

**THE EFFECT OF SALARIES AND HEALTH FACILITIES ON
EMPLOYEE LOYALTY OF PT BINA INSAN KAMIL INDONESIA
EAST JAKARTA**

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Abstract

This research was conducted at PT. Bina Insan Kamil Indonesia, East Jakarta. The purpose of this study is to determine the effect of salary on employee loyalty, the effect of salary on health facilities, and the effect of health facilities on employee loyalty of PT. Bina Insan Kamil Indonesia, East Jakarta. In this study, the salary and health facilities as independent variables (X), while employee loyalty is the dependent variable (Y). The problems in this research are the inadequate salary provision, inadequate health facilities, and lack of employee loyalty to the company. The population and research sample were taken as many as 60 respondents. Data analysis techniques are processed with the outer model and inner model through the SmartPLS version 3.0 application. The calculation results obtained that health facilities has a significant effect on employee loyalty of PT. Bina Insan Kamil Indonesia amounted to 2,323 T-Statistic test results, salary has a significant effect on health facilities amounting to 225,574 T-Statistic test results, while salary does not have a significant effect on employee loyalty as shown by 1,823 T-Statistic test results.

Keywords: *Salary, Health Facilities, Employee Loyalty*

1. INTRODUCTION

The company is a place or infrastructure that is used to perform large-scale business operations. Quality human resources are required by the company in order to carry out these business activities. In this context, quality refers to the ability to be competent in carrying out the tasks or job desk assigned as well as having high integrity towards the company.

Human resources are productive individuals who operate as the initiator, managers, and decision makers in an organization, and they also serve as assets to the organization. Recognizing the significance of human resources in the advancement of the company, the company must devote special attention to this aspect, and it is only natural that the company's owner considers employees as more than just company assets, but as partners in the company's success.

Companies require employees who are capable and reliable, but company owners must also motivate their employees so that they remain enthusiastic about their work. In order to keep employees, the company gives them with perks and benefits, especially for those who have achieved success and have worked for a long period of time.

In this instance, the company must retain its best employees so that they do not leave for other organizations. Companies must understand their employees' strengths and needs in order to establish a favorable work atmosphere in which employees feel comfortable staying. Human resources or employees are still needed by companies in the current era of

digitization, even though there is technical aid, but the role of human resources is very crucial for the company's survival and progress.

Employee loyalty is one of the variables that determine an employee's survival; it is the responsibility of company executives to foster and grow loyal attitudes toward their personnel. Numerous employees quit from their current employers and seek employment with another on the grounds that their new employers offer better salary, incentives, and work facilities than their prior employers.

According to the foregoing, it is critical to promote employee loyalty by offering encouragement or enthusiasm for employees through a compensation that is commensurate with the employee's service or contribution, as well as work facilities that support the employee's performance. Salary is the amount of money paid by a business to its employees in exchange for their services, contributions, and accomplishments. If an employee performs admirably but receives little reward or salary, the person feels undervalued, which results in a decline in employee performance.

While work facilities are everything that can support employee performance. There are various types of work facilities, some of which are non-social and social, such as equipment and work equipment, such as writing tools, computers, calculating tools, and so on. Health care facilities are the social form. Employees who work in health facilities are covered by the company's health insurance. These health services can be given in the form of a health insurance card or through the provision of health infrastructure such as clinics or hospitals.

In terms of looking for other information to compile this research to be relevant, the authors get information from previous research, namely the analysis of the influence of salaries, benefits, and work facilities on the performance of employees of the Universal Bread Factory (Bayu Bagus), Baron, Nganjuk carried out by Maulana (2016) which stated that salary, benefits and work facilities is still the main thing that is always demanded by workers when a demonstration occurs and the results of the study can be concluded that salary, benefits, and work facilities have a significant effect on employee performance. In light of the current study, we decided to look into whether there is a relationship between employee loyalty to salary and employee loyalty to work facilities.

According to a preliminary survey conducted at PT Bina Insan Kamil Indonesia, employee loyalty is low. This is evident from the researchers' observations that when employees perform their jobs well, maximally, and on time but receive an inadequate salary, there are sometimes salary delays, cutbacks, or reductions if there are employees who do not show up and are still paid less than the regional minimum wage (UMR), making employees seem so dissatisfied. Furthermore, there is also insufficient health facilities for employees who work at the company, where they not given a health insurance card in the form of BPJS Health or non-BPJS Health, but if there are employees who are sick, they will immediately be given medicine or checked by the doctor in charge. However, whenever there is employee who seriously sick and require intensive care in a hospital, the expense is not covered by the employer but becomes the employee's responsibility.

According to these findings, many employees seem to disrespect company regulations, procrastinate their work, and work less than optimally, which causes the company to feel uneasy, and the employee's emotional involvement drops, thus many choose to resign or leave.

Today's business environment is more competitive than ever before, resulting in a higher level of competitiveness for businesses. One of them is PT Bina Insan Kamil Indonesia, which specializes in digital printing and health clinics and is located in Bambu Apus, Cipayang, East Jakarta, Indonesia. In the interest of job evaluation, PT Bina Insan Kamil Indonesia should determine whether the salary and health benefits provided to its employees are acceptable. This is done to ensure the business's future viability and sustainability.

Based on the description above, the authors are interested in taking the research entitled "The Effect of Salaries and Health Facilities on Employee Loyalty of PT Bina Insan Kamil Indonesia East Jakarta".

2. THEORETICAL REVIEW

2.1. Salary

Every completed work must have a reward for the contribution that has been done. For example, if we use public transportation, we will undoubtedly compensate the service with money. Employees are entitled to compensation for services in the form of money, generally known as salary, once they have finished their responsibilities or job.

According to Maruli (2011) salary is a remuneration paid to employees and has a definite guarantee. This means that salaries will still be paid even if the employee does not come to work. Moreover, Samsudin (2010) states that salary is something related to money given to employees, or it can be said as a fixed payment received by employees because of their position in the company (Veithzal & Sagala, 2004).

Meanwhile, according to Hariandja (2008: 77) in (Yusuf & Al Arif, 2015) defines salary as a fixed fee that a person receives from membership in an organization. Likewise, Mulyadi (2016) argues that: "Salary is generally a payment for the provision of services carried out by employees who have managerial positions, while wages are generally payments for the provision of services performed by implementing employees (labor). Generally, salaries are paid on a monthly basis, while wages are paid based on working days, hours worked or the number of units of product produced".

Rewards in the form of salaries can be said to lead to job satisfaction, improve employee performance, also add to the comfortable or loyal attitude of employees to the company if the salary they receive is appropriate or even greater than the contribution of services that have been performed.

2.2. Health Service Facility

Health care service is the right of every person guaranteed in the 1945 Constitution to make efforts to improve the health status of both individuals, groups or society as a whole. According to the World Health Organization (WHO), health is improving the human condition, whether physical, spiritual or intellectual, socially and not merely eradicating disease.

According to Soekijo Notoatmojo (1997) health service facility is a part of the health care system whose main purpose is preventive (prevention) and promotive (health improvement) services with targets, namely the public and the community. Meanwhile, according to (Levey & Loomba, 1984) is every effort that is carried out alone or jointly in

one organization to maintain and improve health, prevent disease, and cure and restore the health of individuals, families, groups, and communities.

Furthermore, according to Government Regulation of the Republic of Indonesia number 47 of 2016 concerning Health Service Facilities, Health Service Facilities are a tool and/or place used to carry out health service efforts, whether promotive, preventive, curative or rehabilitative carried out by the central government, regional governments, and / or society.

2.3. Employee Loyalty

According to Hermawan in (Hurriyati, 2005) Loyalty is a manifestation of the fundamental human need to have, support, gain a sense of security and build attachment and create emotional attachments. Meanwhile, according to Dessler (2015) employee loyalty is an emotional attitude that is pleasant and loves his job. Hasibuan (2007) highlight that employee loyalty is loyalty that is reflected by the willingness of employees to maintain and defend the organization inside and outside of work from interference from irresponsible people. Marshal (n.d) also states that loyalty is loyalty to the principles adopted. Moreover, loyalty according to the Encyclopedia Britan is a person's loyalty or affection for an important object which can be a person, group of people, ideals, tasks, or certain reasons.

3. RESEARCH METHOD

3.1. Types of research

This research belongs to the type of quantitative research, according to Sugiyono (2008) quantitative method is a scientific approach that views a reality that can be classified, concrete, observable and measurable. The relationship of variables is causal in nature where the research data is in the form of numbers and the analysis uses statistics. As for the opinion according to Arikunto (2013) where in quantitative research, research focuses more specifically on certain aspects and often shows the relationship between various variables or a clearer picture of social situations so that it is descriptive.

Quantitative method can be interpreted as a passivistic method because it is based on the philosophy of positivism, this method is a scientific/scientific method because it has fulfilled scientific principles, namely concrete/empirical, objective, measurable, rational, and systematic. According to Sugiyono (2014) what is meant by data analysis is as follows: "Data analysis is a process of searching and systematically compiling data obtained from interviews, field notes, and documentation using a way of organizing data into categories, breaking down into units, synthesize, arrange into patterns, choose names that are important and will be studied, and make conclusions that are then easily understood by themselves and others.

In this study, the data analysis used was (SEM) Smart Equation Models based on Partial Least Square (PLS). PLS was first developed by Wold as a general method for estimating the path model using latent variables with multiple indicators. In the context of this research, the independent variable is employee loyalty, while the dependent variables are salary and health facilities. PLS approach is distribution free (does not assume that the data has a certain distribution, it can be nominal, categorical, ordinal, interval, and ratio) (Ghozali, 2006). Furthermore, Ghozali (2006) explain that PLS is a powerful analytical method because it

does not assume that the data must be measured at a certain scale, or the number of samples is small.

There are 4 (four) assumptions that cause the use of PLS in a study. In this study, the four assumptions are: first, PLS is a data analysis method based on the assumption that the sample does not have to be large, that is, the number of samples less than 100 can be analyzed, and the residual distribution. Furthermore, PLS can be used to analyze theories that have not been established, because PLS can be used for predictions. Moreover, PLS allows algorithms by using series ordinary least square (OLS) analysis so that the efficiency of the calculation of the algorithms is obtained (Falk and Miller, 1992 in Ghozali, 2006). Finally, in the PLS approach, it is assumed that all measures of variance can be used to explain.

3.2. Population and Sample

In this study, the population used was all employees at PT Bina Insan Kamil Indonesia in the period February - April 2020, as many as 60 employees. This data was obtained from information on the human resources section of the company.

The research sample is part of the population that is taken as a data source and can represent the entire population. In this study using non-probability sampling with a total sampling technique or saturated sampling, According to Arikunto (2006) if in determining the number of samples studied the subject is less than 100, then it is better to take all of the samples. Hence, the samples taken in this study were as many as 60 respondents.

3.3. Data collection technique

This study uses a Likert scale. Arikunto (2006) highlight that "Likert scale" with alternative answers up to statements indicating the level of agreement or disagreement. The choices for each answer to be chosen by the respondents are as follows: "1" means Strongly Disagree, "2" means Disagree, "3" means Neutral (N), while "4" means Agree, and "5" means Strongly Agree.

4. RESULT AND DISCUSSION

4.1. Research Result

Based on the operational variables of this study, a research model was formed using the PLS-Algorithm to test the feasibility of the model. To test the feasibility of the model using the outer model (measurement model). In testing the validity of the model by using values, while in testing the reliability using the values of Composite Reliability (CR), Cronbach's Alpha (CA) and Average Variance Extracted (AVE).

a. Validity Test

The individual reflective measure is said to be valid if it has a loading value with the latent variable to be measured is greater than 0,5. If one of the indicators has a loading value of less than 0,5, the indicator must be discarded because it will indicate that the indicator is not good enough to measure the latent variable accurately.

Table 1 Validity Test Results

| | 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 Facility | 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 Facility | 0.979 | 0.979 | 0.011 | 0.011 |
| X2.8<-Health Facility | 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 |

b. Reliability Test

The reliability test with composite reliability above can be strengthened by using Cronbach's alpha value. A variable can be declared as a variable or fulfills cronbach's alpha if it has a cronbach's alpha value > 0,7 (Sugiyono., 2014)

Table 2 Reliability Test

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

Structural Model Testing (Inner Model)

Table 3 R Square

| | R Square | R Square Adjusted |
|----------------------|----------|-------------------|
| Employee Loyalty Y | 0.917 | 0.914 |
| Health Facilities X2 | 0.967 | 0.966 |

Based on the table above, it can be seen that the value of R Square Adjusted of employee loyalty = 0,914. This shows that the effect of salary and health facilities on employee loyalty has a value of 91,4%, while the remaining 8,6% is influenced by other factors.

The hypothesis is declared accepted if the probability value (P Value) <0,05 or the T Statistics value > 1,96, it can be said that it has a significant effect. The relationship between constructs in the hypothesis is shown by the value of regression weights (Hair, 1998). Hypothesis testing on SmartPLS uses a bootstrapping (resampling) algorithm and is carried out by t-test. The decision rule for hypothesis testing is carried out as follows, if a p-value ≤ 0,10 (alpha 10%) is obtained then it is said to be weakly significant, if p-value ≤ 0,05 (alpha 5%) it is said to be significant and if p-value ≤ 0,01 (alpha 1%) then it is said to be highly significant (Busro, 2018).

| | Original Sampl... | Sample Mean (...) | Standard Devia... | T Statistics (O... | P Values |
|--------------------|-------------------|-------------------|-------------------|---------------------|----------|
| FASILITAS KESE... | 0.538 | 0.510 | 0.231 | 2.323 | 0.021 |
| GAJI -> FASILIT... | 0.983 | 0.985 | 0.004 | 225.574 | 0.000 |
| GAJI -> LOYALI... | 0.424 | 0.453 | 0.233 | 1.823 | 0.069 |

Figure 1 Hypothesis Test Results

From the figure above, it can be interpreted that:

a) Health Facilities has 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 of health facilities on employee loyalty is significant. Thus, H1 in this study was accepted. This means that health facilities can increase employee loyalty.

b) Salaries 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 of salary on health facilities is significant. Thus, H2 in this study was accepted. This means that salaries can improve health facilities.

c) Salaries 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 effect between the salary variables on employee loyalty. Thus, H3 in this study was rejected. This means that the salary given can reduce employee loyalty.

4.2. Discussion

4.2.1. The Effect of Health Facilities on Employee Loyalty

Answering the problem formulation related to hypothesis one (H1) can be observed from the results of the SEM SmartPLS 3 software analysis in Figure 1 which is indicated by the Original Sample value = 0.538, T Statistics = 2.323, P Values = 0.021. The results of the hypothesis indicate that health facilities have a significant effect on employee loyalty, which

is proven true or H1 is accepted. Employee loyalty is a reflection of 8 (eight) indicators, namely following company regulations, work discipline, completing work with certainty, understanding the work given, working not carelessly, giving opinions politely, willing to work overtime, telling the truth according to the reality of his work.

The value of outer loading according to company regulations (Y1) is 0,658 more than 0,5, but this value is low. This means that company employees and health workers are often late in coming to the office, thus proving that employee loyalty has decreased slightly.

The outer loading value of work discipline (Y2) is 0,705, more than 0,5, which means that on average, employees who work never get permission or skip work even though they often come late to the office.

The outer loading value of completing work with certainty (Y3) is 0,936, more than 0,5, indicating that the health facilities provided by the company are good so that employees feel enthusiastic and focused in doing their job.

The outer loading value of understanding the given job (Y4) is 0,895 more than 0,5 which means that the majority of employees have understood their job desk so that they are maximal at work.

The outer loading values of work Insan Kamil (Y5) is 0,671 more than 0,5 which means that there are still some employees who delay their work.

The value of outer loading willing to work overtime (Y6) is 0,94 more than 0,5. This value is low, which means that it is still rare for employees to be willing to work overtime despite being asked by their superiors, although there are always health workers who are always on guard when employees are working overtime.

The value of outer loading (Y7) in giving opinion politely is 0,930 more than 0,5 which means that employees are active in discussing and expressing their opinions politely and politely or not forcing their will.

The outer loading value of honest (Y8) is 0,938 more than 0,5 which means that employees never deviate from the company and are always honest in their work.

The results of this study are in accordance with the results of relevant research which carried out by Ridwan & Saftarina (2015) and Yunari (2017) which shows that based on the results of data processing, it can be concluded that health facilities have a significant effect on employee loyalty.

4.2.2. The Effect of Salary on Health Facilities

Answering the problem formulation related to hypothesis two (H2) can be observed from the results of the SEM SmartPLS 3 software analysis in Figure 1 which is shown by the Original Sample value = 0.983, T Statistics = 225.574, P Values = 0.000. The results of the hypothesis that salary has a significant effect on health facilities are proven true or H2 is accepted. Health facilities are a reflection of 8 (eight) indicators, namely the quality of facilities and infrastructure, the ability of reliable health workers, the willingness of health workers to help, fast service, responsibility, trustworthiness, respect for patients, care for patients.

The outer loading value of the quality of facilities and infrastructure (X2.1) is 0,954 more than 0,5 which shows the company provides quality health facilities and infrastructure to all employees without burdening employees in terms of salary.

The outer loading value of the ability of reliable health workers (X2.2) is 0,507 more than 0,5 but this value is classified as a low value and indicates that health workers practice not on time, thereby reducing the interest of employees who want to consult or in an emergency and decide to consult with other health facilities and was forced to pay.

The outer loading value of the willingness of health workers to help (X2.3) is 0,946 more than 0,5 which shows the readiness of health workers in responding to patient complaints is very good.

The outer loading value of fast service (X2.4) is 0,955 more than 0,5. These results have shown that administrative officers are alert in providing first service to all company employees and do not differentiate employees from the side of income or salary.

The outer loading value of responsible (X2.5) is 0,933 more than 0,5 which shows that the company remains responsible if an employee falls ill, the company will provide the medicine needed by the employee for free.

The outer loading value of that can be trusted (X2.6) is 0,980 more than 0,5 which shows that practicing health workers can be trusted because every health worker working in the company already has a practice permit from the Indonesian doctor association and the local PTSP so that health workers can be trusted and safe.

The outer loading value of respect for patients (X2.7) is 0,979 more than 0,5 which means that the health services provided by the company are very good and friendly, employees feel they are not discriminated against in terms of health services. Even with low salaries, employees still get good health services.

The outer loading value of caring for patients (X2.8) is 0,974 more than 0,5 which means that health workers have high empathy and try to calm patients about their illness. This makes employees feel comfortable and calm when consulting.

The results of this study are in accordance with the results of relevant research carried out by Maulana (2016) and Ibrahim & Dahlius (2016) which shows that based on the results of data processing carried out, it can be concluded that salary has a significant effect on health facilities.

4.2.3. The Effect of Salary on Employee Loyalty

Answering the problem formulation related to the third hypothesis (H3) can be observed from the results of the SmartPLS 3 SEM software analysis in Figure 1 which is indicated by the Original Sample value = 0.424, T Statistics = 1.823, P Values = 0.069 (< 0,05). The results of the hypothesis show that salary has no significant effect on employee loyalty, which is proven true or H3 is rejected. Salary is a reflection of 7 (seven) indicators, namely salary eligibility, salary suitability, enthusiasm for work, improving performance, feeling satisfied, feeling valued, feeling comfortable.

The outer loading value of the salary eligibility (X1.1) is 0,962 more than 0,5 which indicates that the salary given is adequate for the company's employees.

The outer loading value of salary suitability (X1.2) is 0,955 more than 0,5, indicating that the salary received by the employee is in accordance with the length of time the employee has worked at the company, the longer the employee works, the greater the amount of salary he receives.

The outer loading value of enthusiasm for work (X1.3) is 0,977 more than 0,5, indicating that the salary received by the employee plus the holiday allowance has been able to increase employee morale.

The outer loading value of increasing performance (X1.4) is 0,750 more than 0,5 but smaller than the value of outer loading X1.3 which states that if the salary received by employees is in accordance with government standards salaries or UMP it will improve employee performance, but in fact the average salary received by PT Bina Insan Kamil Indonesia employees is still below the standard of Jakarta (UMP), this is what causes employee loyalty to decrease, this is reflected in the variable Y1 where employees often come late to the office.

The outer loading value of feeling satisfied (X1.5) is 0,948 more than 0,5 indicating that employees are satisfied and happy with the salary they receive because in addition to the basic salary, employees also receive holiday allowances.

The outer loading value of feeling valued (X1.6) 0,529 which is more than 0,5 even though it shows a valid value but this value is smaller than the value of outer loading on all X1 variables, which means that it turns out that the salaries received by employees are often not on time or even late payment. This results in employees often procrastinating their work and reducing employee loyalty.

The outer loading value of feeling comfortable (X1.7) is 0,652 more than 0,5 even though it shows a valid value, but this value is still relatively low, which indicates that the salary received by employees cannot make employees last long in the company. This is what causes frequent changes of new employees and decreases employee loyalty.

The results of this study are in accordance with the results of relevant research carried out by Haryani (2016) which shows that based on the results of data processing carried out, it can be concluded that salary has no significant effect or can reduce employee loyalty.

5. CONCLUSION

This study aims to determine the effect of salary on employee loyalty, the effect of salary on health facilities, and the effect of health facilities on employee loyalty of PT. Bina Insan Kamil Indonesia, East Jakarta. As a result, it can be concluded that that health facilities has a significant effect on employee loyalty of PT. Bina Insan Kamil Indonesia which proven by 2,323 T-Statistic test results, and salary has a significant effect on health facilities which proven by 225,574 T-Statistic test results. Meanwhile, salary does not have a significant effect on employee loyalty as shown by 1,823 T-Statistic test results.

Suggestion

The researchers suggest that PT Bina Insan Kamil Indonesia must continue to conduct performance research since it is useful for determining the level of employee loyalty, which includes how long employees stay at the company, how accountable they are for their work, and how well they follow corporate standards. Employees are always compensated for their services and work facilities in numerous ways, one of which is the provision of salary, as well as health benefits, which are believed to instill loyalty in employees.

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