Deposits}} \times 100\%$ . LDR of Bank BRI Kaimana Unit for the last five years, 2018 77%, 2019 86%, 2020 81%, 2021 93%, and 2022 99%, indicating that the intermediation function has been implemented well. The data above shows that in 2018, 77% of the funds collected from the public were redistributed in the form of credit; in 2019, it increased to 86%; in 2020, it decreased slightly to 81%; in 2021, it rose again to 93% even in 2022 it almost reached 100%.

Although the performance of the Kaimana BRI Unit in terms of profit, savings, and loans is in a good position, in reality, with the demand for improved performance that increases from year to year, some workers feel that the value of compensation received is decreasing and the target charged is increasing. If the right solution is not found, both of these conditions can result in decreased worker loyalty (Gaol, 2021).

Employees play an essential role in a company's success in achieving its vision and mission. Because of its vital role, management must give proper attention and appreciation to its employees. One form of company appreciation for its employees is compensation. Husein Umar (2001) defines compensation as everything that employees receive in the form of salaries, incentives, bonuses, premiums, treatment, insurance, and others. Meanwhile, according to Nawawi (Kurniawan & Nawawi, 2020), compensation is an award or reward for workers who have contributed to realizing company goals implemented through work. The same opinion was expressed by (Mujanah, 2019), who sees compensation as a gift received by employees either directly or indirectly related to

their work. Direct compensation includes salaries, wages, and intensive, while indirect compensation includes benefits and facilities. Furthermore, Mujanah provided 7 (seven) criteria for reasonable compensation, namely:

1. Adequate, at least by what is set by the government and pay attention to workers' demands,
2. Fair: Every employee who has completed his work is entitled to compensation without any objection and no favoritism; compensation is given by what has been mutually agreed upon,
3. Balanced compensation should be balanced and comprehensive, preventing the emergence of social jealousy within the company.
4. Effectively, compensation should be given by the dosage, not excessive, and take into account the financial capabilities of the company,
5. Safe, the compensation given must prosper and provide a sense of security to employees, and free from risks that employees must bear to achieve the expected achievements,
6. Available compensation must be continuous, not sometimes existing and sometimes absent,
7. Relevant compensation should be relevant to the employee's work.

Thus, it can be concluded that compensation is an award or reward received by workers for their contribution to the achievement of company goals. The form can be salary, incentives, bonuses, premiums, treatment, insurance, and others that must meet the elements of adequate, fair, balanced, effective, safe, available, and relevant (Budiarti, 2010). Compensation is one factor that companies can use for many things, such as encouraging employees to contribute to the company and even to increase employee loyalty.

### **Research Methods**

This quantitative research processes primary data obtained in the field and reprocesses it to produce the necessary data. This study's sample was all Bank BRI Unit Kaimana employees, totaling 16 people. Since the population size is limited, the entire population is sampled.

Data collection was carried out through questionnaires to all respondents using Google Forms. The data obtained were then analyzed using excellent multiple linear regression.

### **Variable Operational Definition**

Compensation is an award or reward a worker receives for contributing to achieving company goals. The form can be salary, incentives, bonuses, premiums, treatment, insurance, and others that must meet the elements of adequate, fair, balanced, effective, safe, available, and relevant (Fajarullaili, 2018). Indicators for Compensation are fairness of compensation, satisfaction with compensation received, and compatibility between compensation and workers' contributions. The scale used is an interval of 1 to 5.

Workload is the physical and non-physical work given to employees by the description and target time for completion. The indicators used for this variable are the amount of employee workload, the suitability of the workload with the ability of employees, and the existence of free time for personal activities. The scale used is an interval of 1 to 5.

Employee Loyalty is the obedience and loyalty of a person or group of workers to the company where he works, which is reflected in how loyal an employee has been for a long time working in a company. In addition, loyalty can also be seen in the willingness of employees to provide their thoughts, ideas, ideas, and best performance to the company. The indicators used are loyalty, the intention to stay, and the level of satisfaction. The scale used is intervals.

The variables tested to determine the relationship between variables are the independent variables of compensation (x1) and workload (x2), with the variable tied to Loyalty (Y).

**The demographic data of respondents are as follows:**

1. Based on the Department

**Table 1**  
**Demographics by Job Title**

| Position Name      | Sum | %     |
|--------------------|-----|-------|
| Ka. Unit           | 1   | 6,25  |
| Supervisor         | 1   | 6,25  |
| Marketing (Mantri) | 6   | 37,5  |
| Customer service   | 2   | 12,5  |
| Teller             | 2   | 12,5  |
| Security           | 3   | 18,75 |
| Service Support    | 1   | 6,25  |
| Sum                | 16  | 100   |

Based on Table 1 above, it can be seen that the composition of BRI Kaimana Unit employees consists of 1 Unit Head as leader and 1 Supervisor. One service support person or 6.25% each, two customer service people, two tellers or 12.5% each, security three people or 18.75%, and marketing personnel (Mantri) as many as six people or 37.5% of the total employees.

2. By Gender

**Table 2**  
**Gender Demographics**

| Gender | Sum | %    |
|--------|-----|------|
| Man    | 11  | 68,7 |
| Woman  | 5   | 31,3 |
| Sum    | 16  | 100  |

Based on Table 2 above, it is known that BRI Kaimana Unit employees are dominated by men, as many as 11 people, or 68.7%, and the remaining five people, or 31.3%, are women.

3. By age

**Table 3**  
**Demographics by age**

| Age         | Sum | %    |
|-------------|-----|------|
| 20-25 Years | 3   | 18,8 |
| 26-30 Years | 4   | 25   |
| 31-35 Years | 6   | 37,4 |
| 36-40 Years | 3   | 18,8 |
| Ju m l a h  | 16  | 100  |

Based on Table 3 above, it is known that there are three employees aged 20-25 years or 18.8%, four people aged 26-30 years or 25%, six people aged 31-35 or 37.4%, and aged 36 years and over three people 18.8 people.

4. Based on the Length of Work at Bank BRI

**Table 4**  
**Old Working Demographics**

| Length of Work | Sum | %    |
|----------------|-----|------|
| 1-3 Years      | 5   | 31,3 |
| 4-6 Years      | 3   | 18,7 |
| 7-10 Years     | 4   | 25   |
| >10 Years      | 4   | 25   |
| sum            | 16  | 100  |

Based on Table 4 above, the composition of working time of employees of BRI Unit Kaimana is almost evenly distributed with details of 1-3 years, five people or 31.3%, 4-6 years, three people or 18.8%, 7-10 years and above ten years each four people or 25%.

5. Based on the average income a month.

**Table 5**  
**Demographics Average earnings**

| Average monthly earnings | Sum | %    |
|--------------------------|-----|------|
| 3-5 Million              | 4   | 25   |
| >5 Juta-7.5 Juta         | 5   | 31,3 |
| >7.5 Juta-10 Juta        | 5   | 31,3 |
| >10 Million              | 2   | 12,5 |
| Sum                      | 16  | 100  |

Based on Table 5 above, the income of 3-5 million is four people or 25%, the income of > 5 million-7.5 million is five people 31.3%, > 7.5 million – 10 million is five people or 31.3%, and the income of > 10 million is two people or 12.5%.

**Results and Discussion**

**Multiple Linear Regression coefficients of determination**

To find out how much influence the independent variable, namely compensation (x1) and workload (x2), on the dependent variable, namely worker loyalty (Y), can be seen in the coefficients in Table 6 below:

**Table 6**  
**The double linear regression equation**

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SUMMARY OUTPUT

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| <i>Regression Statistics</i> |             |
|------------------------------|-------------|
| Multiple R                   | 0,824630936 |
| R Square                     | 0,680016181 |
| Adjusted R Square            | 0,630787901 |
| Standard Error               | 0,543479235 |
| Observations                 | 16          |

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Based on Table 6 above, it can be seen that the coefficient of determination (R Square) is 68%, which means that compensation and workload have an effect of 68% or more on employee loyalty. In comparison, the remaining 32% is influenced by other factors that are not studied.

**Table 7**  
**Uji F**

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| Anova |           |           |           |          |               |
|-------|-----------|-----------|-----------|----------|---------------|
|       | <i>df</i> | <i>SS</i> | <i>MS</i> | <i>F</i> | <i>Sign F</i> |
| Regr  | 2         | 8,160     | 4,080     | 13,813   | 0,000         |
| Res   | 13        | 3,840     | 0,295     |          |               |
| Total | 15        | 12        |           |          |               |

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Based on the model test in Table 7 above, the effect of compensation variables and workload on employee loyalty at Bank BRI Unit Kaimana is known to be at a sign value of 0.000 or smaller than alpha 0.05 ( $0.00 < 0.05$ ). Thus, it can be concluded significantly. As for testing with the f test, it is to compare the F count (13.81) and the F table (3.89), thus obtaining the result of the f count (13.81) more significantly than the f table (3.89). Thus, it can be concluded that multiple linear regression can be used to explain the effect of compensation and workload on the loyalty of PT Bank BRI Unit Kaimana employees.

**Table 8**  
**Uji hyperplane**

|              | <i>Coef</i> | <i>Std Error</i> | <i>t State</i> | <i>P-value</i> |
|--------------|-------------|------------------|----------------|----------------|
| Intercept    | 0,874       | 0,586            | 1,49           | 0,16           |
| Compensation | 0,772       | 0,156            | 4,944          | 0              |
| Workload     | -0,082      | 0,1467           | -0,562         | 0,583          |

Based on Table 8 above, the formula for multiple linear regression equations can be drawn as follows:

$$Y = 0,874 + 0,772x_1 + (-0,082) x_2$$

Thus, compensation ( $x_1$ ) with a coefficient of 0.772 and a p-value of 0 is smaller than alpha (0.05), it is concluded that compensation has a positive effect on employee loyalty. Alternatively, if compensation increases, then employee loyalty will also increase. The workload ( $x_2$ ) with a coef of -0.082 and a p-value of 0.583 < of alpha 0.05 means that the workload negatively affects the loyalty of Bank BRI Unit Kaimana employees. Alternatively, If the workload increases, loyalty decreases. This finding aligns with research conducted by (Febriana & Kustini, 2022) (Waskito & Sari, 2022).

## **Conclusion**

Compensation and workload, both jointly and individually, significantly affect employee loyalty. Compensation has a positive effect, which means that if compensation increases, then loyalty will also increase. Conversely, workload negatively affects employee loyalty at Bank Rakyat Indonesia Kaimana Unit, or if the workload increases, it will reduce employee loyalty. To keep employee loyalty high, management is advised to maintain the compensation provided in a competitive, fair, and sustainable state. On the other hand, employees' workload should be kept at a reasonable level; too often, overtime work that results in employees having less personal time should be reduced. If forced to do so, the workers involved should be given commensurate rewards.

Management needs to make a good calculation of how much workload is reasonable for each employee, accompanied by the calculation of appropriate compensation in return, so that, at the same time, the interests of employees can be fulfilled along with the company's interests.



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