

**THE INFLUENCE OF SALARY AND HEALTH FACILITIES
ON EMPLOYEE LOYALTY AT PT BINA INSAN KAMIL
INDONESIA EAST JAKARTA**

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Abstract

In today's competitive business landscape, employee loyalty and well-being are pivotal factors influencing organizational success. PT. Bina Insan Kamil Indonesia, situated in East Jakarta, operates within an environment where retaining skilled and motivated employees is essential. Employee loyalty, often impacted by compensation and workplace amenities, holds the potential to shape the company's performance and overall work culture. The primary goal of this study is to examine the impact of salary on employee loyalty, the relationship between salary and health facilities, and the correlation between health facilities and employee loyalty at PT. East Jakarta Kamil Indonesian Civil Society Development. This study employs a quantitative research approach, viewing reality as measurable and causal, aligned with positivism. Smart Equation Models based on Partial Least Square (PLS) are used for analysis, accommodating various data types and smaller sample sizes. The study covers all PT Bina Insan Kamil Indonesia employees (60 individuals) from February to April 2020, utilizing non-probability total sampling, while data collection involves the Likert scale. The outcomes unveiled significant findings: health facilities wield a substantial impact on employee loyalty at PT. Bina Insan Kamil Indonesia, supported by a T-Statistic test result of 2.323. Similarly, salary demonstrates a notable influence on health facilities, evident from a T-Statistic test result of 225.574. However, the study did not detect a significant effect of salary on employee loyalty, with a T-Statistic test result of 1.823. The study's findings contribute insights into the relationship between salary, health facilities, and employee loyalty in the context of PT. Bina Insan Kamil Indonesia.

Keywords: Employee Loyalty, Health Facilities, Salary

1. INTRODUCTION

A company serves as a facility for conducting large-scale business activities, requiring high-quality human resources with capable abilities and integrity. These human resources, acting as drivers, managers, or decision-makers, are essential assets for the company's progress. Recognizing the significant role of human resources in the company's progress, it is essential for the company to provide special attention. It is only fitting that company owners view employees not just as assets but as partners in the business.

While the company needs capable and proficient employees for their tasks, company owners must also motivate their employees to maintain their enthusiasm for their work. To foster this work enthusiasm, a mutually beneficial working relationship between the company and employees is necessary. Employees contribute good work performance to the company, and in return, the company provides well-being to retain employees, especially those who have excelled and have been with the company for an extended period. In this regard, the company needs to retain its best employees to prevent them from moving to other companies.

The company should understand the employees' capabilities and needs to create a conducive work environment, ensuring that employees feel comfortable staying. Even in today's era of digitization, despite technological assistance, human resources or employees remain crucial for the company's survival and progress. Employee loyalty is one of the factors influencing employee retention. It becomes the company's task to create and enhance a loyal attitude towards its employees. Many employees resign from their current company and move to others due to better offers, including higher salary, incentives, and more extensive job facilities.

Based on the above, to improve employee loyalty, it is crucial to provide encouragement and motivation through appropriate salaries that match the employee's contributions, as well as job facilities that support their performance. Salary is the remuneration paid by the company to its employees based on their contributions and achievements. If employees perform their duties excellently but receive inadequate rewards or salary, they may feel undervalued, leading to decreased work performance. Job facilities encompass everything that supports employee performance. These facilities can take various forms, including non-social and social aspects.

Non-social facilities include work equipment and tools, such as stationery, computers, calculators, and more. Social facilities include health benefits, such as health insurance cards or healthcare facilities like clinics and hospitals. In seeking additional relevant information for this research, the author drew insights from a previous study conducted by Moh. Farhan Maulana in 2016. The study analyzed the influence of salary, benefits, and job facilities on employee performance at Pabrik Roti Universal (Bayu Bagus), Baron, Nganjuk. This study emphasized that salary, benefits, and job facilities significantly impact employee performance.

In alignment with the current research topic, the author decided to delve further into whether there is a correlation between employee loyalty and salary, as well as between employee loyalty and job facilities. In the preliminary survey conducted at PT Bina Insan Kamil Indonesia, it was found that employee loyalty tends to be low. This observation was made based on the researcher's assessment, where employees diligently carried out their tasks, gave their best effort, and arrived on time. However, issues such as inadequate, delayed, or deducted salaries, especially for employees earning less than the regional minimum wage (UMR), have led to demotivation and work postponement. Moreover, the healthcare facilities provided to employees were incomplete.

The absence of comprehensive health facilities, including health insurance, led to concerns, especially in cases of severe accidents requiring intensive medical care, which are not covered by the company. As a result, employees have been observed to disobey company rules, delay work, and perform sub-optimally, causing discomfort and diminishing emotional attachment to the company. Consequently, many employees have chosen to resign. In today's highly competitive business landscape, companies are faced with formidable challenges. PT Bina Insan Kamil Indonesia, engaged in digital printing and healthcare services and located in Bambu Apus, Cipayung East Jakarta, must assess whether the compensation and health facilities provided to employees are sufficient for the company's future business sustainability.

While companies must continuously evaluate employee performance, this is essential for assessing employee loyalty, including their tenure, responsibility in their roles, and adherence to company regulations. Companies offer remuneration and job

facilities to employees in various ways, such as providing salaries and healthcare benefits, which are expected to foster employee loyalty. Given the discussions above, the author chose the research title "The Influence of Salary and Healthcare Facilities on Employee Loyalty at PT Bina Insan Kamil Indonesia.

2. LITERATURE REVIEW

2.1. Salary

Every completed task naturally warrants a reward for the contribution made. For instance, when using public transportation services, we provide a monetary reward for the service received. Similarly, for employees, upon fulfilling their responsibilities or tasks, they are entitled to receive compensation in the form of money, commonly referred to as salary.

Trimurni (2011) reveals that salary is the compensation paid to employees and comes with a certain guarantee. This means that salary will continue to be paid even if the employee is absent from work. According to (Samsudin, 2010), salary pertains to money given to employees. It can be seen as a fixed payment received by employees for their position within the company, as mentioned by (Veithzal & Sagala, 2004).

Meanwhile, (Hariandja & Tua, 2012) defines salary as the fixed payment received by an individual based on their membership in the organization. (Ocktafianti et al., 2016) states, "Salary generally represents payment for services provided by employees in managerial positions, while wages typically represent payment for services provided by operational employees (workers). Generally, salaries are paid on a monthly basis, while wages are paid based on workdays, working hours, or the quantity of units produced."

Remuneration in the form of salary can contribute to job satisfaction, enhance employee performance, and foster a comfortable and loyal attitude towards the company when the received salary matches or exceeds the contribution made.

2.2. Health Facilities

Healthcare service is the right of every individual, guaranteed by the 1945 Constitution, to pursue efforts in improving health status, whether individually, as a group, or as a community. According to the World Health Organization (WHO), health is the improvement of human conditions, encompassing physical, mental, spiritual, social well-being, and not merely the absence of disease.

According to (Musadad et al., 1997), health facilities are part of the healthcare system primarily focused on preventive and promotive services, targeting the public and society. Meanwhile, according to (Levey & Loomba, 1973) as cited in Azwar (1999), they are any efforts carried out individually or collectively within an organization to maintain and enhance the health, prevent diseases, and provide healing and recovery for individuals, families, groups, and communities.

As per Government Regulation of the Republic of Indonesia Number 47 of 2016 concerning Health Service Facilities, Health Service Facilities refer to tools and/or places used to provide health services, including promotive, preventive, curative, and rehabilitative efforts conducted by the central government, regional governments, and/or the community.

2.3. Employee Loyalty

According to Hermawan in (Hurriyati & Sofyani, 2010), loyalty is a manifestation of a fundamental human need to possess, support, feel secure, establish attachment, and create emotional bonds. According to (Dessler, 2000), employee loyalty is a pleasing emotional attitude towards and love for one's job. Then, according to (Hasibuan, 2007), employee loyalty is the loyalty reflected by an employee's willingness to protect and defend the organization both within and outside the workplace from the interference of irresponsible individuals. According to (Agustian, 2001), loyalty is loyalty to adhered principles. Furthermore, according to Encyclopedia Britannica as cited in www.wikipedia.org, loyalty is a person's faithfulness or affection towards an important object, which can be an individual, a group of people, ideals, tasks, or specific reasons.

3. RESEARCH METHOD

This study employs a quantitative research approach, perceiving reality as measurable and causal. This method, aligned with positivism, focuses on specific aspects and unveils variable relationships. Data analysis involves categorization, synthesis, and drawing meaningful conclusions (Sugiyono, 2015; Nasution, 2008).

The research employs the Smart Equation Models based on Partial Least Square (PLS) for analysis. PLS, designed by Wold, estimates path models with latent variables and multiple indicators. PLS is versatile, suitable for various data types, and accommodating small sample sizes (Ghozali, 2016). The approach suits less-established theories, emphasizing prediction. Four key assumptions justify PLS use: smaller sample size feasibility, prediction suitability, algorithmic efficiency, and variance measures' applicability (Falk & Miller, 1992 cited in Ghozali, 2016).

The study encompasses all PT Bina Insan Kamil Indonesia employees from February 2020 to April 2020, totaling 60 individuals, sourced from the company's human resources department. For the research sample, a representative subset of the population is vital. Non-probability sampling, specifically total sampling, is employed as subjects are under 100. Consequently, all 60 respondents were included (Suharsimi, 2006). Data collection adopts the Likert scale (Agung, 2003), offering a range of response options from Strongly Disagree (1) to Strongly Agree (5).

3. RESULTS AND DISCUSSION

3.1. Research Results

Based on the operational variables of this research, a research model is constructed using the PLS-Algorithm to test the model's fitness. To assess the model's fitness, the outer model (measurement model) is utilized. In testing the model's validity, values are employed, while for testing reliability, values such as Composite Reliability (CR), Cronbach's Alpha (CA), and Average Variance Extracted (AVE) are employed.

3.1.1. Validity Test

Table 1. Results of Validity Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)
X1.1<SALARY	0.962	0.963	0.018	0.018
X1.2<SALARY	0.955	0.956	0.021	0.019
X1.3<-SALARY	0.977	0.977	0.008	0.008
X1.4<-SALARY	0.750	0.757	0.128	0.128
X1.5<-SALARY	0.948	0.948	0.022	0.022
X1.6<-SALARY	0.529	0.534	0.109	0.109
X1.7<-SALARY	0.652	0.654	0.086	0.086
X2.1<HEALTH FACILITIES	0.954	0.952	0.025	0.025
X2.2<HEALTH FACILITIES	0.507	0.512	0.108	0.108
X2.3<HEALTH FACILITIES	0.946	0.944	0.039	0.039
X2.4<HEALTH FACILITIES	0.955	0.955	0.024	0.024
X2.5<HEALTH FACILITIES	0.933	0.930	0.033	0.033
X2.6<HEALTH FACILITIES	0.980	0.979	0.011	0.011
X2.7<HEALTH FACILITIES	0.979	0.979	0.011	0.011
X2.8<HEALTH FACILITIES	0.974	0.973	0.014	0.014
Y1<EMPLOYEE LOYALTY	0.658	0.645	0.119	0.119
Y2<EMPLOYEE LOYALTY	0.705	0.698	0.106	0.106
Y3<-EMPLOYEE LOYALTY	0.936	0.938	0.014	0.014
Y4<-EMPLOYEE LOYALTY	0.895	0.897	0.034	0.034
Y5<-EMPLOYEE LOYALTY	0.671	0.662	0.121	0.121
Y6<-EMPLOYEE LOYALTY	0.594	0.587	0.154	0.154
Y7<-EMPLOYEE LOYALTY	0.930	0.932	0.015	0.015
Y8<-EMPLOYEE LOYALTY	0.938	0.941	0.012	0.012

3.1.2. Reliability Test

Table 2. Reliability Test Result

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Salary	0.923	0.952	0.942	0.708
Health Facilities	0.968	0.978	0.976	0.839
Loyalty	0.925	0.969	0.934	0.664

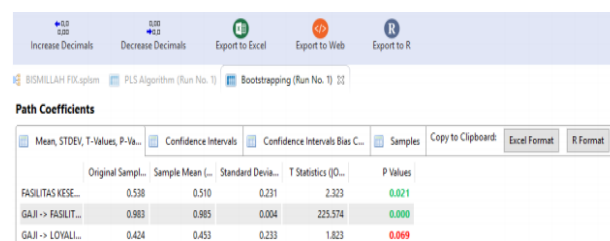
3.1.3. Structural Model Testing (Inner Model)

Table 3. R Square

	R Square	R Square Adjusted
Employee Loyalty Y	0.917	0.914
Health Facility X2	0.967	0.966

Based on the table above, it can be seen that the Adjusted R Square value of employee loyalty = 0.914. This shows that the effect of salary and health facilities on employee loyalty is 91.4% while the remaining 8.6% is influenced by other factors.

3.1.4. Hypothesis Testing



Path	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
FASILITAS KESEHATAN → LOYALITAS	0.538	0.510	0.231	2.323	0.021
Gaji → FASILITAS KESEHATAN	0.983	0.985	0.004	225.574	0.000
Gaji → LOYALITAS	0.424	0.453	0.233	1.823	0.069

Figure 1. Hypothesis Test Results

Health Facilities have a significant effect on Employee Loyalty

- Original Sample Results = 0.538, T Statistics = 2.323, P Values = 0.021 (<0.05). This shows that the effect between health facilities on employee loyalty is significant. Thus, H1 in this study is accepted. This means that health facilities can increase employee loyalty.

Salary has a significant effect on Health Facilities

- Original Sample Results = 0.983, T Statistics = 225.574, P Values = 0.000 (<0.05). This shows that the effect between salaries on health facilities is significant. Thus, H2 in this study is accepted. This means that salary can improve health facilities.

Salary has no significant effect on Employee Loyalty

- Original Sample Results = 0.424, T Statistics = 1.823 P Values = 0.069 (>0.05). This shows that there is no significant influence between salary variables on

employee loyalty. Thus, H3 in this study is rejected. This means that the salary provided can reduce employee loyalty.

3.2. Discussion

3.2.1. The Influence of Healthcare Facilities on Employee Loyalty

Addressing the research problem related to hypothesis one (H1), the results from the analysis using SEM SmartPLS 3 software in Figure 1 are presented with the following values: Original Sample = 0.538, T Statistics = 2.323, P Values = 0.021. The hypothesis results indicate that healthcare facilities have a significant influence on employee loyalty, as evidenced by the acceptance of H1. Employee loyalty is reflected in 8 indicators: adherence to company rules, work discipline, precise task completion, understanding of assigned tasks, diligent work, polite expression of opinions, willingness to work overtime, and honest communication about job-related matters.

- The outer loading value for adhering to company rules (Y1) is 0.658, exceeding 0.5, albeit relatively low. This suggests that some employees, including healthcare staff, frequently arrive late at the office, indicating a slight decrease in employee loyalty.
- The outer loading value for work discipline (Y2) is 0.705, exceeding 0.5, indicating that most employees rarely take leaves or absent themselves from work, even if they arrive late at the office.
- The outer loading value for precise task completion (Y3) is 0.936, exceeding 0.5, indicating that the provided healthcare facilities enable employees to feel motivated and focused on their tasks.
- The outer loading value for understanding of assigned tasks (Y4) is 0.895, exceeding 0.5, indicating that the majority of employees comprehend their job responsibilities, leading to maximum efficiency in their work.
- The outer loading value for diligent work (Y5) is 0.671, exceeding 0.5, suggesting that some employees still procrastinate on their tasks.
- The outer loading value for willingness to work overtime (Y6) is 0.594, exceeding 0.5, but relatively low, indicating that only a few employees are willing to work overtime, even if requested by their superiors. Healthcare staff often remain available during overtime hours.
- The outer loading value for polite expression of opinions (Y7) is 0.930, exceeding 0.5, indicating that employees actively engage in discussions and express their opinions politely and respectfully, without imposing their views.
- The outer loading value for honesty (Y8) is 0.938, exceeding 0.5, indicating that employees remain faithful to the company's values and consistently work honestly.

These research findings align with relevant studies by Ivani Ridwan, Fitria Saftarina (2015), and Ida Yunari Ristiani (2017), which demonstrate that healthcare facilities significantly influence employee loyalty.

3.2.2. The Influence of Salary on Healthcare Facilities

Addressing the research problem related to hypothesis two (H2), the results from the analysis using SEM SmartPLS 3 software in Figure 4.3 are shown with values: Original Sample = 0.983, T Statistics = 225.574, P Values = 0.000. The hypothesis

results indicate that salary has a significant influence on healthcare facilities, confirming the acceptance of H2. Healthcare facilities are reflected in 8 indicators: quality of facilities and infrastructure, reliable healthcare staff capability, willingness of healthcare staff to assist, prompt service, accountability, trustworthiness, respect for patients, and patient care.

- The outer loading value for the quality of facilities and infrastructure (X2.1) is 0.954, exceeding 0.5, indicating that the company provides high-quality healthcare facilities to all employees without burdening them in terms of salary.
- The outer loading value for reliable healthcare staff capability (X2.2) is 0.507, exceeding 0.5, but relatively low. This suggests that healthcare staff sometimes practice untimely behavior, leading to reduced employee interest in consultation or emergency situations, which results in seeking external healthcare services at a cost.
- The outer loading value for willingness of healthcare staff to assist (X2.3) is 0.946, exceeding 0.5, indicating that healthcare staff promptly respond to patient complaints.
- The outer loading value for prompt service (X2.4) is 0.955, exceeding 0.5, indicating that administrative personnel promptly provide initial services to all employees, regardless of their income or salary.
- The outer loading value for accountability (X2.5) is 0.933, exceeding 0.5, indicating that the company takes responsibility for sick employees by providing necessary medication free of charge.
- The outer loading value for trustworthiness (X2.6) is 0.980, exceeding 0.5, indicating that healthcare staff are trustworthy due to their practice licenses from the Indonesian Medical Association and local health authorities, ensuring a safe and reliable environment.
- The outer loading value for respect for patients (X2.7) is 0.979, exceeding 0.5, indicating that the healthcare services provided by the company are excellent and friendly, with no discrimination based on salary. Despite lower salaries, employees receive quality healthcare services.
- The outer loading value for patient care (X2.8) is 0.974, exceeding 0.5, indicating that healthcare staff show empathy and strive to calm patients during illness, ensuring a comfortable and tranquil consultation experience.

These research findings are consistent with relevant studies by Moh. Farhan Maulana (2016) and Apri Dahlius (2016), which demonstrate that salary significantly influences healthcare facilities.

3.2.3. The Influence of Salary on Employee Loyalty

Addressing the research problem related to hypothesis three (H3), the results from the analysis using SEM SmartPLS 3 software in Figure 4.4 are shown with values: Original Sample = 0.424, T Statistics = 1.823, P Values = 0.069 (< 0.05). The hypothesis results indicate that salary does not have a significant influence on employee loyalty, leading to the rejection of H3. Salary is reflected in 7 indicators: adequacy of salary, salary compatibility, work enthusiasm, performance enhancement, satisfaction, feeling valued, and comfort.

- The outer loading value for the adequacy of salary (X1.1) is 0.962, exceeding 0.5, indicating that the provided salary is deemed acceptable by company employees.
- The outer loading value for salary compatibility (X1.2) is 0.955, exceeding 0.5, indicating that the received salary aligns with an employee's length of service; the longer an employee works, the higher their salary.
- The outer loading value for work enthusiasm (X1.3) is 0.977, exceeding 0.5, indicating that the salary, combined with holiday bonuses, effectively boosts employees' work enthusiasm.
- The outer loading value for performance enhancement (X1.4) is 0.750, exceeding 0.5, but smaller than the outer loading value of X1.3. This indicates that if the salary matches government standards or the regional minimum wage (UMP), it would enhance employee performance. However, the average salary received by PT Bina Insan Kamil Indonesia's employees falls below UMP DKI Jakarta, contributing to decreased employee loyalty, as evident in variable Y1, where employees frequently arrive late.
- The outer loading value for satisfaction (X1.5) is 0.948, exceeding 0.5, indicating that employees feel content and happy with their salary, especially when holiday bonuses are considered.
- The outer loading value for feeling valued (X1.6) is 0.529, exceeding 0.5, though relatively low compared to other outer loading values in variable X1. This suggests that the salary received is often delayed or paid untimely, leading to procrastination in work and reduced employee loyalty.
- The outer loading value for comfort (X1.7) is 0.652, exceeding 0.5, though relatively low. This indicates that the salary received is insufficient to ensure employee long-term retention, contributing to frequent turnover and reduced employee loyalty.

These research findings are consistent with the relevant study by (Haryani, 2016), demonstrating that salary does not significantly influence or can even reduce employee loyalty.

4. CONCLUSION

Based on the results of the SEM SmartPLS analysis and the discussions conducted in this study, several conclusions can be drawn. First, healthcare facilities have a significant influence on employee loyalty (H1 accepted). The analysis results indicate a strong correlation between healthcare facilities and the level of employee loyalty. Furthermore, salary also has a significant impact on healthcare facilities (H2 accepted). This finding confirms that adequate salary can contribute to improving the provided healthcare facilities. However, salary has not been proven to have a significant impact on employee loyalty (H3 rejected). This suggests that other factors may be more dominant in shaping employee loyalty, beyond the level of salary received.

In this context, several recommendations are proposed. Firstly, the company is advised to continue enhancing the healthcare facilities provided to employees to strengthen loyalty and create a positive work environment. Secondly, consider

providing health insurance facilities for comprehensive health protection. Lastly, the company should consider increasing salary compensation in accordance with government standards and ensuring timely payments to enhance employee motivation and loyalty, thus supporting the company's progress in the future.

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