

Analysis of the Influence of Work Environment and Organizational Trust on Employee Loyalty with Job Satisfaction as a Mediating Variable at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk

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ABSTRACT

Employee loyalty is one of the key factors determining a company's success in achieving its organizational goals. The level of employee loyalty is influenced by various factors, including the work environment, organizational trust, and job satisfaction. Therefore, research is needed to determine the relationships among these variables among employees of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk. This study aims to analyze the effect of the work environment on job satisfaction, the effect of the work environment on employee loyalty, the effect of organizational trust on job satisfaction, the effect of organizational trust on employee loyalty, the effect of job satisfaction on employee loyalty, and the effect of the work environment and organizational trust on employee loyalty through job satisfaction as a mediating variable. This study employs a quantitative method with descriptive and confirmatory approaches. The study population consisted of 71 employees of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk. The sampling technique used was saturation sampling (census), so the entire population was included in the study sample. Data collection was conducted using a questionnaire with a five-point Likert scale, while data analysis utilized Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the assistance of SmartPLS. The results indicate that organizational trust has a positive and significant effect on job satisfaction ($\beta=0.584$; $p=0.000$), organizational trust has a positive and significant effect on employee loyalty ($\beta=0.476$; $p=0.000$), the work environment has a positive and significant effect on job satisfaction ($\beta=0.591$; $p=0.000$), the work environment has a positive and significant effect on employee loyalty ($\beta=0.361$; $p=0.000$), and job satisfaction has a positive and significant effect on employee loyalty ($\beta=0.330$; $p=0.000$). Furthermore, job

Keywords: *Work Environment, Organizational Trust, Job Satisfaction, Employee Loyalty, SEM-PLS.*

satisfaction was found to significantly mediate the effects of organizational trust and the work environment on employee loyalty. Based on the research results, it can be concluded that the work environment and organizational trust can increase employee loyalty both directly and indirectly through job satisfaction. Therefore, companies need to create a conducive work environment, increase organizational trust, and strengthen job satisfaction as a strategy to continuously improve employee loyalty.

INTRODUCTION

Human resource management is a key factor in determining an organization's success, particularly in the banking sector, which relies heavily on the quality of employee service. In an era of increasingly competitive banking, companies are required to cultivate a workforce that is loyal, productive, and highly committed to the organization. Employee loyalty serves as a strategic asset for companies because it enhances organizational stability, service quality, and the sustainable achievement of corporate goals. Therefore, companies must prioritize factors that can boost employee loyalty, including the work environment, organizational trust, and job satisfaction.

The work environment is a key aspect in fostering employee comfort and work enthusiasm. A conducive work environment creates a safe, comfortable, and harmonious atmosphere, thereby boosting employee motivation and loyalty. This indicates that companies capable of creating a positive work environment will find it easier to retain high-quality employees (Giovanni & Ie, 2022).

In addition to the work environment, organizational trust is also a key factor in enhancing employee loyalty. Organizational trust reflects employees' belief in the company's integrity, competence, and fairness in treating its staff. When employees feel trusted and treated fairly, a sense of belonging to the organization emerges, thereby increasing their loyalty. Research by Dharmani explains that organizational support and organizational communication influence employee loyalty through job satisfaction (Fauzi et al., 2022). Thus, organizational trust is a crucial element in building harmonious working relationships between the company and its employees.

Job satisfaction also plays a strategic role in mediating the relationship between the work environment and organizational trust in employee loyalty. Employees who are satisfied with their jobs tend to have high morale, low absenteeism, and a strong commitment to the company. Conversely, job dissatisfaction can trigger turnover intentions and reduce employee loyalty. Other studies indicate that the work environment and job satisfaction have a significant impact on employee loyalty. Therefore, companies need to prioritize job satisfaction by providing benefits, recognition, career development, and fostering positive interpersonal relationships (Nahdiah et al., 2024).

In the banking sector, particularly at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, employee loyalty presents a unique challenge amid the dynamics of technological change, demands for excellent service, and competition within the financial industry. The company is

required to create a comfortable work environment and build organizational trust so that employees feel satisfied and remain loyal to the company. Low employee loyalty can lead to a decline in service quality, work productivity, and the company's reputation. Therefore, research analyzing the relationship between the work environment and organizational trust on employee loyalty—with job satisfaction as a mediating variable—is crucial to provide both scientific and practical contributions to the development of human resource management in the banking sector.

Human resources are a key asset in an organization because they play a vital role in carrying out all company activities. An organization's success is determined not only by technological advancements or the amount of capital it possesses but also by the quality of its human resources, who are capable of effectively managing and developing the organization. In the era of globalization and increasingly intense business competition, companies are required to cultivate high-quality, professional human resources who demonstrate strong loyalty to the company. Therefore, human resource management has become a strategic aspect that companies must prioritize, particularly in the service-oriented banking sector.

Human resources are the primary driving force of an organization because all of a company's operational processes are carried out by people. According to Rosmayati and Maulana (2021), human resources are a key element in the development of the business environment because employees with high job satisfaction are able to enhance organizational productivity and performance. In practice, companies need to consider various factors that can influence the quality of human resources, such as the work environment, job satisfaction, organizational culture, and organizational trust. These factors are important because they can influence employees' loyalty and commitment to the company (Multi et al., 2021).

Job satisfaction is also a key factor in human resource management. Job satisfaction describes an employee's feelings of contentment or dissatisfaction with their work. Employees who are satisfied with their jobs tend to have high work motivation, enthusiasm, and make maximum contributions to the company. Conversely, job dissatisfaction can lead to conflicts, low work morale, and even the desire to leave the company. Hairina and Jonnius (2021) state that job satisfaction and employee loyalty are crucial components that organizations must prioritize to maintain workforce stability and reduce employee turnover rates (Accounting & Journal, 2021).

Employee loyalty is a form of commitment and dedication that employees have toward the organization where they work. High loyalty encourages employees to perform at their best, uphold the company's reputation, and maintain a desire to remain with the organization. Conversely, low loyalty can lead to increased turnover, decreased productivity, and disruption to the company's stability. Research by Amanda (2025) explains that companies need to pay attention to the work environment and job satisfaction because both factors influence employee loyalty. Thus, employee loyalty serves as an indicator of the success of human resource management within an organization (Putri et al., 2025).

Companies need to build organizational trust. Organizational trust reflects employees' belief in the company's integrity, fairness, and ability to treat employees professionally. When a company is able to create harmonious and transparent working relationships, employees will feel valued and

develop trust in the organization. This will lead to increased job satisfaction and employee loyalty. Research by Pradita and Agustriyana (2023) shows that human resource management and organizational culture influence employee job loyalty (Pradita & Agustriyana, 2022) .

In the banking sector, human resource management is a critical challenge because service quality is heavily influenced by employee quality. PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, as a regional bank, needs to prioritize workplace environment and organizational trust to enhance employee loyalty. A comfortable work environment, harmonious working relationships, and a sense of trust in the organization are expected to increase employee job satisfaction, thereby enhancing employee loyalty to the company. Therefore, research analyzing the relationship between the work environment and organizational trust on employee loyalty—with job satisfaction as a mediating variable—is crucial to contribute to the development of human resource management in the banking sector.

Job satisfaction is influenced by various factors, such as the work environment, inter-employee relationships, reward systems, organizational communication, and trust in the company. A common phenomenon in companies is the emergence of job dissatisfaction due to high workloads, a lack of recognition, an uncomfortable work environment, and low organizational support for employees. These conditions can lead to low employee loyalty and increased turnover intention. Therefore, companies need to create a conducive work environment and build good organizational relationships so that employees feel comfortable and satisfied at work.

Various studies indicate that loyalty does not form directly but is influenced by various internal and external organizational factors. These factors include the work environment, job satisfaction, organizational trust, organizational support, organizational culture, and human resource management practices. Most studies conclude that these factors have a positive influence on employee loyalty, either directly or through mediating variables such as job satisfaction. However, there are still discrepancies in research findings regarding the magnitude of each variable's influence and the mechanisms underlying the relationships among these variables, necessitating further research.

Based on this discussion, the researcher presents several previous studies relevant to the research topic regarding the factors that influence employee loyalty.

METHOD

According to Sugiyono (2023), quantitative research is a research method grounded in the philosophy of positivism, used to study a specific population or sample; data collection employs research instruments; data analysis is statistical in nature; and the aim is to test predetermined hypotheses. In this approach, the relationship between the variables under study is causal, allowing researchers to objectively and measurably assess the influence of the work environment and organizational trust on employee loyalty, with job satisfaction serving as a mediating variable.

The population in this study consists of all employees of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk who are related to the variables of work environment, organizational trust, job satisfaction, and employee loyalty. All employees were selected as the population because they

are the ones who directly experience the work environment, build trust in the organization, experience levels of job satisfaction, and demonstrate loyalty to the company.

The population consisted of 250 employees of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk; therefore, the sample size was determined using the Slovin formula with a *margin of error* of 10%. After the sample size was determined, the sampling technique used was probability sampling with the simple random sampling method, which is a technique of selecting samples at random so that every member of the population has an equal chance of being selected as a research respondent.

According to Asrulla et al. (2023), *probability sampling* is a sampling technique that gives every member of the population an equal chance of being selected as a sample, so that the research results can represent the characteristics of the population more objectively. In addition, Subhaktiyasa (2024) states that choosing the right sampling technique will increase the validity and reliability of the research results.

RESULTS AND DISCUSSION

The results of this descriptive analysis indicate that employee loyalty at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk is in good condition and relatively consistent among employees. This high level of loyalty reflects employees' commitment, sense of belonging, and desire to continue contributing to the achievement of the organization's goals. These findings suggest that a conducive work environment, strong organizational trust, and high job satisfaction have the potential to foster higher levels of employee loyalty. Thus, the Employee Loyalty (Z) variable in this study can be categorized as having positive characteristics and is suitable for further analysis within the SEM-PLS research model.

Based on the questionnaire results for the employee loyalty variable, the responses to each indicator and statement are as follows:

1. Compliance with Company Regulations

Compliance with company regulations received a mean score of 3.930, falling into the "good" category. For the first statement, *"I always comply with all regulations in effect at the company,"* a mean score of 3.901 was obtained, also falling into the "good" category, indicating that the majority of employees have complied with the company's regulations. For the second statement, *"I follow the work procedures established by the company,"* a mean score of 3.930 was obtained, falling into the "good" category, indicating that employees have been performing their work in accordance with established procedures. Furthermore, for the third statement, *"I do not violate company rules while performing my job,"* a mean score of 3.958 was obtained, falling into the "good" category, indicating that employees demonstrate a high level of compliance in performing their duties in accordance with company regulations.

2. Job Responsibility

Job responsibility received a mean score of 4.056, falling into the "good" category. For the first statement, *"I complete my work in accordance with the responsibilities assigned to me,"* a mean score of 4.028 was obtained, falling into the "good" category, indicating that employees

are able to complete their work in accordance with their responsibilities. For the second statement, *"I take full responsibility for the results of my work,"* the mean score was 4.056, falling into the "good" category, indicating that employees have a strong sense of responsibility for the results of their work. Furthermore, for the third statement, *"I strive to complete tasks on time without procrastinating,"* a mean score of 4.085 was obtained, falling into the "good" category, indicating that employees are committed to completing tasks on time.

3. Willingness to Cooperate

Willingness to cooperate received a mean score of 3.887, falling into the "good" category. For the first statement, *"I am willing to cooperate with coworkers in completing tasks,"* a mean score of 3.859 was obtained, falling into the "good" category, indicating that employees are willing to cooperate in completing their work. For the second statement, *"I actively help coworkers when they encounter difficulties,"* a mean score of 3.887 was obtained, falling into the "good" category, indicating that employees care about their coworkers. Furthermore, for the third statement, *"I am able to work well in a team,"* a mean score of 3.915 was obtained, falling into the "good" category, indicating that employees are capable of fostering effective teamwork in carrying out their work.

4. Sense of Belonging to the Organization

Sense of belonging to the organization received a mean score of 3.944, falling into the "good" category. For the first statement, *"I am proud to be part of this company,"* a mean score of 3.915 was obtained, falling into the "good" category, indicating that employees take pride in the organization where they work. For the second statement, *"I consider this company an important place for my career,"* a mean score of 3.944 was obtained, falling into the "good" category, indicating that employees view the company as a place that supports their career development. Furthermore, for the third statement, *"I help maintain the company's good reputation,"* a mean score of 3.972 was obtained, falling into the "good" category, indicating that employees care about maintaining the company's image and reputation.

5. Interpersonal Relationships

Good interpersonal relationships received a mean score of 3.944, falling into the "good" category. For the first statement, *"I have good relationships with my coworkers,"* a mean score of 3.930 was obtained, falling into the "good" category, indicating that relationships among coworkers are well-established. For the second statement, *"I am able to communicate well in the workplace,"* a mean score of 3.944 was obtained, falling into the "good" category, indicating that communication in the workplace is functioning well. Furthermore, for the third statement, *"I maintain harmonious working relationships with my coworkers,"* a mean score of 3.958 was obtained, falling into the "good" category, indicating that employees are able to maintain harmonious working relationships with their coworkers.

6. Desire to Stay

The desire to remain with the company received a mean score of 4.000, falling into the "good" category. For the first statement, *"I want to continue working at this company in the long term,"* the mean score was 3.972, also falling into the "good" category, indicating that

employees want to continue working at the company in the long term. For the second statement, *"I do not plan to move to another company in the near future,"* a mean score of 4.000 was obtained, falling into the "good" category, indicating that the majority of employees are committed to staying with the company. Furthermore, for the third statement, *"I feel comfortable continuing to work at this company,"* a mean score of 4.028 was obtained, falling into the "good" category, indicating that employees feel comfortable with the work environment and therefore wish to remain part of the company.

The results of this descriptive analysis show that the work environment at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk is in good condition and relatively consistent among employees. A conducive work environment can create a comfortable atmosphere, boost morale, enhance job satisfaction, and foster greater employee loyalty. Therefore, the Work Environment variable (X1) in this study exhibits positive conditions and is suitable for further analysis in the SEM-PLS model testing.

Based on the questionnaire results for the work environment variable, the responses to each indicator and statement are as follows:

1. Physical Conditions of the Workplace

The physical conditions of the workplace received a mean score of 3.972, categorized as "good." For the first statement, *"My workspace has good lighting,"* a mean score of 3.958 was obtained, categorized as "good," indicating that the lighting in the work environment supports the performance of work tasks. For the second statement, *"The temperature in my workspace feels comfortable,"* a mean score of 3.972 was obtained, falling into the "good" category, indicating that employees find the workspace temperature sufficiently comfortable. Furthermore, for the third statement, *"The workspace layout supports the smooth flow of work,"* a mean score of 3.986 was obtained, falling into the "good" category, indicating that the workspace layout has supported the effectiveness and smooth flow of work.

2. Work Facilities

Work facilities received a mean score of 3.944, falling into the "good" category. For the first statement, *"The available work equipment is adequate,"* a mean score of 3.930 was obtained, falling into the "good" category, indicating that the available work equipment sufficiently supports the performance of work. For the second statement, *"Work facilities help me complete my work effectively,"* a mean score of 3.944 was obtained, falling into the "good" category, indicating that work facilities support the effective completion of work. Furthermore, for the third statement, *"The company provides adequate work facilities,"* a mean score of 3.958 was obtained, falling into the "good" category, indicating that the work facilities provided by the company were deemed adequate by employees.

3. Relationships Among Coworkers

Relationships among coworkers received a mean score of 3.972, falling into the "good" category. For the first statement, *"I have a good relationship with my coworkers,"* a mean score of 3.915 was obtained, falling into the "good" category, indicating that relationships among coworkers are well-established. For the second statement, *"My coworkers help each other in*

completing tasks,” a mean score of 3.944 was obtained, falling into the “good” category, indicating a spirit of mutual assistance in completing tasks. Furthermore, for the third statement, *“The work atmosphere among coworkers is harmonious,”* a mean score of 4.056 was obtained, falling into the “good” category, indicating that a harmonious work atmosphere has been established within the company.

4. Relationship with Superiors

Relationships with supervisors received a mean score of 3.986, falling into the “good” category. For the first statement, *“Supervisors provide support in carrying out work,”* a mean score of 3.972 was obtained, falling into the “good” category, indicating that supervisors provide support to employees in carrying out their work. For the second statement, *“Supervisors are open to employee feedback,”* a mean score of 3.986 was obtained, falling into the “good” category, indicating that supervisors are willing to accept feedback from employees. Furthermore, for the third statement, *“Supervisors provide clear guidance on work,”* a mean score of 4.000 was obtained, falling into the “good” category, indicating that supervisors provide clear direction and guidance to employees in performing their work.

5. Organizational Communication

Organizational communication received a mean score of 3.972, falling into the “good” category. For the first statement, *“Communication within the organization runs smoothly,”* a mean score of 3.958 was obtained, falling into the “good” category, indicating that communication within the organization has been functioning well. For the second statement, *“Work-related information is conveyed clearly and in a timely manner,”* a mean score of 3.972 was obtained, falling into the “good” category, indicating that work-related information is conveyed clearly and in a timely manner to employees. Furthermore, for the third statement, *“I can easily communicate with my supervisors and coworkers,”* a mean score of 3.986 was obtained, falling into the “good” category, indicating that communication between employees and their supervisors as well as among coworkers has been effective.

6. Work Safety and Comfort

Work safety and comfort received a mean score of 4.014, falling into the “good” category. For the first statement, *“My work environment feels safe from disturbances,”* a mean score of 4.000 was obtained, falling into the “good” category, indicating that employees perceive the work environment as safe. For the second statement, *“I feel comfortable working in this company’s environment,”* the mean score was 4.014, falling into the “good” category, indicating that employees feel comfortable performing their jobs. Furthermore, for the third statement, *“The company ensures employee workplace safety,”* the mean score was 4.028, falling into the “good” category, indicating that the company has provided adequate workplace safety guarantees to all employees.

The Organizational Trust construct (X2) in this study was operationalized through six measurement indicators. The evaluation was conducted using six statement items representing employees’ level of trust in the organization, including openness of communication, consistency of organizational policies, leadership support, organizational fairness, corporate integrity, and

employees' belief in the organization's commitment to achieving common goals. The results of this descriptive analysis indicate that organizational trust at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk is in good condition and relatively consistent among employees. This high level of trust reflects that employees believe the organization is capable of carrying out its functions and policies fairly, consistently, and reliably. This condition serves as a crucial asset for the company in enhancing job satisfaction and fostering sustainable employee loyalty. Thus, the Organizational Trust variable (X2) in this study can be categorized as having a positive condition and is suitable for further analysis within the SEM-PLS research model.

Based on the questionnaire results for the organizational trust variable, the responses to each indicator and statement are as follows:

1. Openness in Communication

Communication Openness received a mean score of 3.972, categorized as "good." For the first statement, *"The organization communicates information openly to employees,"* a mean score of 3.958 was obtained, categorized as "good," indicating that the organization has made efforts to communicate information openly to all employees. For the second statement, *"I receive clear information about my job from the company,"* a mean score of 3.972 was obtained, falling into the "good" category, indicating that job-related information has been clearly communicated to employees. Furthermore, for the third statement, *"Communication between management and employees is effective,"* a mean score of 3.986 was obtained, falling into the "good" category, indicating that communication between management and employees has been effective.

2. Consistency of Organizational Policies

Consistency of organizational policies received a mean score of 3.944, falling into the "good" category. For the first statement, *"Company policies are implemented consistently,"* a mean score of 3.930 was obtained, falling into the "good" category, indicating that company policies have been implemented consistently. For the second statement, *"Organizational regulations do not change suddenly,"* a mean score of 3.944 was obtained, falling into the "good" category, indicating that organizational regulations are relatively stable and easily understood by employees. Furthermore, for the third statement, *"Company policies are fair and understandable,"* a mean score of 3.958 was obtained, falling into the "good" category, indicating that company policies are considered fair and understandable by employees.

3. Management Support for Employees

Management support for employees received a mean score of 4.000, falling into the "good" category. For the first statement, *"Management provides support in completing work,"* a mean score of 3.986 was obtained, falling into the "good" category, indicating that management supports employees in completing their tasks. For the second statement, *"Supervisors care about employees' needs,"* a mean score of 4.000 was obtained, falling into the "good" category, indicating that supervisors are attentive to employees' needs. Furthermore, for the third statement, *"Management provides clear guidance to employees,"* a mean score of 4.014 was

obtained, falling into the “good” category, indicating that management has provided clear guidance regarding work performance.

4. Organizational Justice

Organizational justice received a mean score of 3.944, falling into the “good” category. For the first statement, *“The company treats employees fairly,”* a mean score of 3.930 was obtained, falling into the “good” category, indicating that the company has made efforts to treat employees fairly. For the second statement, *“Performance evaluations are conducted objectively,”* a mean score of 3.944 was obtained, falling into the “good” category, indicating that the performance evaluation process has been carried out objectively. Furthermore, for the third statement, *“Work opportunities are distributed equally among all employees,”* a mean score of 3.958 was obtained, falling into the “good” category, indicating that the company has provided equal opportunities to all employees.

5. Organizational Communication

Organizational communication received a mean score of 3.944, falling into the “good” category. For the first statement, *“The organization has strong capabilities in managing employees,”* a mean score of 3.915 was obtained, falling into the “good” category, indicating that the organization is assessed as having strong capabilities in managing human resources. For the second statement, *“Company management is capable of making sound decisions,”* a mean score of 3.944 was obtained, falling into the “good” category, indicating that employees consider management’s decisions to be sound. Furthermore, for the third statement, *“The company has a professional work system,”* a mean score of 3.972 was obtained, falling into the “good” category, indicating that the company’s work system operates professionally.

6. Concern for Well-Being

Concern for employee well-being received a mean score of 3.972, falling into the “good” category. For the first statement, *“The company cares about employee well-being,”* a mean score of 3.958 was obtained, falling into the “good” category, indicating that the company pays attention to employee well-being. For the second statement, *“The company pays attention to employees’ needs,”* a mean score of 3.972 was obtained, falling into the “good” category, indicating that the company considers employees’ needs in supporting their work performance. Furthermore, for the third statement, *“Employees feel valued by the organization,”* a mean score of 3.986 was obtained, falling into the “good” category, indicating that employees feel they receive appreciation and recognition from the organization for their contributions.

The results of this descriptive analysis show that employee job satisfaction at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk is in good condition and relatively consistent across employees. This high level of job satisfaction reflects that the company has been able to create working conditions that support employees’ needs and expectations. High job satisfaction is expected to strengthen employee loyalty and increase their contributions toward achieving the organization’s goals. Thus, the Job Satisfaction (Y) variable in this study can be categorized as having positive conditions and is suitable for further analysis in the SEM-PLS research model.

Based on the questionnaire results for the Job Satisfaction variable, the responses to each

indicator and statement are as follows:

1. Satisfaction with Salary

Satisfaction with salary received a mean score of 3.915, falling into the “good” category. For the first statement, *“I feel that the salary I receive is commensurate with my workload,”* a mean score of 3.915 was obtained, falling into the “good” category, indicating that employees consider the salary they receive to be sufficiently commensurate with their workload. For the second statement, *“The salary I receive is sufficient to meet my living expenses,”* a mean score of 3.915 was obtained, falling into the “good” category, indicating that employees consider their salaries sufficient to meet their living expenses. Furthermore, for the third statement, *“The company’s payroll system is fair and transparent,”* a mean score of 3.915 was obtained, falling into the “good” category, indicating that employees consider the company’s payroll system to be sufficiently fair and transparent.

2. Comfortable Work Environment

A comfortable work environment received a mean score of 3.930, falling into the “good” category. For the first statement, *“My work environment is clean and comfortable for working,”* a mean score of 3.915 was obtained, falling into the “good” category, indicating that the work environment provides employees with a comfortable setting in which to work. For the second statement, *“The available work facilities support my work,”* a mean score of 3.944 was obtained, falling into the “good” category, indicating that the available work facilities effectively support the performance of employees’ duties. Furthermore, for the third statement, *“I feel safe working in this company’s environment,”* a mean score of 3.915 was obtained, falling into the “good” category, indicating that employees feel safe performing their duties within the company’s environment.

3. Relationship with Superiors

Relationships with supervisors received a mean score of 3.972, falling into the “good” category. For the first statement, *“My supervisor provides clear work instructions,”* a mean score of 3.958 was obtained, falling into the “good” category, indicating that supervisors provide clear work instructions to employees. For the second statement, *“I have a good working relationship with my supervisor,”* a mean score of 3.972 was obtained, falling into the “good” category, indicating that a positive working relationship has been established between employees and their supervisors. Furthermore, for the third statement, *“My supervisor is fair in evaluating employee performance,”* a mean score of 3.986 was obtained, falling into the “good” category, indicating that employees perceive their supervisors as being fair in conducting performance evaluations.

4. Career Development

Career development received a mean score of 3.972, falling into the “good” category. For the first statement, *“The company provides career development opportunities for employees,”* a mean score of 3.958 was obtained, falling into the “good” category, indicating that the company provides employees with opportunities to advance their careers. For the second statement, *“I have opportunities to be promoted,”* a mean score of 3.972 was obtained, falling into the “good”

category, indicating that employees have fairly good opportunities for promotion. Furthermore, for the third statement, “*The training provided by the company helps improve my work skills,*” a mean score of 3.986 was obtained, falling into the “good” category, indicating that the training provided by the company has helped improve employees’ competencies and work skills.

5. Performance Recognition

Performance recognition received a mean score of 3.930, falling into the “good” category. For the first statement, “*The company recognizes employees’ work achievements,*” a mean score of 3.915 was obtained, falling into the “good” category, indicating that the company has recognized the work achievements attained by employees. For the second statement, “*I feel that my efforts are valued by the company,*” a mean score of 3.930 was obtained, falling into the “good” category, indicating that employees feel their efforts and contributions are recognized by the company. Furthermore, for the third statement, “*The company’s reward system is functioning well,*” a mean score of 3.944 was obtained, falling into the “good” category, indicating that the reward system implemented by the company is functioning well and is able to provide satisfaction to employees.

The testing process was conducted using the *bootstrapping* method in the SmartPLS 4.0 application, yielding *path coefficients*, *t-statistics*, and *p-values* as the basis for hypothesis testing. *Path coefficients* were used to indicate the direction of the relationship between variables, while *t-statistics* and *p-values* were used to test the significance level of those relationships. A hypothesis is accepted if the *t-statistic* value is > 1.96 and the *P-value* is < 0.05 at a 5% significance level. The results of the direct effect test are presented in the following table:

Table 1. Results of the T-Statistic Measurement for Direct Relationships Between Variables in the Model Structure

Relationships Between Variables	Path Coefficient	T-Statistics	P-Values	Decision	H ₀
Work Environment → Employee Loyalty	0.361	4.576	0.000	Significant	Rejected
Organizational Trust → Employee Loyalty	0.476	5.795	0.000	Significant	Rejected
Work Environment → Job Satisfaction	0.591	7.960	0.000	Significant	Rejected
Organizational Trust → Job Satisfaction	0.584	7.477	0.000	Significant	Rejected
Job Satisfaction → Employee Loyalty	0.330	4.265	0.000	Significant	Rejected

Overall, the results of the hypothesis testing show that all direct relationships between variables in the research model have a positive and significant effect. These findings indicate that Organizational Trust and Work Environment play an important role in increasing Job Satisfaction and Employee Loyalty. In addition, Job Satisfaction was also found to contribute significantly to increasing Employee Loyalty, so all direct hypotheses proposed in this study can be accepted.

The analysis was conducted using the Bootstrapping method in SmartPLS 4.0, examining the Path Coefficient, *t-statistic*, and *P-values*. A mediating relationship is considered significant if it meets the criteria of a *t-statistic* > 1.96 and a *P-value* < 0.05 at a 5% significance level. In addition, the direction of the path coefficients also serves as the basis for interpreting the nature of the mediating effect—whether positive or negative—so that the analysis results can explain the contribution of Job Satisfaction in strengthening the relationship between the independent variables and Employee Loyalty. The results of the indirect effect test are presented in the following table:

**Table 2 Results of T-Statistic Measurements for Indirect Relationships
Among Variables in the Model Structure**

Relationships Between Variables	Path Coefficient	T-Statistics	P-Values	Decision	H ₀
Work Environment → Employee Loyalty via Job Satisfaction	0.195	3.554	0.000	Significant	Rejected
Organizational Trust → Employee Loyalty through Job Satisfaction	0.193	3.879	0.000	Significant	Rejected

The results of the indirect effect test indicate that Job Satisfaction acts as a significant mediating variable in the relationship between Organizational Trust and Work Environment on Employee Loyalty. These results indicate that increased employee loyalty is not only directly influenced by organizational trust and the work environment but also through increased job satisfaction experienced by employees. Thus, a company's efforts to build organizational trust and create a conducive work environment will be more effective in increasing employee loyalty if accompanied by an increase in employee job satisfaction.

Discussion of Research Results

Based on the results of data analysis using the *Structural Equation Modeling-Partial Least Squares* (SEM-PLS) 4.0 method, this study aimed to analyze the influence of the Work Environment and Organizational Trust on Employee Loyalty, with Job Satisfaction as an intervening variable, at PT. Bank Pembangunan Daerah Banten (Perseroda) Tbk. The test results show that all relationships between the tested variables have a positive direction of influence, and most relationships show a significant influence, both directly and indirectly.

The research results indicate that the work environment has a positive and significant effect on job satisfaction. This finding suggests that the better the work environment perceived by employees—both in terms of physical and non-physical aspects—the higher their level of job satisfaction. A work environment that is comfortable, safe, and harmonious—and supported by good working relationships—can create a conducive work atmosphere, making employees feel more satisfied in performing their jobs. These conditions demonstrate that the work environment is a key factor in enhancing the quality of employees' work experiences within the organization.

Trust in the organization also has a positive and significant effect on job satisfaction. These results indicate that the higher the level of employee trust in the organization—whether related to

integrity, competence, policy consistency, or the organization's concern for employees—the higher the level of job satisfaction experienced. Organizational trust provides employees with a sense of security and confidence that the organization can meet their expectations and treat them fairly, thereby increasing their satisfaction with their work and the organizational environment.

Further test results show that the Work Environment has a positive and significant effect on Employee Loyalty, with a coefficient of 0.195, a *t-statistic* of 3.554, and a P-value of 0.000. These findings indicate that a positive work environment can enhance employees' loyalty to the company. Employees who work in an environment that is comfortable, safe, and supportive of their work activities will have a stronger sense of belonging to the organization. These conditions encourage employees to stay with the company, contribute to the fullest extent possible, and demonstrate a high level of commitment to the company.

Organizational Trust has a positive and significant effect on Employee Loyalty, with a coefficient of 0.193, a *t-statistic* of 3.879, and a P-value of 0.000. These results indicate that high trust in the organization can enhance employee loyalty. When employees believe that the organization possesses integrity, is consistent in implementing policies, and prioritizes employee well-being, a strong sense of emotional attachment develops, leading employees to be more loyal to the company and have a greater desire to remain part of the organization.

In addition to the direct effect, this study also shows that Job Satisfaction has a positive and significant effect on Employee Loyalty. This finding indicates that employees who are satisfied with their jobs tend to have a higher level of commitment to the company. Job satisfaction derived from the work itself, relationships with coworkers, support from supervisors, and career development opportunities can encourage employees to maintain long-term relationships with the organization and demonstrate higher levels of loyalty.

The results of the indirect effect test show that Job Satisfaction mediates the effect of the Work Environment on Employee Loyalty. This indicates that a good work environment not only increases employee loyalty directly but also through increased job satisfaction. In other words, the better the work environment perceived by employees, the higher the resulting job satisfaction, which ultimately increases employee loyalty to the company.

Job Satisfaction also mediates the effect of Organizational Trust on Employee Loyalty. This finding indicates that high organizational trust first increases employees' job satisfaction, and this job satisfaction subsequently fosters stronger employee loyalty. Thus, job satisfaction serves as a crucial mechanism bridging the relationship between organizational trust and employee loyalty.

The results of this study indicate that the work environment and organizational trust are important factors that can enhance employee loyalty both directly and through job satisfaction as an intervening variable. Among these two variables, the work environment contributes slightly more than organizational trust to enhancing employee loyalty, although both exert significant influence. These findings suggest that companies need to continue creating a conducive work environment and building strong organizational trust in order to sustainably improve job satisfaction and employee loyalty. With increased employee loyalty, companies will have a workforce that is more committed, productive, and capable of supporting the achievement of the organization's long-term goals.

CONCLUSION

Based on the results of the study on the influence of the Work Environment and Organizational Trust on Employee Loyalty, with Job Satisfaction as the mediating variable, and based on the results of data analysis using the *Structural Equation Modeling-Partial Least Squares* (SEM-PLS) method, the following conclusions can be drawn:

1. The work environment has a positive and significant effect on employee loyalty at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, with a path coefficient of 0.361, a t-statistic of 4.576, and a P-value of 0.000.
2. Organizational trust has a positive and significant effect on employee loyalty at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, with a path coefficient of 0.476, a t-statistic of 5.795, and a P-value of 0.000.
3. Work environment has a positive and significant effect on job satisfaction at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, with a path coefficient of 0.591, a t-statistic of 7.960, and a P-value of 0.000.
4. Organizational trust has a positive and significant effect on job satisfaction at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, with a path coefficient of 0.584, a t-statistic of 7.477, and a P-value of 0.000.
5. Job satisfaction has a positive and significant effect on employee loyalty at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, with a path coefficient of 0.330, a t-statistic of 4.265, and a P-value of 0.000.
6. The work environment has a positive and significant effect on employee loyalty through job satisfaction as a mediating variable at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, with a path coefficient of 0.195, a t-statistic of 3.554, and a P-value of 0.000.
7. Organizational trust has a positive and significant effect on employee loyalty through job satisfaction as a mediating variable at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, as indicated by a *path* coefficient of 0.193, a t-statistic of 3.879, and a P-value of 0.000.

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