



Islamic Economic Perspective on Islamic Bank Employee Loyalty: The Role of Competence, Motivation, and Reputation

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Abstract

Purpose – This study aims to analyze the influence of competence, motivation, and reputation of the company on the loyalty of employees of Bank Syariah Indonesia (BSI) KCP Belitang Sudirman from the perspective of Islamic Economics.

Methodology – This study uses a quantitative approach, grounded in positivism, employing census sampling (total sampling) of 67 staff and leaders at Bank Syariah Indonesia (BSI) KCP Belitang Sudirman as respondents. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software.

Findings – The results showed that only the motivation variable had a positive and significant effect on loyalty, whereas the company's competence and reputation did not have a significant effect. This indicates that employee loyalty is driven more by the fulfillment of material and spiritual needs (motivation) than by technical ability or the institution's big name.

Implications– This finding suggests that management needs to strengthen the reward system and the Islamic work environment to maintain employee compliance with the contract, given that, from an Islamic perspective, loyalty is a mandate rooted in emotional and spiritual attachment to the organization.

Originality– This research contributes novelty by integrating the variables of motivation, competence, and reputation of the company in one structural model to test employee loyalty at the sub-branch office level of Islamic banking, which is analyzed comprehensively through the lens of the values of trust and sanctity of the contract from the perspective of Islamic Economics.

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1. Introduction

Human Resources is a strategic approach to the development, management, and motivation of organizational resources. Human resources are a central factor in an organization. Whatever the form and purpose, organizations are created based on various visions for human interests, and, in implementing their missions, they are managed and regulated by humans as a strategic resource in institutional activities. A company's success can be measured by the performance of everyone who works in it, with individual performance reflecting the company's overall performance. The main purpose of Human Resource Management is to prepare and develop quality human resources; human resource competence is considered to meet the criteria if these human resources can achieve the institution's goals by providing high-quality services.

The increasing development of the Islamic banking industry in Indonesia has led to increasingly competitive competition among financial institutions, both among Islamic banks and conventional banks (Septian et al., 2022). The situation requires Islamic banking to be able to maintain quality human resources and have high competitiveness (Wiraputra et al., 2025). The banking sector, including Sharia, is facing the demands of adapting to the rapid development of digital technology (Septian et al., 2022). Employee competence must be continuously improved, especially in digital literacy and the use of banking technology. Competence gaps can lead to insecurity and demotivation, which leads to decreased loyalty (Laelasari et al., 2024).

The formation of BSI through a massive merger presents opportunities but also poses complex internal challenges. The integration of the three banks' work cultures, the adjustment of systems and procedures, and the placement of new employees can affect employees' potential for competence, motivation, and loyalty. This transition process is often colored by uncertainty and potential demotivation. A common phenomenon after a merger is fluctuations in employee motivation. Employees may feel worried about their position, career prospects, or changes in company policy. If these concerns are not properly addressed, there can be a significant decrease in motivation, potentially affecting loyalty.

Employee loyalty is an employee's positive attitude towards the company where he works. Employees with a high loyalty attitude can work not only for themselves but also for the benefit of the company (Rahmawati & Asmike, 2022). According to Hasibuan, loyalty is one of the elements used in employee appraisal, including loyalty to one's job, position, and organization. This loyalty is reflected by the willingness of employees to maintain and defend the organization inside and outside of work from undermining irresponsible people (Hasibuan, 2014). Loyalty can be said to be a person's loyalty to something that is not just a mere physical loyalty, but more of a non-physical loyalty, such as mind and attention (Eliza & Malik, 2025). Employee loyalty is essential to an organization's success.

One of the main problems faced by Islamic banks related to loyalty is the high Turnover Intention or desire to move jobs, especially to conventional banks or other sectors (Handoko & Soeling, 2020). The data show that the number of employees resigning may increase from year to year. This phenomenon is often driven by dissatisfaction with compensation and benefits. Although Islamic banks operate on spiritual principles, the realities of the labor market show that larger salary and bonus packages, along with broader career opportunities, at conventional banks are often more attractive, especially to top talent. As a result, Islamic banks face severe challenges in maintaining high-quality human resources (HR), ultimately increasing the cost of recruiting and training new employees.

Loyalty issues are also affected by the challenges of Career Development and work-life balance in the environment of Islamic banks, which are often still growing rapidly. Compared to conventional banks, which are more mature and have broader structures, some employees may consider the opportunities for more strategic promotions or mutations in Islamic banks more limited. In addition, the high workload to achieve competitive business targets, coupled with the obligation to ensure strict sharia compliance in every transaction, can create double pressure. If this is not balanced with quality of work life and policies that support adequate work-life balance, boredom, discomfort, or disappointment can arise, leading to a decrease in affective commitment.

One of the factors that determines employees' success in carrying out their duties is competence. Competence is the ability of individuals to carry out a job properly and has advantages that are based on things that involve knowledge, expertise (skill), and attitude (Kunanti et al., 2022). Competency is a set of intelligent actions full of responsibility that a person must have as a condition to be considered capable of carrying out tasks in a particular field of work (Rostiana & Iskandar, 2020). Employee competence is important to the company because it affects employee performance. If the competence of employees is high, the performance will increase (Citra, 2019).

In addition to competence, motivation is also one of the factors that must be fully considered by the company, because motivation is also a dominant factor in efforts to increase employee productivity (Caissar et al., 2022). An employee can work well if he is motivated. Motivation can influence a person to do something. Motivation is the result of the sum of processes that are internal or external to an individual, which cause an attitude of enthusiasm when it comes to carrying out certain activities (Harahap & Tirtayasa, 2020). Motivation is a set of attitudes and values that influence individuals to achieve specific things. Attitudes and values are an invisible force that gives the power to encourage individuals to behave in achieving goals (Ritonga, 2023). With work motivation, employees will work hard, using all their abilities and skills.

The final factor determining employee loyalty is the company's reputation. The company's reputation is the most important factor in competitiveness; in many cases, this reputation is the main goal in managerial roles (Azhari & Ali, 2024). The company's reputation is also a factor influencing potential customers' decisions to purchase a product or service. A company's reputation is tied to its history with external parties, whether relationships are formed for better or worse. Corporate reputation is defined as the overall perception of a company in relation to what an individual might expect when purchasing a product or using a company service (Silviani, 2020). The company's reputation is seen as a reflection of the company's history that serves to communicate to its target group related information regarding the quality of the product or service compared to its competitors (Purnamasari & Hamudya, 2023).

In addition to competence, motivation and company reputation were also identified as strong predictors of employee loyalty. Aspects of a company's reputation, including its public image, ethical practices, and social responsibility, significantly affect employee pride and commitment. The integration of these three factors of competence, motivation, and reputation in shaping employee loyalty is an important focus in Human Resource Management Research. BSI's Sub-Branch office in Belitang Sudirman is an operational unit that directly interacts with customers and operates within local dynamics. Specific conditions at BSI'S KCP in Belitang Sudirman, including local work culture, labor market dynamics, and central policy implementation, can affect how a company's competence, motivation, and reputation impact employee loyalty.

Based on an interview with Branch Operation and Service Manager, Edo Sufenri, Bank Syariah Indonesia (BSI) KCP Belitang Sudirman has a comprehensive strategy to improve employee competence and motivation, which is strongly supported by a strong corporate reputation. Competency improvement is achieved through various means, including coaching, training, learning modules accessible to all employees, and periodic competency tests to assess job eligibility. BSI emphasizes that every employee is required to attend a training session at least once every two years, so that the standard of knowledge and service across branches is the same, not different. The reputation of BSI, which has been ranked 1st among medium-sized banks for the largest net profit and 6th overall as the largest bank in Indonesia, serves as a strong internal motivator for employees. Employees feel confident and motivated to work better because they feel competitive with big banks such as BCA, Mandiri, and BNI.

Employee loyalty at BSI KCP Belitang Sudirman is significantly influenced by awards that exceed expectations and career development opportunities. The award is not only in the form of quarterly incentives and performance-based annual bonuses, but also a golden opportunity through the RISE (Regional Integrated Staff Education) School Scholarship program for outstanding employees for three consecutive years to continue their S2 or S3 education, even abroad. In addition to material incentives, loyalty is also cultivated through a sense of pride in working at the

only large Islamic bank on par with other state-owned banks, as well as through religious values, because all activities are based on sharia principles.

The selection of BSI KCP Belitang Sudirman as the research subject is based on several strategic considerations. First, BSI is a dominant player in Indonesia's Islamic banking industry, and KCP Belitang Sudirman is an important branch in East OKU Regency, contributing to the bank's market share and operations. Second, with the integration of the previous three Islamic banks, the process of adaptation and the formation of new employee loyalty are interesting areas to study. Third, the geographical location of Belitang, which is the economic center of South Sumatra province, also makes this branch relevant to understanding the dynamics of loyalty in the regional environment. With a focus on BSI KCP Belitang Sudirman, this study is expected to provide specific, in-depth insights into the state of employee loyalty in the field and practical contributions to BSI management in formulating effective employee retention strategies.

Based on several previous studies, such as research Megawati et al. (2024) said that competence partially affects the loyalty of Bank employees, but Hamisah & Nawawi (2023) said that competence has a partial effect on employee loyalty. Further research from Mahayuni and Dewi (2020) which says that motivation has a partial effect on the loyalty of Bank employees. And supported by research from Sriwati & Siswani (2023). Finally, according to Alwahidin et al. (2021) said that the reputation of the company partially affects employee loyalty. However, research Srisusilawati et al. (2025) and Firnanda et al. (2023) said that the company's reputation does not have a partial effect on employee loyalty.

Although research on employee loyalty has been conducted, gaps in previous studies warrant review. This misalignment of empirical findings opens up a large academic space to re-examine how employee loyalty is formed in the Islamic banking industry, especially after the merger of Bank Syariah Indonesia (BSI), which brings its own dynamics to the adjustment of work culture, competence, and employee motivation fluctuations at the sub-branch office level. Departing from the research gap, the novelty of this research lies in the integration of variables of competence, motivation, and corporate reputation into one intact structural model to test employee loyalty at the smallest operational level, namely the Sub-Branch Office (KCP) of Islamic banking, with a comprehensive analysis knife through the lens of the value of trust and the sanctity of the contract in the perspective of Islamic Economics. This point of view is important because, in the Islamic economic view, loyalty is not merely a formal adherence to an employment contract, but rather a manifestation of moral and spiritual commitment rooted in the fulfillment of equitable rights and obligations.

Therefore, this study aims to examine the effects of competence, motivation, and corporate reputation on employee loyalty at Bank Syariah Indonesia (BSI) KCP Belitang Sudirman from the perspective of Islamic Economics. Through this objective, the research results are expected to provide theoretical contributions to the literature on Sharia Human Resource Management, as well as practical contributions to management in formulating their best talent retention strategies.

2. Literature Review

2.1 Human Resource Management

Human Resources (HR) are productive people who work as drivers in an organization that performs value functions, so their abilities must be trained and developed (Hidayat & Anwar, 2022). Human resources are also an important element in an organization or company, compared to other resources such as capital and technology, because humans themselves control these factors. Human Resource Management is an area of management that specifically studies the relationship and role of humans in a corporate organization (Ichsan et al., 2021). Human Resource Management is an issue that concerns the development, utilization, and protection of human resources, both working and self-employed (Amelia et al., 2022).

In the context of Human Resource Management (HRM) in Islamic banks, there is a close relationship between HRM theory and the influence of competence, motivation, and company reputation on employee loyalty. MSDM theory emphasizes the importance of managing human

resources strategically to achieve organizational goals. Employee competence, which encompasses knowledge, skills, and attitudes aligned with Sharia principles, is the primary foundation, as MSDM seeks to develop and place the right individuals in the right positions. Furthermore, motivation, both intrinsic and extrinsic, aligned with Islamic values, is the result of effective MSDM practices that create a supportive work environment and reward contributions. Finally, a good corporate reputation, built through Islamic Business Ethics and transparent governance, not only attracts the best talent (a recruitment and branding function within MSDM) but also fosters a sense of pride and ownership among employees, collectively increasing their loyalty to Islamic banks.

2.2 Loyalty

Loyalty is a deep and consistent commitment or loyalty to an entity, be it a product, brand, service, individual, group, or even an idea (Azhari, 2025). Loyalty reflects the presence of a strong emotional and/or rational attachment, which encourages a person to keep choosing and supporting that entity on a recurring basis, even when faced with the choice or temptation of another alternative (Noviarita et al., 2021). In a broader context, loyalty is not just repetitive behavior, but also involves a positive attitude and a strong intention to continue the relationship in the future. This suggests that loyalty goes beyond momentary transactions and is a form of sustained investment of time, energy, and emotion. Loyalty is often driven by consistent positive experiences, trust, perceived value, and emotional bonds that form over time (Algifari & Derajat, 2025).

2.3 Competence

Competence is the ability of individuals to carry out a job properly and to demonstrate Excellence in matters involving knowledge, expertise, and attitudes. Competence is the ability of individuals to perform a job properly and demonstrate excellence through knowledge, expertise, and attitudes. It can also be used to describe the role of a leader in the management of a company's operations and operations, as well as the role of a manager in the management of a company's operations (Anjani, 2019).

2.4 Motivation

Motivation is the result of the interaction between individuals and the situation; each individual has a different basic motivational drive. Motivation is the process that explains the intensity, direction, and perseverance of an individual in achieving their goals. Motivated individuals persist in a task long enough to achieve their goals (Rahayu et al., 2025). Motivation is an encouragement from within a person and the surrounding environment to do work to realize the goals of a company or organization (Sanaba et al., 2022).

2.5 Corporate Reputation

Corporate reputation is an evaluation (respect, appreciation, and assessment) of the organization's image from society. Corporate reputation is the result of a public evaluation of an organization's image, shaped by society's respect, appreciation, and assessment. Reputation reflects long-term perceptions shaped by the company's consistent experience, communication, and actions toward its values, ethics, and responsibilities (Ramadhani et al., 2026).

2.6 Hypothesis

The hypothesis in question is a conjecture that may be true or false. With reference to the theoretical research and empirical studies that have been carried out in relation to this research, the following hypotheses are proposed:

2.6.1 Competence influence on Employee Loyalty in Islamic banks

Competence is an ability based on skills and knowledge, supported by work attitudes, and applied in carrying out tasks and work in the workplace, in line with the set work requirements. Competency is a set of characteristics that enable an individual to achieve superior performance. Competence also includes the knowledge, skills, and abilities related to work, as well as the abilities needed for non-routine jobs. Competencies owned by individual employees must support the

implementation of organizational strategies and management-initiated changes, enabling them to support team-based work systems (Siregar et al., 2022).

There is a close relationship between the theory of Human Resource Management (HRM) and the impact of competence on the loyalty of Islamic Bank employees. Modern MSDM theory emphasizes the importance of developing and managing individual capabilities to achieve organizational goals. In the context of Islamic banks, this approach is manifested through selective recruitment programs to acquire individuals with an initial understanding of Sharia, ongoing training to enhance technical and non-technical expertise, and clear career development. When Islamic banks systematically manage and improve the competence of their employees, both Sharia competence and functional competence, employees will feel more valuable, capable, and have bright prospects in the organization. This feeling, resulting from good MSDM practices, directly increases job satisfaction and commitment, ultimately fostering greater loyalty to Islamic banks.

The results are in line with research conducted Megawati et al. (2024) which explains that a bank employee's competence significantly affects bank customers' loyalty. Competency enhancement is a strategy aimed at improving employees' ability to carry out their work efficiently, effectively, and responsibly. Employees will improve their performance if they have high competence, a high interest in their work, and confidence that their goals will be achieved. Based on the above formulation, the first hypothesis in this study, namely:

H₁: Competence partially affects the loyalty of employees of Islamic banks

2.6.2 Motivation Effect on Employee Loyalty in Islamic Banks

Motivation is a psychological state, an impulse that arises in a person, consciously prompting action toward a specific goal. Motivation can also be in the form of efforts that can cause a certain person or group of people to be moved to do something because they want to achieve the desired goal or get satisfaction with their actions (Prihartanta et al., 2015). Motivation has a strategic role in one's learning activities. No one learns without motivation; without motivation, there are no learning activities. For motivation to be optimal, the principles of motivation in learning are not only known but also applied in daily activities.

Human Resource Management Theory has a strong correlation with the effect of employee motivation on loyalty in Islamic banks. MSDM is not only about personnel administration, but also about creating a work environment that motivates and retains the best talent. When HRM practices, such as fair compensation systems, career development opportunities, performance recognition, and a strong Islamic work culture, successfully foster both intrinsic and extrinsic motivation among Islamic Bank employees, they will feel more connected to and valued by the organization. Motivated employees tend to be more satisfied with their jobs and to see their future in Islamic Banking, which, in turn, strengthens a sense of ownership and commitment, thereby increasing long-term loyalty.

The relationship between competencies that affect motivation and ultimately the loyalty of Islamic Bank employees is very relevant to several theories in Human Resource Management. This theory states that individuals and organizations engage in exchange relationships in which each party gives something and expects something in return. When Islamic banks invest in developing employees' competencies through training, learning opportunities, and career development, this is considered a form of investment or a gift from the bank. In return, employees feel indebted or obligated to return the favor by increasing their motivation, performance, and commitment, which ultimately manifests as loyalty. The results are in line with research conducted Mahayuni and Dewi (2020) explain that motivation has a positive and significant effect on employee loyalty. This shows that the higher employees' motivation at work, the higher their loyalty. Thus, employees who have high motivation tend to provide work that satisfies their company. Based on the above formulation, the first hypothesis in this study can be built, namely:

H₂: Motivation partially affects the loyalty of employees of Islamic banks

2.6.3 Reputation Influence on Employee Loyalty in Islamic Banks

Reputation is a kind of general construction of behavior that functions in the public mind. Reputation is also interpreted as a set of facts experienced and felt from the product through social processes and is not an impression in the minds of people personally (Harahap et al., 2017). A company's reputation is relatively stable and long-term, resulting from a collective assessment by outsiders of its actions and achievements. In another sense, reputation is an award earned by the company because of its advantages, such as its capabilities, so that the company will continue to develop and create new things to meet customer needs. Reputation means trust, integrity, and honesty. This can be seen from past experience, third-party trust, integrity, and honesty (Setiawan, 2019).

Human Resource Management Theory has a crucial role in shaping the company's reputation, which ultimately greatly affects the loyalty of Islamic Bank employees. Effective HRD practices, such as transparency in recruitment, fairness in employee treatment, and commitment to employee development and well-being, directly contribute to the bank's positive image in both internal and external eyes. A good Islamic Bank reputation, especially in sharia compliance, integrity, and social responsibility, is a source of pride for its employees. When an employee feels proud to be part of an organization with a respectable reputation that aligns with their personal values, their sense of belonging and trust in the bank will increase, which in turn strengthens their long-term commitment and loyalty.

The results are in line with research conducted Alwahidin et al. (2021) which states that the bank's reputation affects customer loyalty, so it can be concluded that the higher the bank's reputation in customers' minds, the higher the level of loyalty. Bank reputation is a characteristic shaped by the views of the parties involved with the bank, making it superior and more competitive than other banks. The bank's good reputation is the basis for depositors' continued trust in using deposit services and making savings decisions. Customers consider the bank's reputation important for maintaining trust in the funds they have entrusted to the bank. The better the bank's reputation from the customer's point of view, the stronger the customer's decision to save with the bank, and this can even create customer loyalty. Based on the above formulation, the first hypothesis in this study can be built, namely:

H₃: Reputation partially affects the loyalty of employees of Islamic banks

3. Research Methods

This study uses a quantitative approach. Quantitative methods are research methods based on the philosophy of positivism, used to study a particular population or sample, collect data using research instruments, and analyze quantitative data to test the established hypothesis. This study used two types of data sources: primary data obtained directly through field surveys, interviews, and questionnaires from staff employees and branch leaders of Bank Syariah Indonesia (BSI) KCP Belitang Sudirman, and secondary data derived from documents or reports from relevant agencies outside the researcher. The population in this study comprises all subjects under study, namely 67 staff and branch leaders at BSI KCP Belitang Sudirman. Given the relatively small population, the sampling technique used is a census, or total sampling. This study uses a census or total sampling technique, in which the entire population of 67 employees at Bank Syariah Indonesia (BSI) KCP Belitang Sudirman was used as the sample due to the limited number of personnel in the office.

In this study, the variables analyzed were classified into two main categories: the independent and dependent variables. The independent variables are the company's competence, motivation, and reputation, which are positioned as factors that influence or cause changes in work behavior. Meanwhile, the dependent variable in this study is Employee Loyalty, the primary measure of success for assessing the influence of the three independent variables. The summary of operational variables is presented in Table 1.

Table 1. Summary of Operational Variables

Variable	Definition	Indicators	Code	References
Competence (X1)	Competence is the ability to carry out or perform a job or task based on skills and knowledge and supported by the work attitude demanded by the job (Sari et al., 2023).	1. Knowledge 2. Understanding 3. Skills	1. COM1 2. COM2 3. COM3	(Albunsyary et al., 2020)
Motivation (X2)	Motivation is the process of influencing or pushing from the outside on employees or work groups so that they want to carry out something that has been set (Wahyudi & Tupti, 2019).	1. Benefits 2. Work facilities 3. Recognition from superiors	1. MOT1 2. MOT2 3. MOT3	(Rasyid & Tanjung, 2020)
Company Reputation (X3)	Reputation is a condition that makes a company able to put a high price on its products and make it difficult for competitors to compete with the company (Kamilullah et al., 2018).	1. Good name 2. Widely known 3. Ease of recall.	1. CR1 2. CR2 3. CR3	(Otniel & Setyanto, 2023).
Employee Loyalty (Y)	Employee loyalty is an attitude of loyalty and commitment of employees to the organization, which is reflected in the willingness to keep working and provide the best contribution to the achievement of organizational goals (Mashuri 2020).	1. Responsible 2. Contributing thoughts 3. Obey the rules.	1. EL1 2. EL2 3. EL3	(Pardede & Dewi, 2023)

This study uses a quantitative approach, collecting primary data through a combination of four comprehensive methods. The process begins with non-participant observation to objectively document activities in the field, as well as direct interviews with staff and branch leaders at Bank

Syariah Indonesia (BSI) KCP Belitang Sudirman to gather in-depth information. As support, the researcher applied documentation methods to collect official references and physical evidence of the location, while questionnaires were used as the main instrument distributed to respondents. The questionnaire was prepared using a Likert scale with a checklist format of five answer choices, from strongly agree to strongly disagree, chosen for its ability to measure respondents' attitudes in a realistic, measurable, and systematic manner, from a positive to a negative point of view.

This study uses Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software, across three iterative stages, to estimate weights, paths, and means and location parameters. Before testing the hypothesis, researchers first evaluate the measurement model (outer model) to ensure the validity and reliability of research instruments. Validity tests were conducted using convergent validity, examining outer loadings and Average Variance Extracted, and discriminant validity, comparing correlations between constructs and cross-loadings. Meanwhile, reliability was assessed using Cronbach's Alpha and Composite Reliability, with values greater than 0.70 to ensure the instrument's consistency and accuracy in measuring each latent variable. After the measurement model is declared valid and reliable, the next step is to evaluate the structural model (inner model) to assess the strength of the relationships among variables and the model's significance. This evaluation is done by examining the value of R² (R-Square) to measure the influence of the independent variable on the dependent variable, where values of 0.67 are categorized as strong, 0.33 as moderate, and 0.19 as weak. The final stage is hypothesis testing using bootstrapping to assess the path coefficient and its significance. The hypothesis of the study is accepted if the T-statistic exceeds 1.96 and the P-value is less than 0.05 at the 5% significance level, with the direction of influence determined by the original sample value.

4. Results and Discussion

4.1 Convergent Validity

Convergent Validity is a test that shows the relationship between reflective items and latent variables. An indicator can be considered valid if the loading factor is > 0.70 (see Table 2).

Table 2. Convergent Validity Test

	X1	X2	X3	Y
COM1.1	0.771			
COM1.2	0.873			
COM1.3	0.895			
COM2.4	0.887			
COM2.5	0.887			
COM2.6	0.770			
COM3.7	0.910			
COM3.8	0.823			
COM3.9	0.854			
MOT1.1		0.811		
MOT1.2		0.898		
MOT1.3		0.705		
MOT2.4		0.841		
MOT2.5		0.745		
MOT2.6		0.859		
MOT3.7		0.832		
MOT3.8		0.811		
MOT3.9		0.812		
CR1.1			0.880	
CR1.2			0.782	
CR1.3			0.936	
CR2.4			0.855	
CR2.5			0.797	

CR2.6	0.937
CR3.7	0.820
CR3.8	0.827
CR3.9	0.838
EL1.1	0.862
EL1.2	0.783
EL1.3	0.738
EL2.4	0.929
EL2.5	0.915
EL2.6	0.881
EL3.7	0.794
EL3.8	0.882
EL3.9	0.860

Sources: Output SmartPLS 4 (2026)

Based on Table 2, the outer loadings for all variables in this study are greater than 0.70, so the model is considered valid.

4.2 Discriminant Validity

Testing discriminant validity in this study used the Fornell-Larcker criteria and Heterotrait-Monotrait Ratio (HTMT), which have now become a prerequisite standard and are generally accepted in analyzing the relationship between latent variables. In variant-based structural equation modeling, such as Partial Least Squares (PLS), the Fornell-Larcker criteria and cross-loading checks are the primary approaches for ensuring that an indicator measures the instrument's construct. Through cross-loading, the indicator's correlation with its associated construct is compared with its correlations with other constructs, and the indicator must be more strongly correlated with its original construct to be declared valid.

Table 3. Fornell-Larcker Criterion Discriminant Validity

	X1	X2	X3	Y
X1	0.854			
X2	0.557	0.814		
X3	0.309	0.506	0.854	
Y	0.166	0.605	0.398	0.851

Sources: Output SmartPLS 4 (2026)

The results in Table 3 show that the loading value for each indicator item on its construct exceeds the cross-loading value. Thus, it can be concluded that all constructs or latent variables already have good discriminant validity, with the indicator block showing that the construct is better than the other block indicators. As for the Heterotrait Monotrait Ratio (HTMT), the results in Table 4 indicate that the HTMT parameter for discriminant validity is below 0.90, so the model is considered unique and valid. The objective is to assess the uniqueness of the variables in the study.

Table 4. Heterotrait Monotrait Ratio (HTMT) test results

	X1	X2	X3	Y
X1				
X2	0.593			
X3	0.373	0.494		
Y	0.169	0.629	0.340	

Sources: Output SmartPLS 4 (2026)

4.3 Reliability Test

After testing the construct's validity, the next step is to test its reliability. Reliability can be assessed using Cronbach's alpha and composite reliability. To be said to be a reliable construct, the value of Cronbach's alpha must be > 0.6 , the value of composite reliability must be > 0.7 , and the value of AVE must be > 0.5 (see Table 5).

Table 5. Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted (AVE)
X1	0.953	0.965	0.729
X2	0.936	0.939	0.663
X3	0.957	0.935	0.730
Y	0.952	0.960	0.725

Sources: Output SmartPLS 4, 2026

Based on Table 5, all research variables have Cronbach's alpha > 0.6 and composite reliability > 0.7 , indicating that the indicators used for these variables are reliable. The validity of using AVE values > 0.5 is also evident in the table above, which shows that all variables have AVE values > 0.5 , indicating that the overall indicators and variables are valid.

4.4 R Square

Structural models are evaluated using R-square for dependent constructs. The value of R² can be used to assess the influence of endogenous and exogenous variables and whether that influence is substantive. R² values of 0.67, 0.33, and 0.19 indicate that the model is good, moderate, and weak, respectively (see Table 6).

Table 6. R Square

	R-square	R-square adjusted
Y	0.422	0.394

Sources: Output SmartPLS 4, 2026

Based on the test results in Table 6, the R Square value is 0.422, indicating that the variables of competence, motivation, and company reputation collectively explain 42.2% of the variance in employee loyalty, while the remaining 57.8% is explained by other factors outside this research model. The figure shows that the independent variables explain a moderate amount of variance in employee loyalty, so this model is considered quite representative but still has room for additional variables to strengthen predictions of future job loyalty.

4.5 Hypothesis Testing

In a study, to determine whether a hypothesis is accepted, it is necessary to conduct a hypothesis test using the Bootstrapping function in SmartPLS 4.0. The hypothesis is accepted if the significance level is less than 0.05 or the t-value exceeds the critical value. The t-statistic at the 5% significance level is 1.96 (Table 7). The following is an explanation of hypothesis testing in this study.

Table 7. Hypothesis Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1 -> Y	-0.253	-0.245	0.208	1.221	0.222
X2 -> Y	0.679	0.670	0.140	4.866	0.000
X3 -> Y	0.133	0.157	0.104	1.277	0.202

Sources: Output SmartPLS 4, 2026

From the path coefficient data in Table 7 for the original sample values, p-values or T-statistics are used as a reference to decide whether to accept or reject the hypothesis. The hypothesis is accepted if the results of data processing show a $t\text{-statistic} > \text{the critical value (t-table)}$ or a $p\text{-value} < 0.05$.

- a. The Effect of Competence on Employee Loyalty in Bank Syariah Indonesia (BSI)
Based on the results of data processing, the t-value of competency statistics on Employee Loyalty is $1.221 < 1.96$, or can be seen in the p-value, which shows the value of $0.222 > 0.05$. The original sample value is -0.253 , indicating that the relationship between competence and Employee Loyalty is negative. Thus, it can be concluded that competence has no influence on Employee Loyalty.
- b. The Effect of Motivation on Employee Loyalty in Bank Syariah Indonesia (BSI)
Based on the results of data processing, the value of the t-statistic for the motivation-Employee Loyalty relationship is $4.866 > 1.96$, as indicated by the value of $0.000 < 0.05$; the value of the original sample is a positive value of 0.679 , which indicates the direction of the relationship between motivation and Employee Loyalty is positive. Thus, it can be concluded that motivation has a positive and significant influence on Employee Loyalty.
- c. The Influence of Corporate Reputation on Employee Loyalty in Bank Syariah Indonesia (BSI)
Based on the results of data processing, the value of the t-statistic obtained by the company's reputation for Employee Loyalty is $1.277 < 1.96$, or can be seen in the p-value, which shows the value of $0.202 > 0.05$; the value of the original sample is positive, namely 0.133 , which shows the direction of the relationship between the company's reputation and Employee Loyalty is positive. Thus, it can be concluded that there is no influence of the company's reputation on Employee Loyalty.

4.6 Discussion

4.6.1 The Effect of Competence on Employee Loyalty

The results showed that competence does not affect the loyalty of employees at Bank Syariah Indonesia (BSI) KCP Belitang Sudirman. These findings indicate that employees' high skills, knowledge, and technical capabilities do not necessarily become the primary drivers of their stay or of their high loyalty to the agency. This allegedly happens because competence is a personal attribute that is basic capital for work, whereas loyalty is more influenced by external or emotional factors such as work climate, compensation, or the career ladder. Competent employees tend to have high self-confidence to seek opportunities elsewhere if their psychological needs or well-being are not optimally met.

Furthermore, the non-influence of this variable suggests that, in the context of Islamic banking in the location, loyalty may be more rooted in values and work culture than in intellectual capacity alone. Even if employees are competent by industry standards, without emotional attachment or a shared vision between the individual and the organization, loyalty will remain static. These results provide input for the management of BSI KCP Belitang Sudirman to not only focus on developing employees' hard skills but also to begin evaluating other retention factors, such as reward systems and work environments that support employees' inner attachment to the company.

Within the framework of Human Resource Management, these findings indicate a disconnect between the competency development function and employee retention strategies. Theoretically, MSDM aims to align individual capabilities with organizational goals, but the results of this study suggest that management cannot rely solely on training programs or technical capacity building to lock in employee loyalty. It challenges the operational functions of Human Resource Management, particularly in maintenance, to further explore non-technical variables such as job satisfaction, employee engagement, and organizational fairness. If large investments in competency development are not accompanied by a humanistic talent management strategy, the institution risks becoming a training ground for employees who later bring their skills to competitors.

This research is in line with research conducted by Hamisah & Nawawi (2023), which says that competence has no effect on Employee Loyalty. The similarity of these results reinforces the argument that technical proficiency and a high level of education are not guarantees that an

employee will remain in an organization. In theory, competence is more of a prerequisite for effective job performance, but it does not automatically create emotional attachment or long-term commitment. In the competitive banking industry, individuals with superior competencies have greater bargaining power in the labor market; however, if other factors, such as the work climate or reward system, are not supportive, their loyalty is likely to be low due to more promising career opportunities elsewhere.

4.6.2 The Effect of Motivation on Employee Loyalty

The results show that motivation has a positive and significant effect on employee loyalty at Bank Syariah Indonesia (BSI) KCP Belitang Sudirman. This finding shows that the higher employees' motivation, enthusiasm, and need fulfillment, the greater their tendency to remain loyal and committed to the bank. In the context of Islamic banking, this motivation is not only material, such as bonuses or salaries, but also includes spiritual and psychological motivations. The feeling of appreciation and support for a conducive work environment at BSI KCP Belitang Sudirman has created a strong sense of ownership, so that employees feel their personal goals align with the company's grand vision.

More specifically, this significant influence indicates that motivational factors, such as recognition of achievement and opportunities for self-actualization, are the primary anchors of employee loyalty. When management addresses aspects of employees' intrinsic needs, for example through a fair and transparent work culture in accordance with Sharia principles, it will foster more stable loyalty than financial rewards alone. These results reinforce the theory that loyalty is not the result of coercion or contract per se, but rather the fruit of the fulfillment of psychological expectations that the organization constantly maintains. Therefore, the success of BSI KCP Belitang Sudirman in retaining its best talents depends on Management's consistency in maintaining the standard of work motivation.

From the perspective of Human Resource Management, this finding confirms that maintaining and providing non-financial compensation is a crucial pillar of organizational stability. The success of motivation in fostering loyalty shows that the MSDM strategy at BSI KCP Belitang Sudirman has gone beyond Personnel Administration, touching on aspects of psychological strengthening and meeting employee needs. For HR managers, this result legitimizes that investment in achievement recognition programs, career development, and the creation of an Islamic work environment are effective strategic steps to reduce turnover. By maintaining a positive motivational rhythm, the company is indirectly building a solid HR bastion where employees not only work out of obligation but also based on moral and professional commitment to the institution.

This research is in line with that conducted by Sriwati & Siswani (2023), Hariyanti (2022) and Supartha (2020), who said that motivation has a positive and significant effect on Employee Loyalty. The alignment of these results shows that both intrinsic work motivation, such as the fulfillment of self-actualization, and extrinsic motivation, such as the provision of incentives and rewards, are major determinants in locking employees' commitment to the organization. Within the framework of Human Resource Management, motivation serves as a psychological stimulus that transforms formal work relationships into emotional attachments, in which employees who feel their needs and expectations are met by the company tend to repay it with long-term dedication and reluctance to change jobs.

4.6.3 The Influence of Corporate Reputation on Employee Loyalty

Based on the results, the company's reputation does not affect employee loyalty at Bank Syariah Indonesia (BSI) KCP Belitang Sudirman. This finding is interesting, as the big name of Bank Syariah Indonesia (BSI), the largest Islamic bank in the country, was not the primary guarantee of high employee loyalty. This indicates that for employees at the sub-branch office (KCP) level, pride in the company's public image is often separated from their daily work experience. A good reputation may help attract new job applicants, but once you are already in an

organization, employee loyalty is determined more by real interactions, workload, and the quality of relationships with immediate superiors than by public opinion of the company.

Furthermore, the variable's lack of influence explains the psychological distance between the image of the Central Corporation and reality within the local work unit. Employees at BSI KCP Belitang Sudirman are likely to be more concerned with internal factors affecting individual well-being and emotional stability in the office environment. Although BSI has a solid national reputation for innovation and sharia compliance, if it is not coupled with internal systems that support employee convenience at the branch level, it will lose that reputation. This result is a signal for management that building an image to the outside (external) must run in harmony with the development of work culture inside (internal), so that the company's big name is truly internalized into a long-term commitment for each employee.

From the perspective of Human Resource Management, these findings indicate a gap between External Employer Branding (corporate image in the public eye) and Internal Service Quality. The results of this study indicate that the Human Resource Management Strategy at BSI KCP Belitang Sudirman cannot rely solely on big-name corporations to retain its best talent. Theoretically, in the maintenance function (maintenance), employee loyalty is more influenced by factors that are felt directly in the physical work environment than the abstract reputation at the national level. This requires HR practitioners to focus more on strengthening internal organizational culture and equitable compensation systems, because the pride of working in large institutions has proven insufficient to withstand the desire to change jobs when the basic and psychological needs of employees at the branch level are not properly met.

In line with that done by Srisusilawati et al. (2025), Firnanda et al. (2023) and Fadhilah (2019) that a company's reputation does not affect Loyalty. Collectively concluded that the positive image or big name attached to an agency is not the main determining factor for a person to stay afloat or faithfully use the service. This indicates that even though an entity has a good track record in the public eye, other aspects such as the quality of direct service, emotional satisfaction, or functional value of the product are often considered more crucial by consumers than mere reputation factors in forming long-term loyalty.

4.6.4 Loyalty In Islamic Economics

From the perspective of Islamic Economics, loyalty (Al-Wala) is not merely compliance with the contract between the employer and the worker, but a form of manifestation of the contract based on the values of obedience. The loyalty of an employee at a Sharia financial institution such as BSI is regarded as a mandate to be upheld, because every economic activity is considered an act of worship. This principle emphasizes that honesty (shiddiq) and responsibility (amanah) are the main foundations, so that loyalty arises not only from the supervision of superiors but also from the realization that Allah SWT sees every contribution made for the benefit of the people.

Furthermore, loyalty in Islamic Economics is closely related to the concept of plenary welfare (Falah). A loyal employee pursues not only material or career achievements, but also the blessings of the work he does (Astuti & Hadiati, 2025). In the Islamic banking ecosystem, employee loyalty is reflected in the extent to which they maintain the reputation of the institution and apply sharia principles in service (M. V. Hidayat & Istifadhoh, 2025). If an employee feels that his workplace fairly meets his spiritual and material needs, then loyalty will grow as a form of gratitude and moral commitment to advancing the collective Islamic economy. Related to commitment and loyalty in keeping the work agreement, Allah SWT said in Surah Al-Ma'idah Verse 1: *"O you who believe, fulfill the promises! It is lawful for you to have livestock, except that which will be mentioned to you by not making hunting lawful while you are in ibram (Hajj or 'umrah). Indeed, Allah judges as he wills."*

This verse serves as the primary legal basis for business ethics and Sharia Human Resource Management. The word "al - 'uqud" (agreement) includes all forms of contracts, both contracts between servants and their Lord, as well as professional contracts between employees and companies. In the context of your research, fulfilling a promise means that the employee has a moral obligation to deliver the best performance and maintain his loyalty as long as the company upholds the agreed-upon rights. Neglecting loyalty without a valid reason can be seen as a form of

betrayal of the promised contract, which theologically implies the loss of blessings in seeking sustenance.

In the context of the results of research at BSI KCP Belitang Sudirman, the order to fulfill the contract (*aufu bil 'uqud*) explains why Motivation is the dominant factor in forming loyalty, while competence and reputation are not. In essence, the company's motivation, in the form of material rewards and the fulfillment of psychological needs, is a means of fulfilling the employer's side of the contract for its employees. When employees feel their rights and motivations are fulfilled as agreed, they are encouraged to fulfill their moral obligations as a form of obedience to God's command to keep promises. This shows that loyalty in the branch office is not just about employees' technical ability, but about how strong the bond of trust is fostered by fair treatment from management.

Furthermore, the finding that Corporate Reputation has no effect suggests that in Islamic Economics, true loyalty is not based on an outer wrapper or pseudo-pride in the institution's big name. The verse emphasizes the substance of the agreement. If BSI's national reputation does not translate into the fulfillment of rights and a comfortable work environment at the branch level, then the employee psychologically feels that the contract is not balanced. Therefore, the loyalty of employees at BSI KCP Belitang Sudirman is more functional and spiritual; they remain loyal as long as the internal branch's working relationships reflect the values of justice and honesty. This confirms that for Sharia banking practitioners, maintaining loyalty means upholding the sanctity of the contract by fostering sustainable work motivation, not merely polishing the image in the public eye.

5. Conclusion

Based on research at BSI KCP Belitang Sudirman, employee loyalty is predominantly driven by motivational factors, whereas the company's competence and reputation have no significant influence. Motivation, both material and spiritual, proved to be the main driver of employee commitment, as it aligned the fulfillment of personal needs with the organization's vision. On the other hand, technical competence and BSI's strong national reputation do not automatically guarantee loyalty, as employees tend to place greater weight on real work experience, well-being, and the internal working climate at the branch level than on personal attributes or the company's external image. From the perspective of Islamic Economics, this phenomenon confirms that loyalty is a manifestation of the fulfillment of the mandate and sanctity of the contract, where employee attachment is stronger when management consistently provides rights and fair motivation, so that work is seen as not just a professional contract, but a form of worship based on honesty and moral responsibility.

The implications of this study indicate that the management of BSI KCP Belitang Sudirman needs to shift the focus of employee retention strategies from merely strengthening technical aspects and external imagery to strengthening internal motivational systems that address psychological and spiritual dimensions. Given the limitations of this study, which focuses on a single sub-branch office with a limited set of variables, the generalization of the research results to the entire Islamic banking ecosystem should be done with caution. Therefore, the suggestion for further research is to expand the scope of the research area to the level of the main branch office or area, as well as integrating other variables such as spiritual leadership, organizational justice, or job satisfaction as mediation variables to dig deeper into why competence and reputation are not able to anchor loyalty in the context of Islamic banking human resources.

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