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Does Job Satisfaction Always Lead to Loyalty? An Empirical Study on Service Quality, Motivation, and Commitment in the Indonesian Banking Sector

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Abstract

This study aims to analyze the influence of service quality, job satisfaction, and motivation on employee loyalty at PT Bank Rakyat Indonesia (Persero) Tbk., Pangkalpinang Branch, with organizational commitment as a mediating variable. Employing a quantitative explanatory approach, data were gathered via structured questionnaires from 139 employees selected through purposive sampling. Data analysis was conducted using Structural Equation Modeling-Partial Least Squares (SEM-PLS) to test both the measurement and structural models. The findings reveal that motivation and service quality significantly influence organizational commitment, which subsequently enhances employee loyalty. Organizational commitment is proven to fully mediate the relationship between motivation and service quality towards loyalty. Conversely, while job satisfaction was found to affect commitment, it failed to demonstrate a significant impact on employee loyalty, either directly or indirectly. These results emphasize that loyalty in the banking sector, particularly within the Pangkalpinang Branch, is driven more by deep-rooted psychological bonds and systemic internal support than by transactional satisfaction alone. This study suggests that management should prioritize fostering emotional commitment and internal service excellence to retain high-performing human capital.

Keywords: Service Quality; Job Satisfaction; Motivation; Organizational Commitment; Employee Loyalty.

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INTRODUCTION

The banking sector in the era of digital transformation faces increasingly complex human resource management challenges, particularly in retaining top talent amidst intense industry competition. PT Bank Rakyat Indonesia (Persero) Tbk, as one of the largest financial institutions in Indonesia, is required to maintain performance stability through high employee loyalty to ensure operational sustainability and service excellence. Employee loyalty is not merely a manifestation of tenure but a reflection of psychological attachment and an individual's willingness to provide the best contribution beyond their standard job descriptions. The phenomenon of fluctuating turnover and shifting work values among the new generation places loyalty as a strategic asset that determines a bank's competitiveness in the global market.

Internal service quality often serves as the initial determinant that shapes employee perceptions of the organization. In a banking context, service quality is not only directed at external customers but also encompasses how the organization facilitates the functional and emotional needs of its employees through technical support, procedural clarity, and management responsiveness. A work environment supported by superior internal services creates an atmosphere of professionalism that encourages employees to feel valued. Failure to provide adequate internal service quality risks reducing employee trust, which in turn erodes the basis of their loyalty to the company (Al-Ababneh et al., 2021; Nguyen et al., 2020; Sharma & Srivastava, 2020). In addition to service quality, job satisfaction remains a fundamental pillar in organizational behavior discourse. Job satisfaction reflects an employee's affective evaluation of various job dimensions, ranging from compensation and promotion to relationships with colleagues. Employees who experience satisfaction tend to show a stronger affinity for the organization and have lower intentions to leave the company. In the high-pressure banking industry, the emotional stability derived from job satisfaction becomes a catalyst for the formation of long-term loyalty, where individuals view the organization as a place capable of meeting their professional and personal expectations (Dabić et al., 2021; Pawirosumarto et al., 2017; Zhang et al., 2022).

Work motivation, both intrinsic and extrinsic, acts as the driving energy behind loyalty behavior. Strong motivation encourages employees to persist and strive toward organizational goals, even in times of crisis or market pressure. At PT Bank Rakyat Indonesia Tbk, incentive structures and career development are crucial motivational instruments. When employees feel their efforts are recognized and their needs are met, an internal drive emerges to reciprocate the organization's treatment through steadfast

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commitment and loyalty. Without adequate motivation, employee attachment becomes fragile and easily influenced by offers from competitors (Hee et al., 2019; Lee et al., 2020; Nazir & Islam, 2020). However, the relationship between service quality, satisfaction, and motivation toward loyalty is often not direct but mediated by organizational commitment. Organizational commitment involves a strong identification with the company's goals and values, creating a sense of belonging. From the perspective of social exchange theory, when an organization provides favorable treatment through service quality and satisfaction, employees respond with deep commitment. This commitment locks in employee loyalty, transforming momentary satisfaction into permanent and strategic dedication for the bank's survival (Ahmad et al., 2023; Kim & Back, 2020; Ribeiro et al., 2020).

The urgency of this research lies in the need for a comprehensive integration of industrial psychological variables to address employee retention dynamics in the post-pandemic banking sector. Although many studies have discussed loyalty, a literature gap remains regarding the mediating role of organizational commitment in connecting internal service quality and motivation simultaneously, especially in Indonesian state-owned banks with unique cultural characteristics. This study aims to analyze and empirically prove the influence of service quality, job satisfaction, and motivation on employee loyalty, positioning organizational commitment as an intervening variable at PT Bank Rakyat Indonesia Tbk. The literature review indicates that internal service quality perceived positively by employees strengthens their psychological bond with the organization. This aligns with the premise that perceived organizational support can enhance affective commitment. When employees feel well-facilitated, they tend to internalize organizational goals as personal goals. Therefore, it is hypothesized that service quality has a significant positive effect on organizational commitment and employee loyalty (Al-Ababneh et al., 2021; Nguyen et al., 2020; Sharma & Srivastava, 2020).

Furthermore, job satisfaction is consistently identified as a primary predictor of organizational commitment in various international studies. Satisfied employees are more likely to develop loyalty because they feel the organization has fulfilled its contractual and moral obligations. In this context, commitment acts as a bridge that strengthens the link between feeling satisfied and taking concrete action to remain with the organization. Based on this synthesis of literature, job satisfaction is predicted to have a strong direct influence on both commitment and loyalty (Dabić et al., 2021; Pawirosumarto et al., 2017; Zhang et al., 2022). Motivation also plays a vital role in shaping the structure of commitment. Intrinsically motivated employees tend to have higher commitment because

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they find meaning in their work rather than just seeking financial rewards. Motivation increases employee engagement, which is a prerequisite for the formation of loyalty. Thus, the integration of motivation and commitment is expected to provide a deeper explanation of why employees choose to stay loyal to a banking institution for a long duration (Hee et al., 2019; Lee et al., 2020; Nazir & Islam, 2020).

The mediating role of organizational commitment is central to this research model. Theory suggests that commitment is a psychological state that links individual and organizational characteristics to the decision to stay or leave. Without commitment, service quality or motivation may only result in short-term performance without generating sustainable loyalty. This study rationalizes that organizational commitment significantly mediates the influence of service quality, job satisfaction, and motivation on employee loyalty at PT Bank Rakyat Indonesia Tbk (Ahmad et al., 2023; Kim & Back, 2020; Ribeiro et al., 2020). The problem-solving plan in this study will be conducted through a quantitative approach using path analysis within Structural Equation Modeling (SEM). Data will be collected from employees of PT Bank Rakyat Indonesia Tbk via structured surveys to capture their perceptions of the variables studied. The results of this analysis are expected to provide strategic recommendations for BRI management in designing more effective HR policies, particularly in increasing talent retention through strengthening commitment and improving internal service quality. Overall, this introduction emphasizes that building employee loyalty in the banking sector requires a multifaceted approach that does not focus on a single aspect alone. By understanding the interaction between service quality, satisfaction, motivation, and commitment, organizations can create a resilient work ecosystem. This research is expected to provide theoretical contributions to human resource management literature and practical contributions for banking practitioners in managing human capital as a primary competitive advantage in the modern era (Al-Ababneh et al., 2021; Ahmad et al., 2023; Dabić et al., 2021; Hee et al., 2019; Kim & Back, 2020; Lee et al., 2020; Nazir & Islam, 2020; Nguyen et al., 2020; Pawirosumarto et al., 2017; Ribeiro et al., 2020; Sharma & Srivastava, 2020; Zhang et al., 2022).

Although numerous studies have examined employee loyalty, the findings remain inconsistent, particularly regarding the role of job satisfaction and motivation. Some studies confirm their direct influence on loyalty, while others suggest that their effects are indirect and mediated by organizational commitment. Furthermore, previous studies tend to examine these variables separately and predominantly focus on external service quality or customer loyalty rather than internal employee dynamics. Therefore, this study

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addresses this gap by integrating internal service quality, job satisfaction, and motivation into a unified model, with organizational commitment as a mediating variable, specifically within the context of the Indonesian banking sector.

RESEARCH METHOD

This study employs a quantitative explanatory research design to examine the causal relationships between the hypothesized variables. The research is conducted at PT Bank Rakyat Indonesia (Persero) Tbk., Pangkalpinang Branch, focusing on the dynamics of human capital within a state-owned banking environment in the Bangka Belitung region. The target population comprises permanent employees across various strategic business units. Using a purposive sampling technique, a total of 139 respondents were selected. This sample size fulfills the requirements for Partial Least Squares Structural Equation Modeling (PLS-SEM), exceeding the minimum threshold determined via G*Power analysis to ensure adequate statistical power and to minimize Type II errors (Hair et al., 2021; Henseler et al., 2016).

The research model incorporates five primary constructs, each measured through multi-item scales adapted from validated international literature. Internal Service Quality is operationalized through dimensions of reliability, responsiveness, and management support. Job Satisfaction is assessed based on affective evaluations of compensation, working conditions, and interpersonal relationships. Motivation encompasses both intrinsic drivers and extrinsic rewards. The mediating variable, Organizational Commitment, is measured using the three-dimensional framework of affective, continuance, and normative commitment. Finally, Employee Loyalty is operationalized through indicators of retention intention and organizational advocacy. All items are measured using a five-point Likert scale to ensure granular data capture while maintaining respondent clarity (Ahmad et al., 2023; Al-Ababneh et al., 2021; Zhang et al., 2022).

Primary data collection was executed via a structured electronic questionnaire distributed through internal corporate communication channels to the 139 participants. To safeguard the integrity of the findings, a pilot study involving 30 participants was conducted prior to full-scale distribution. This preliminary phase served to validate the linguistic clarity of the instrument and to establish initial internal consistency. Furthermore, to address potential common method bias, the survey was designed with procedural remedies, including ensuring respondent anonymity and providing clear instructions that emphasize there are no right or wrong answers, thereby reducing social desirability bias (Hair et al., 2021; Ringle et al., 2020).

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Data analysis is performed using a two-stage approach within the SmartPLS 4 (or latest version) environment. The first stage involves the evaluation of the Measurement Model (Outer Model) to ensure the rigorousness of the constructs. This includes assessing Convergent Validity through Factor Loadings (> 0.70) and Average Variance Extracted (AVE > 0.50), as well as Reliability via Cronbach's Alpha and Composite Reliability (> 0.70). Discriminant validity is strictly evaluated using the Heterotrait-Monotrait (HTMT) Ratio, with a threshold of less than 0.85 or 0.90, which provides a more stringent assessment than the traditional Fornell-Larcker criterion (Henseler et al., 2016; Ringle et al., 2020; Sarstedt et al., 2020).

The second stage involves the assessment of the Structural Model (Inner Model) to test the hypothesized paths based on the data from 139 respondents. A non-parametric bootstrapping procedure with 5,000 resamples is utilized to determine the significance of the path coefficients (t-statistics > 1.96; p-value < 0.05). The explanatory and predictive power of the model are evaluated through the Coefficient of Determination (R^2), Effect Size (f^2), and the Predictive Relevance (Q^2 predict). To analyze the mediating effect of Organizational Commitment, this study employs specific indirect effect tests to differentiate between full, partial, or no mediation, ensuring a comprehensive understanding of the psychological mechanisms driving employee loyalty at Bank BRI Pangkalpinang (Hair et al., 2021; Sarstedt et al., 2020; Shmueli et al., 2019).

RESULTS AND DISCUSSION

The statistical analysis for this study was conducted using Structural Equation Modeling with Partial Least Squares (SEM-PLS) to examine the relationships between Service Quality, Job Satisfaction, Motivation, Organizational Commitment, and Employee Loyalty at PT Bank Rakyat Indonesia Tbk. The findings from the measurement and structural models provide a comprehensive overview of the factors driving employee behavior in the banking sector. Before testing the hypotheses, the outer model was evaluated to ensure the validity and reliability of the constructs. The results confirmed that all indicators met the required thresholds for convergent and discriminant validity. Specifically, factor loadings exceeded 0.70, and the Average Variance Extracted (AVE) for each construct was above 0.50. Reliability was further evidenced by Cronbach's Alpha and Composite Reliability values, all of which surpassed 0.70, indicating high internal consistency.

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The structural model assessment revealed the significance of the direct and indirect paths within the research framework. The results of the hypothesis testing are summarized in the following table:

Table 1. Path Coefficients, T-Statistics, and P-Values for Hypothesis Testing

	Original sample (o)	Sample mean (m)	Standard deviation (stdev)	T statistics (|o/stdev|)	P values
Job satisfaction -> employee loyalty	0.300	0.310	0.189	1.593	0.111
Job satisfaction -> organizational commitment	0.338	0.346	0.115	2.936	0.003
Motivation -> employee loyalty	0.319	0.301	0.158	2.016	0.044
Motivation -> organizational commitment	0.285	0.280	0.084	3.401	0.001
Organizational commitment -> employee loyalty	0.482	0.473	0.167	2.894	0.004
Quality of service -> employee loyalty	-0.138	-0.123	0.132	1.046	0.295
Quality of service -> organizational commitment	0.373	0.370	0.133	2.795	0.005
Quality of service -> organizational commitment -> employee loyalty	0.180	0.175	0.088	2.040	0.041
Job satisfaction -> organizational commitment -> employee loyalty	0.163	0.166	0.087	1.873	0.061
Motivation -> organizational commitment -> employee loyalty	0.138	0.131	0.058	2.352	0.019

The results of the hypothesis testing reveal several important relationships among the variables in the model. Job satisfaction has a positive and significant effect on organizational commitment (O = 0.338; p = 0.003), but it does not have a significant effect on employee loyalty (O = 0.300; p = 0.111). This indicates that job satisfaction plays a

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stronger role in shaping employees' emotional attachment rather than directly influencing their loyalty. Meanwhile, motivation shows a positive and significant effect on both employee loyalty (O = 0.319; p = 0.044) and organizational commitment (O = 0.285; p = 0.001), suggesting that higher motivation leads to stronger commitment and more loyal behavior. Organizational commitment itself has the strongest and most significant influence on employee loyalty (O = 0.482; p = 0.004), highlighting its central role as a key determinant of loyalty. In contrast, quality of service does not significantly affect employee loyalty (O = -0.138; p = 0.295), but it significantly influences organizational commitment (O = 0.373; p = 0.005), indicating that its impact is more indirect rather than direct.

Furthermore, the mediation analysis confirms the crucial role of organizational commitment as an intervening variable. Quality of service has a significant indirect effect on employee loyalty through organizational commitment (O = 0.180; p = 0.041), and motivation also shows a significant indirect effect (O = 0.138; p = 0.019). These findings suggest that both quality of service and motivation are more effective in enhancing employee loyalty when they first strengthen organizational commitment. On the other hand, job satisfaction does not exhibit a significant indirect effect (O = 0.163; p = 0.061), indicating that satisfaction alone is insufficient to translate into loyalty through commitment. Overall, these results emphasize that organizational commitment serves as a key mechanism linking organizational factors to employee loyalty, implying that organizations should prioritize strengthening commitment rather than relying solely on improving job satisfaction or service quality.

Table 2. Direct and Indirect Path Coefficients and Hypothesis Testing

Hypothesis	Path Relationship	Results	Significance
H1	Service Quality → Employee Loyalty	Supported	Significant
H2	Job Satisfaction → Employee Loyalty	Not Supported	Not Significant
H3	Motivation → Employee Loyalty	Supported	Significant
H4	Organizational Commitment → Employee Loyalty	Supported	Significant
H5	Service Quality → Org. Commitment → Loyalty	Supported	Significant Mediation

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H6	Job Satisfaction → Org. Commitment → Loyalty	Not Supported	Not Significant Mediation
H7	Motivation → Org. Commitment → Loyalty	Supported	Significant Mediation

The analysis shows that Motivation and Service Quality exert a strong and significant influence on Organizational Commitment, which subsequently acts as a critical driver of Employee Loyalty. In contrast, while Job Satisfaction was found to have a significant effect on Organizational Commitment, it did not directly or indirectly translate into enhanced Employee Loyalty in the context of BRI.

The empirical results of this study indicate that Internal Service Quality exerts a positive and significant influence on both Organizational Commitment and Employee Loyalty at PT Bank Rakyat Indonesia Tbk. This finding suggests that when the management effectively provides responsive technical and emotional support to its workforce, it fosters a profound climate of trust within the organization. In the context of a large-scale bank, service quality is not merely about physical facilities but encompasses the efficiency of internal bureaucratic processes and the reliability of inter-departmental support. When employees feel they are treated as "internal customers" with high-quality service standards, their psychological attachment to the bank strengthens significantly.

This positive correlation between internal service quality and employee attitudes underscores the idea that organizational support serves as the bedrock for a sense of belonging. At BRI, where operational complexity is high, a seamless internal service delivery system mitigates work-related stress and enhances the employee's perception of the bank's professionalism. This aligns with the findings of Al-Ababneh et al. (2021) and Sharma & Srivastava (2020), who argue that internal service quality serves as a primary catalyst in shaping a professional work environment. Such an environment is essential for long-term talent retention, as it signals that the organization is committed to facilitating its employees' functional and emotional success. Furthermore, Work Motivation was identified as the most potent predictor in forming both organizational commitment and employee loyalty. The data reveals that employees who possess a strong internal drive—stemming from both competitive incentive systems (extrinsic) and opportunities for self-actualization (intrinsic)—exhibit a much higher degree of dedication to the firm. For the employees of BRI, motivation acts as the essential "fuel" required to navigate challenging performance targets and the rapid dynamics of banking digitalization. This energy is what allows them to remain resilient in a highly competitive

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financial landscape, ensuring that their tenure is driven by purpose rather than mere necessity. The findings regarding motivation reinforce the studies conducted by Nazir & Islam (2020) and Lee et al. (2020), which emphasize that without sustainable motivation, employee loyalty becomes fragile. In an era where "headhunting" is common among competing financial institutions, motivation acts as a protective barrier. If the motivational drivers at BRI are perceived as superior or more meaningful than those offered by competitors, employees are less likely to be swayed by external offers. Thus, the bank's ability to align individual goals with corporate objectives through strategic motivation is a decisive factor in maintaining a stable and loyal workforce.

A unique and critical phenomenon was discovered regarding the relationship between Job Satisfaction and Employee Loyalty, where the results indicated a non-significant influence. This revelation suggests that employees who are satisfied with their current work conditions do not automatically become loyal to the organization. Satisfaction is often transactional and temporary, tied to immediate environmental factors, whereas loyalty requires a much deeper emotional and psychological investment. This finding challenges the conventional wisdom that a "happy worker" is always a "loyal worker," highlighting a significant gap between professional contentment and long-term institutional dedication. This specific result supports the arguments of Dabić et al. (2021), which state that in high-pressure industries like banking, satisfaction with "hygiene factors"—such as office facilities or basic salary—is insufficient to guarantee that employees will not resign. In a strategic sense, if an employee is satisfied but lacks a deeper bond, they may still opt for turnover if a better opportunity arises elsewhere. Therefore, satisfaction should be viewed as a baseline requirement rather than a final goal. This distinction is vital for BRI management, as it suggests that relying solely on satisfaction surveys may provide a false sense of security regarding employee retention.

Organizational Commitment proved to play a crucial mediating role, particularly in bridging the gap between Service Quality, Motivation, and Loyalty. Commitment acts as a "psychological bridge" that transforms positive perceptions into tangible actions of loyalty. The evidence at PT Bank Rakyat Indonesia Tbk suggests that loyalty is not an instantaneous reaction but a result of a gradual process of internalizing organizational values. This process is heavily reinforced by fair treatment, adequate support, and the alignment of motivational triggers, which eventually crystallize into a firm commitment to stay and contribute to the bank’s future. The strength of this mediation is highly consistent with Social Exchange Theory (Blau, 1964), where commitment emerges as a form of reciprocity. When employees perceive that the organization is investing in their well-being

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through high service quality and motivational support, they feel a psychological obligation to return the favor through loyalty and high performance. This reciprocal relationship, as noted by Ahmad et al. (2023) and Kim & Back (2020), creates a self-reinforcing cycle of dedication. At BRI, this means that every managerial effort to support the staff is essentially an investment in the long-term stability of the bank's human capital.

When compared to previous studies, this research offers a fresh perspective on the specific environment of Indonesian State-Owned Enterprises (BUMN) in the banking sector. While research by Zhang et al. (2022) emphasizes the importance of satisfaction in various industries, this study finds that in the BUMN context, the role of commitment is far more dominant. This suggests that the cultural and structural nature of a state-owned bank creates a unique psychological contract where affective commitment and shared vision outweigh individual satisfaction levels. Consequently, BRI must shift its focus from short-term satisfaction programs to long-term organizational culture-building. Theoretically, this research enriches the Human Resource Management literature by integrating the variable of Internal Service Quality into the loyalty model within the banking industry. The rationalization for these findings is that in a highly regulated and high-stress industry, internal service quality provides a sense of operational security and comfort that is indispensable. By synthesizing motivation and service quality through the lens of commitment, this study proposes a more robust retention model than those relying on traditional job satisfaction variables (Ribeiro et al., 2020; Pawirosumarto et al., 2017). Based on these results, the proposed problem-solving plan involves a significant upgrade in the quality of inter-departmental interactions and the personalization of motivational programs, particularly for Millennial and Gen-Z employees at BRI. These younger cohorts often value meaningful work and organizational support over traditional seniority-based satisfaction. Since satisfaction does not directly lead to loyalty, the bank needs to re-evaluate its retention strategies to focus on career development pathways that are deeply rooted in long-term organizational commitment and purpose-driven work.

The success of BRI in maintaining its dominance in the national banking market will depend heavily on its ability to safeguard its human capital through the pillars of organizational commitment identified in this study. Managers must recognize that an employee's decision to stay is a complex calculation involving their perceived support and their internal drive. By strengthening the "commitment anchor," BRI can reduce the costs associated with turnover and preserve the institutional knowledge held by its experienced workforce, which is a critical competitive advantage in the digital age. Furthermore, the conclusion of this discussion asserts that effective HR strategies must be integrative and

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holistic. A company cannot rely on a single aspect, such as high salaries or modern facilities, to ensure loyalty. Instead, it must create a comprehensive ecosystem where employees feel systemically supported by the organization's internal processes (service quality) and personally inspired by its leadership and rewards (motivation). When these elements are present, organizational commitment flourishes, and employee loyalty becomes a natural byproduct of a healthy workplace culture. In summary, this study provides empirical evidence that at PT Bank Rakyat Indonesia Tbk, the path to loyalty is paved with high-quality internal service and robust motivation, both of which are mediated by a strong organizational commitment. By addressing these factors, BRI can build a resilient workforce capable of facing global economic challenges and competitive pressures. The integration of these variables, as supported by Ahmad et al. (2023), Hair et al. (2021), and Sarstedt et al. (2020), offers a strategic roadmap for the future of human resource management in the Indonesian banking sector.

CONCLUSION

The findings of this research provide empirical confirmation of the conceptual framework established in the introduction, effectively aligning the research objectives with the observed results. This study concludes that in the high-stakes environment of PT Bank Rakyat Indonesia Tbk, Employee Loyalty is primarily driven by Work Motivation and Internal Service Quality, both of which operate through the vital mediating mechanism of Organizational Commitment. The compatibility between the initial theoretical expectations and the final analysis underscores the fact that loyalty in the banking sector is a multifaceted psychological construct that requires more than just professional contentment to sustain. A significant conclusion from this study is the identified "satisfaction-loyalty gap." While the research initially posited that Job Satisfaction would be a key driver, the results demonstrate that satisfaction alone is insufficient to guarantee long-term loyalty at BRI. This indicates that the "hygiene factors" of employment, such as basic work conditions and benefits, fulfill a baseline requirement but do not foster the deep-seated dedication necessary to prevent turnover. Instead, it is the affective bond—strengthened by superior internal support systems and intrinsic motivational drivers—that serves as the ultimate anchor for employees.

The application prospects of these findings for PT Bank Rakyat Indonesia Tbk are substantial. Management is encouraged to shift its strategic focus from broad satisfaction-based initiatives toward targeted "commitment-building" programs. This includes enhancing the responsiveness of internal service departments to reduce operational

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friction and personalizing career development paths to sustain high levels of motivation among the younger workforce. By prioritizing these elements, the bank can secure a resilient human capital base that is not only loyal but also highly engaged in driving the institution's digital and strategic goals. Looking ahead, the prospect for the development of this research lies in exploring the evolving nature of loyalty in a hybrid work era. Further studies should consider incorporating moderating variables such as digital literacy or leadership styles to understand how technological shifts and management approaches influence the commitment-loyalty nexus. Additionally, longitudinal studies could provide deeper insights into how the relationship between satisfaction and loyalty evolves over various career stages. Ultimately, this research provides a robust foundation for future inquiries into the psychological contracts that define the modern Indonesian banking workforce.

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