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The Influence of Work Environment, and Workload, on Employee Loyalty with Organizational Support as a Moderator at PT PNM Lampung Branch

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Abstract: This study aims to analyze the influence of Work Environment and Workload on Employee Loyalty and test the role of Organizational Support as a moderation variable in Account Officers of PT Permodalan Nasional Madani (PNM) Lampung Branch. The research uses a quantitative approach with a causal associative design. The research population consists of 1,243 active Account Officers by 2025, with a sample of 230 respondent determined using purposive sampling. Data was collected through a questionnaire with a five-point Likert scale and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS 4. The results of the study showed that the Work Environment had a positive and significant effect on Employee Loyalty, while Workload had a negative and significant effect on Employee Loyalty. Organizational Support has been shown to moderate the relationship of Work Environment to Employee Loyalty, but the direction of moderation weakens these positive influences. In addition, Organizational Support moderates the relationship between Workload and Employee Loyalty by weakening the negative influence of Workload. These findings show that the creation of a conducive work environment, proportionate workload management, and strengthening organizational support are important aspects in maintaining employee loyalty.

Keywords: Work Environment, Workload, Organizational Support, Employee Loyalty

Abstrak: Penelitian ini bertujuan untuk menganalisis pengaruh Lingkungan Kerja dan Beban Kerja terhadap Loyalitas Karyawan serta menguji peran Dukungan Organisasi sebagai variabel moderasi pada Account Officer PT Permodalan Nasional Madani (PNM) Cabang Lampung. Penelitian menggunakan pendekatan kuantitatif dengan desain asosiatif kausal. Populasi penelitian terdiri atas 1.243 Account Officer aktif pada tahun 2025, dengan sampel sebanyak 230 responden yang ditentukan menggunakan purposive sampling. Data dikumpulkan melalui kuesioner dengan skala Likert lima poin dan dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM) melalui SmartPLS 4. Hasil penelitian menunjukkan bahwa Lingkungan Kerja berpengaruh positif dan signifikan terhadap Loyalitas Karyawan, sedangkan Beban Kerja berpengaruh negatif dan signifikan

terhadap Loyalitas Karyawan. Dukungan Organisasi terbukti memoderasi hubungan Lingkungan Kerja terhadap Loyalitas Karyawan, tetapi arah moderasinya memperlemah pengaruh positif tersebut. Selain itu, Dukungan Organisasi memoderasi hubungan Beban Kerja terhadap Loyalitas Karyawan dengan melemahkan pengaruh negatif Beban Kerja. Temuan ini menunjukkan bahwa penciptaan lingkungan kerja yang kondusif, pengelolaan beban kerja secara proporsional, dan penguatan dukungan organisasi merupakan aspek penting dalam mempertahankan loyalitas karyawan.

Kata Kunci: *Lingkungan Kerja, Beban Kerja, Dukungan Organisasi, Loyalitas Karyawan*

INTRODUCTION

Human resources are an important factor in the sustainability and success of organizational operations (Sania & Putra, 2024). The achievement of company goals does not only depend on management skills, but also on the contribution of employees in carrying out tasks and responsibilities optimally. Therefore, companies need employees who are competent while having commitment and loyalty to support the sustainability of the organization (Febriana & Kustini, 2022). Pattiasina et al. (2026) state that Loyalty reflects the dedication and commitment of employees to the organization as well as the willingness to contribute to the achievement of company goals.

Employees who have high loyalty tend to show responsibility, dedication, and willingness to contribute to the company's progress. Conversely, low loyalty can increase employees' tendency to leave the organization. This condition is becoming increasingly important amid competition to acquire and retain a competent workforce (Saputra et al., 2024).

People's access to formal financial services is still a challenge in realizing financial inclusion, especially in developing countries (Pellu, 2024). The World Bank (2025), noted that around 79% of adults already have a formal financial account, but 1.3 billion people are still not connected to the formal financial system. This condition shows that financial inclusion is not only related to the availability of services, but also affordability, ease of access, and people's ability to use them.

In Indonesia, financial inclusion continues to be a strategic agenda for the government and OJK. SNLIK 2025 recorded a financial inclusion index of 80.51% and financial literacy of 66.46%, an increase from 2024 (Financial Services Authority & Central Statistics Agency, 2025). However, according to Mustofah et al. (2025), although access is getting wider, increasing literacy is not fully in line with the appropriate and safe use of financial services. One of the efforts to expand access to financing is through microfinance that is adjusted to the limitations of micro business actors in meeting the requirements of conventional financial institutions (Azuha & Lahuri, 2025).

The group-based microfinance model through joint responsibility and mentoring mechanisms was then implemented by PT Permodalan Nasional Madani (PNM) through the Mekaar program to empower underprivileged women in ultra-micro business actors (Akibun et al., 2026).

The issue of loyalty is becoming increasingly important for companies with large numbers of workers and operational activities. PT Permodalan Nasional Madani (PNM), a state-owned enterprise engaged in non-bank financial services through financing and empowerment of micro, small, and ultra-micro businesses. Through PNM ULaMM and PNM Mekaar, the company not only distributes financing, but also provides assistance and empowerment to the community (Lisa et al., 2022). This condition makes the quality and stability of human resources one of the important aspects in supporting PNM's operational

activities. Based on the PT PNM Sustainability Report (2025), the number of PNM employees nationally reached 71,566 people with the following composition.

**Table 1. Number of Employees of PT Permodalan Nasional Madani (PNM)
Based on Employment Status and Gender in 2025**

Employment Status	Male	Female	Quantity
Permanent Employees	3.052	3.799	6.851
Contract Officers	1.791	3.104	4.895
Outsourcing Officers	5.299	54.521	59.820
Total	10.142	61.424	71.566

Source: *Sustainability Report* PT Permodalan Nasional Madani (2025)

Most PNM employees are outsourced employees. The large number of workers shows the scale of PNM's operations as well as the importance of human resource management. One of the indicators that can illustrate the challenges in retaining employees is turnover. PNM turnover data for 2024–2025 is presented in Table 2.

Table 2. Reduction in the Number of Employees and Turnover of PT PNM in 2024–2025 (National)

Description	2024	2025
Number of Employees	69.337	71.566
Employees Leave	23.680	24.077
Resignation	22.724	22.932
Died	22	26
Other Reasons	934	1.119
Turnover Rate	34,2%	33,9%

Source: *Sustainability Report* PT Permodalan Nasional Madani (2025)

In 2025, there will be 24,077 employees who will leave with a turnover rate of 33.9%. Although there has been a slight decrease compared to the previous year, this figure shows that companies still face challenges in retaining the workforce. This condition also needs to be seen at the branch level, including the Lampung Branch PNM.

Table 3. Employee Data of PT PNM Lampung Branch in 2025

Description	Quantity
Permanent Employees	147
Contract Officers	167
Outsourcing Officers	2.460
Number of Employees	2.774

Source: *Sustainability Report* PT Permodalan Nasional Madani (2025)

The number of employees of PNM Lampung Branch in 2025 will reach 2,774 people. The development of the number of employees during 2022–2025 shows the dynamics of the workforce as presented in Table 4.

Table 4. Development of the Number of Employees of PT PNM Lampung Branch in 2022–2025

Year	Number of Employees	Changes	Percentage
2022	2.574	-	-
2023	2.943	+369	+14,34%
2024	2.987	+44	+1,49%
2025	2.774	-213	-7,13%

Source: Data processed (2026)

The number of employees decreased by 213 people or 7.13% in 2025. The data does not directly show turnover at the branch level, but illustrates the dynamics of the workforce

which is an important context in assessing employee loyalty. Employee loyalty can be influenced by the conditions of the work environment and workload. A safe, comfortable, and conducive work environment can support employees in carrying out their work optimally (Saepudin et al., 2022). Research by Andinni & Harun (2024), Wanuri & Junaidi (2023) and Research by Anjivani (2025) shows that the work environment has a positive and significant effect on employee loyalty. Meanwhile, workloads that do not match capacity can increase work pressure and potentially reduce loyalty (Sania & Putra, 2024). Research by Afifah & Hamdani (2025) found that workload has a significant effect on employee loyalty, while research by Gusnella et al. (2024) shows that workload has a negative and significant effect on employee loyalty. Research Siburian et al. (2025) shows that workload management that is in accordance with employee capacity can increase loyalty.

In addition to the work environment and workload, organizational support is also a factor that can affect employee loyalty. Good organizational support can increase employee appreciation and loyalty, while low support can decrease loyalty (Jefrey et al., 2025). In addition to being a direct predictor, organizational support has the potential to play a role as a variable that changes the strength of the relationship between work conditions and employee outcomes. Lestari et al. (2025) show that Perceived Organizational Support can moderate the relationship between the work environment and job performance, while Syahada et al. (2025) and Wardoyo et al. (2025) show the role of organizational support in the relationship between workload and employee performance. These findings show that organizational support can play a role as a resource that strengthens or weakens the impact of work conditions on employee outcomes.

Based on previous research, there are several gaps underlying this study. First, although the relationship between the work environment and loyalty has been extensively researched and tends to show a positive influence, research that specifically examines the relationship in the context of PT PNM is still limited. Second, there is a discrepancy in the results of the study regarding the relationship between workload and loyalty, so testing is needed in the context of organizations with different work characteristics. Third, research that integrates the work environment and workload as independent variables and organizational support as a moderation variable in explaining employee loyalty is still limited. In fact, PNM's work characteristics related to service, financing, mentoring, and direct interaction with customers can create different working conditions compared to organizations in general.

Thus, this study offers novelty through testing the role of organizational support as a moderator in the relationship between the work environment and workload on employee loyalty at PT Permodalan Nasional Madani (PNM) Lampung Branch. This study not only examines the direct influence of working conditions on loyalty, but also analyzes whether organizational support can strengthen or weaken these relationships. This approach is expected to provide a more comprehensive understanding of the formation of employee loyalty in the context of organizations engaged in financing and community empowerment.

Based on this description, this study aims to analyze the influence of work environment and workload on employee loyalty and examine the role of organizational support in moderating the influence of work environment and workload on employee loyalty at PT Permodalan Nasional Madani (PNM) Lampung Branch. Therefore, the first hypothesis is formulated as follows.

H1: The work environment has a positive effect on employee loyalty at PT Permodalan Nasional Madani (PNM) Lampung Branch

Workload has a different relationship to loyalty based on previous research. Gusnella et al. (2024) found that workload has a negative and significant effect on loyalty, while Afifah and Hamdani (2025) found that there is a significant influence of workload on loyalty.

These differences show that the relationship between workload and loyalty still needs to be tested in the context of PNM Lampung Branch.

H2: Workload has a negative effect on employee loyalty at PT Permodalan Nasional Madani (PNM) Lampung Branch

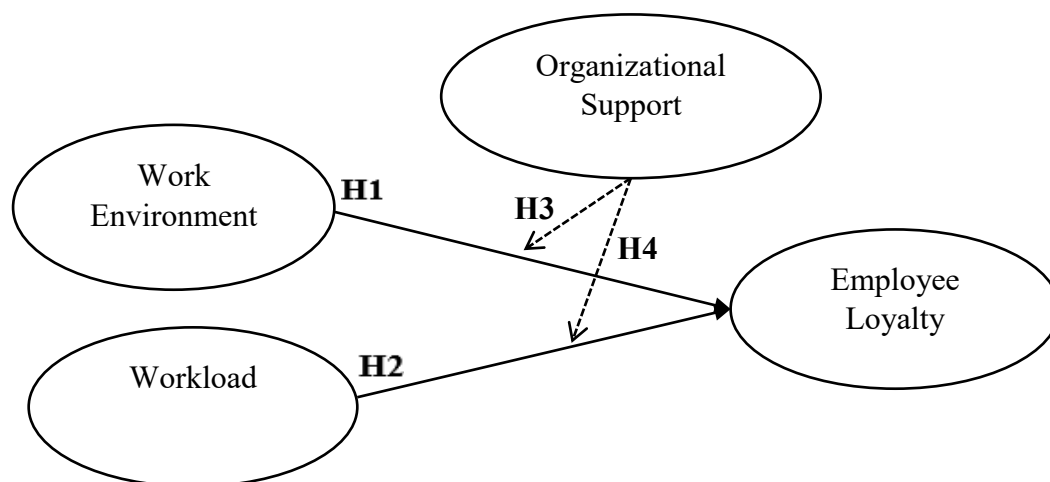
Organizational support can be a resource that affects the strength of the relationship between working conditions and employee outcomes. Lestari et al. (2025) show that Perceived Organizational Support moderates the relationship between the work environment and job performance. Based on the SET perspective, high organizational support can strengthen employees' positive responses to conducive working conditions.

H3: Organizational support strengthens the positive influence of the work environment on employee loyalty at PT Permodalan Nasional Madani (PNM) Lampung Branch

Organizational support can also help employees cope with job demands. Syahada et al. (2025) show the role of organizational support as a moderator in the relationship between workload and performance, while Doğan et al. (2024) show that organizational support can help reduce the negative impact of work demands. Based on these findings, organizational support is thought to reduce the negative impact of workload on employee loyalty.

H4: Organizational support weakens the negative influence of workload on employee loyalty at PT Permodalan Nasional Madani (PNM) Lampung Branch

Based on the theoretical foundation and the results of previous research, the relationship between research variables is then described in the following frame of thought.



Source: Data processed (2026)

Figure 1. Research Framework

METHODS

The research population is 1,243 staff Account Officers (AO) PT PNM Lampung Branch who are active in 2025. The sample was determined using purposive sampling with the criteria of active employees, AO, have a minimum working period of one year, and are willing to fill out a complete questionnaire. Based on the guidelines of Hair et al. (2019), with a total of 46 x 5 indicators, a sample of 230 respondents was obtained. Primary data was collected through a questionnaire with a five-point Likert scale, while secondary data was obtained from PT PNM reports, scientific journals, books, and OJK and BPS publications. The research variables included the work environment, workload, organizational support, and employee loyalty. Data analysis used SmartPLS 4 using the Partial Least Squares-Structural

Equation Modeling (PLS-SEM) method. Testing includes outer models (validity and reliability), inner models (R^2 , f^2 , and Q^2), as well as hypothesis and moderation testing through bootstrapping based on path coefficient, t-statistic, and p-value.

RESULTS AND DISCUSSION

Description of Research Object

This study involved 230 Account Officers (AO) of PT Permodalan Nasional Madani (PNM) Lampung Branch who met the criteria as active employees, had a minimum working period of one year, and filled out a complete questionnaire. Respondents' characteristics included employment status, gender, age, last education, and working period.

Table 5. Characteristics of Respondents

Features	Category	Quantity	Persentase
Employment Status	Fixed	156	67,83%
	Contract	74	32,17%
Gender	Male	120	52,17%
	Female	110	47,83%
Age	20–25 Year	56	24,35%
	26–30 Year	72	31,30%
	31–35 Year	62	26,96%
	36–40 Year	24	10,43%
	>40 Year	16	6,96%
Education	SMA/SMK	51	22,17%
	D3	55	23,91%
	S1	100	43,48%
	S2	24	10,43%
Tenure	1–3 Year	92	40,00%
	3–5 Year	72	31,30%
	5–10 Year	41	17,83%
	>10 Year	25	10,87%
Total		230	100,00%

Source: Data processed (2026)

Respondents were dominated by permanent employees (67.83%), with a relatively balanced gender composition. The largest age group was in the range of 26–30 years (31.30%), the majority had a S1 education (43.48%), and had a working period of 1–3 years (40,00%).

Data Analysis Results

Evaluation of Measurement Models (Outer Model)

External model *evaluation* was carried out to test the validity and reliability of the construct using *outer loading*, AVE, *Fornell-Larcker Criterion*, HTMT, *Cronbach's Alpha*, and *Composite Reliability*.

Convergent Validity Test

The convergent validity in this study is seen from the value of *outer loading* and *Average Variance Extracted* (AVE). An indicator is declared to meet the convergent validity if the outer loading value is at ≥ 0.70 , while the construct is stated to meet the convergent validity if the AVE value is ≥ 0.50 .

Table 6. Outer Loading Test Resultsg

Variable	Indicator	Outer Loading
Work Environment	X1.1	0,720

	X1.2	0,771
	X1.3	0,761
	X1.4	0,757
	X1.5	0,783
	X1.6	0,756
	X1.7	0,769
	X1.8	0,772
	X1.9	0,762
	X1.10	0,779
	X1.11	0,766
	X1.12	0,715
	X1.13	0,765
	X1.14	0,742
Workload	X2.1	0,777
	X2.2	0,738
	X2.3	0,756
	X2.4	0,805
	X2.5	0,797
	X2.6	0,734
	X2.7	0,757
	X2.8	0,763
	X2.9	0,743
	X2.10	0,736
Organizational Support	X3.1	0,749
	X3.2	0,762
	X3.3	0,773
	X3.4	0,766
	X3.5	0,773
	X3.6	0,721
	X3.7	0,785
	X3.8	0,741
	X3.9	0,731
	X3.10	0,712
	X3.11	0,723
	X3.12	0,711
Employee Loyalty	Y1	0,752
	Y2	0,715
	Y3	0,785
	Y4	0,780
	Y5	0,756
	Y6	0,713
	Y7	0,782
	Y8	0,779
	Y9	0,705
	Y10	0,735

Source: SmartPLS output, data processed (2026)

Based on the table, all research indicators have an outer loading value of ≥ 0.70 . Thus, all indicators are declared to meet the validity criteria. Furthermore, convergent validity can also be seen through the Average Variance Extracted (AVE) value to ensure that each construct is able to explain the variance of the indicator that forms it.

Table 7. AVE Test Results

Variable	AVE	Criteria	Remarks
Workload	0,579	$\geq 0,50$	Valid
Organizational Support	0,556	$\geq 0,50$	Valid
Work Environment	0,576	$\geq 0,50$	Valid

Employee Loyalty	0,564	$\geq 0,50$	Valid
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Source: SmartPLS output, data processed (2026)

The AVE value of the entire construct is above 0.50. Thus the value of each convergent validity test on the AVE parameter is declared valid.

Discriminating Validity Test

Discriminant validity is used to ensure that each construct in the study has different characteristics from the others. The test is performed via *cross loading*, the *Fornell-Larcker Criterion*, and HTMT.

Table 8. Fornell-Larcker Criterion Test Results

Variable	Workload	Organizational Support	Work Environment	Employee Loyalty
Workload	0,761			
Organizational Support	-0,211	0,746		
Work Environment	-0,235	0,824	0,759	
Employee Loyalty	-0,259	0,797	0,836	0,751

Source: SmartPLS output, data processed (2026)

The bolded value is the square root of the AVE of each construct. Thus, based on the *Fornell-Larcker Criterion*, the validity of the discriminant is met.

Table 9. HTMT Test Results

Construct Pairs	HTMT
Workload ↔ Organization Support	0,221
Workload ↔ Work Environment	0,244
Organizational Support ↔ Work Environment	0,880
Employee Loyalty ↔ Workload	0,269
Employee Loyalty ↔ Organizational Support	0,864
Employee Loyalty ↔ Work Environment	0,897

Source: SmartPLS output, data processed (2026)

The HTMT value of all construct pairs was below 0.90. Thus, the discriminant validity of all constructs in this study was declared fulfilled.

Reliability Test

Reliability testing is performed by looking at *Cronbach's Alpha* and *Composite Reliability values*.

Table 10. Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Remarks
Workload	0,920	0,932	Reliabel
Organizational Support	0,927	0,938	Reliabel
Work Environment	0,943	0,950	Reliabel
Employee Loyalty	0,914	0,928	Reliabel

Source: SmartPLS output, data processed (2026)

Based on the table, all variables have *Cronbach's Alpha* and *Composite Reliability* values above 0.70. Thus, all research constructs have good internal consistency and are declared reliable.

Evaluation of Structural Models (*Inner Model*)

Internal model evaluation was carried out to determine the ability of the structural model to explain the relationship between research variables. The tests in this study include *R-square*, *f-square*, and *Q-square*.

Coefficient of Determination (*R-square*)

The *R-square* value is used to determine the magnitude of the ability of exogenous variables to explain endogenous variables.

Table 11. R-square test results

Variable Endogen	R-square	R-square Adjusted
Employee Loyalty	0,781	0,776

Source: SmartPLS output, data processed (2026)

The *R-square* value of Employee Loyalty was 0.780746 or 78.07%, while the *R-square value adjusted* was 0.775852 or 77.59%. This value showed that the variation in employee loyalty could be explained by the work environment, workload, organizational support, and the interaction of moderation variables in the model was 78.07%. Meanwhile, 21.93% of the variation in employee loyalty was explained by factors outside the study model. The *R-square adjusted* value of 77.59% showed that after considering the number of predictors in the model, the model's ability to explain the variation in employee loyalty remained at a high level.

Effect Size (*f-square*)

Effect size is used to determine the amount of contribution of each exogenous variable to the endogenous variable.

Table 12. F-square Test Results

Relationship	f-square
Workload → Employee Loyalty	0,039
Organizational Support → Employee Loyalty	0,079
Work Environment → Employee Loyalty	0,066
Organizational Support × Workload → Employee Loyalty	0,078
Organizational Support × Work Environment → Employee Loyalty	0,172

Source: SmartPLS output, data processed (2026)

Based on these results, the *f-square* value of each relationship was in the range of 0.039 to 0.172. Overall, the contribution of predictors to employee loyalty is variable, with the interaction of organizational support and the work environment as the most dominant factor.

Predictive Relevance (*Q-square*)

Predictive relevance testing was carried out to determine the predictive ability of the model against endogenous constructs.

Table 13. Q-Square Test Results

	Q ² predict	RMSE	MAE
Employee Loyalty	0.740	0.529	0.355

Source: SmartPLS output, data processed (2026)

Based on the results of PLSpredict analysis, the *Q²predict* value for the employee loyalty construct is 0.740462. A *Q²predict* value greater than 0 indicates that the model has a

predictive relevance to employee loyalty. With a value of 0.740462, the research model shows predictive ability on the employee loyalty construct. These results show that the model is not only able to explain the relationships between variables in the research data, but also has the ability to produce predictions about the analyzed endogenous constructs.

Hypothesis Testing

Hypothesis testing was carried out using the bootstrapping method on SmartPLS 4. The test was carried out by looking at the original sample (O) values, T-statistics, and P-values. The hypothesis was accepted if the T-statistics value was > 1.96 and the P-values < 0.05 .

Table 14. Hypothesis Testing Results

Hypothesis	Intervariable Relationships	Original Sample (O)	T-Statistics	P-Values	Remarks
H1	Work Environment $\rightarrow$ Employee Loyalty	0,271	2,111	0,035	Accepted
H2	Workload $\rightarrow$ Employee Loyalty	-0,099	2,119	0,034	Accepted
H3	Dukungan Organisasi $\times$ Work Environment $\rightarrow$ Employee Loyalty	-0,125	3,133	0,002	Accepted
H4	Organizational Support $\times$ Workload $\rightarrow$ Employee Loyalty	0,132	2,279	0,023	Accepted

Source: SmartPLS output, data processed (2026)

The results of the study show that the Work Environment has a positive and significant effect on Employee Loyalty with a coefficient of 0.271 ($t=2.111$; $p=0.035$). These findings show that the more conducive the work environment felt by Account Officers, the higher the loyalty to the organization. An environment that provides comfort, security, and supports the implementation of work can create conditions that encourage employees to maintain positive relationships with the organization. These results are in line with Anjivani (2025), Andinni and Harun (2024), and Wanuri and Junaidi (2023) who show that there is a positive influence of the work environment on employee loyalty.

Workload has a negative and significant effect on Employee Loyalty with a coefficient of -0.099 ($t=2.119$; $p=0.034$). This means that an increase in workload tends to be followed by a decrease in employee loyalty. High work demands, pressure, and mismatch between workload and employee capacity can reduce comfort at work. This finding is in line with Gusnella et al. (2024) who found a negative and significant influence of workload on loyalty and supported Afifah and Hamdani (2025). This result is different from the research of Andinni and Harun (2024) which did not find a significant effect, thus showing that the relationship between workload and loyalty can differ according to job characteristics and research objects.

Organizational Support was shown to moderate the relationship of Work Environment to Employee Loyalty with an interaction coefficient of -0.125 ($t=3.133$; $p=0.002$). However, the direction of moderation differed from the initial hypothesis that expected a strengthening of positive influences. The results showed that the effect of Work Environment on Employee Loyalty was 0.396 at the low level of Organizational Support, 0.271 at the medium level, and 0.145 at the high level. Thus, the influence of the Work Environment remained positive, but its strength decreased as the Organizational Support increased. These findings show that Organizational Support functions as a moderator, but does not strengthen the positive relationship as the hypothesis is formulated. These results can be compared with Lestari et al. (2025) which shows that Perceived Organizational Support is able to moderate the relationship between the work environment and job performance.

Organizational Support was also shown to moderate the relationship between Workload and Employee Loyalty with an interaction coefficient of 0.132 ($t=2.279$; $p=0.023$).

The results of conditional effects showed that the effect of Workload on Employee Loyalty was -0.232 at the low level of Organizational Support, -0.099 at the medium level, and 0.033 at the high level. The pattern shows that the increase in Organizational Support weakens the negative relationship of Workload to Employee Loyalty to close to a positive direction. Thus, organizational support can play a role as a resource that helps employees cope with job demands. These findings are in line with Syahada et al. (2025) and Doğan et al. (2024) who show the role of organizational support in moderating the relationship between job demands and employee outcome variables.

Overall, the results of the study show that Work Environment and Workload are factors that affect Employee Loyalty. Work Environment has a positive effect, while Workload has a negative effect. Organizational support is proven to moderate both relationships. In the relationship between Workload and Employee Loyalty, organizational support weakens the negative influence of workload according to the hypothetical direction. Meanwhile, in the relationship between Work Environment and Employee Loyalty, organizational support still plays a role as a moderator, but produces a pattern that is different from initial assumptions because the increase in organizational support actually reduces the strength of the positive influence of the work environment.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSION

Based on the results of a study on the Account Officer of PT Permodalan Nasional Madani (PNM) Lampung Branch, it can be concluded that Work Environment has a positive effect on Employee Loyalty, while Workload has a negative effect on Employee Loyalty. Organizational Support is proven to moderate the relationship between Work Environment and Employee Loyalty, but the direction of moderation is not in accordance with the initial hypothesis because the increase in Organizational Support actually weakens the positive relationship. Furthermore, Organizational Support is also proven to moderate the relationship between Workload and Employee Loyalty by weakening the negative impact of Workload on Employee Loyalty. Overall, the variables in the model have a strong ability to explain Employee Loyalty, although there are still other factors outside the model that can affect it.

RECOMMENDATIONS

Based on the results of the research, PT Permodalan Nasional Madani (PNM) Lampung Branch is advised to maintain good working environment conditions and make improvements to the arrangement of workspaces to support the comfort and coordination of Account Officers. Workload management also needs to be carried out proportionally through adjustments to the division of tasks, targets, and completion times with employee capacity. In addition, Organizational Support needs to be strengthened through communication with superiors, assistance in dealing with work obstacles, appreciation for contributions, and the provision of facilities that support the implementation of tasks. Given that the direction of moderation of Organizational Support on the relationship between the Work Environment and Employee Loyalty is different from the initial hypothesis, the company also needs to evaluate the suitability of the form of support with the needs of employees. These efforts need to be accompanied by the maintenance of loyalty through healthy working relationships, communication, and appropriate rewards.

FURTHER RESEARCH PROPOSALS

Further research can develop models by adding other variables relevant to Employee Loyalty, such as job satisfaction, compensation, leadership, and motivation. Research can also be conducted on more diverse employee objects and characteristics to obtain a broader

scope of findings. In addition, the use of interviews or qualitative approaches can be considered to gain a deeper understanding of the factors that make up Employee Loyalty.

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