



The effect of work culture and work environment on employee loyalty through work stress as a media variable at PT.OMFI

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ABSTRACT

Employee loyalty is an important issue faced by companies because loyalty is the mental attitude shown by employees towards the company. This study aims to determine the influence of work culture and work environment on employee loyalty, the influence of work culture and work environment on employee work stress, the influence of work stress on employee loyalty, as well as the influence of work culture and work environment on employee loyalty through work stress. The population in this study consists of all 623 permanent employees of PT. omfi. The sampling technique used in this study was non-probability sampling, specifically purposive sampling. The sample for this study consisted of 90 employee respondents from PT. omfi. The research results indicate that work culture has a significant effect on employee loyalty, while the work environment does not have a significant effect on employee loyalty. Work culture significantly influences employee work stress, and the work environment also has a significant impact on employee work stress. Work stress significantly affects employee loyalty. Furthermore, the work culture and the work environment both have a significant influence on employee loyalty at PT. OMFI through work stress.

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INTRODUCTION

Human resources are a crucial component in the smooth operation of a business or company. The existence and quality of this element is very important, because without it or if the quality is not good, the company will face difficulties in running. In order to improve the overall performance of the company, this approach is known as HR management. HR Management aims to optimally empower human resources. If implemented carefully, HR management has the potential to maximize company performance so that its development takes place more rapidly. One way proposed by (Bangun, 2018) to maintain the quality of human resources is to develop employee loyalty.

By developing employee loyalty, HR management seeks to keep employees loyal to the company and achieve common goals. This will encourage employees to work more effectively and efficiently, so that their performance can be optimized and produce positive output to support the progress of the company. From this explanation, it can be concluded that the problem of employee loyalty is a significant issue for companies because loyalty reflects the mental attitude of employees towards the company.

The factors that influence this loyalty come from the awareness of employees that the relationship between them and the company requires each other. Low employee loyalty may be caused by dissatisfaction or discomfort with the company's treatment of them. The impact of low loyalty includes frequent absences, absenteeism for no apparent reason, and even employees can quickly switch to another job that offers better perks. The enthusiasm and enthusiasm of employees at work can also be affected by their level of satisfaction with the company. On the other hand, if employees are satisfied with the company, they will remain loyal and work harder to achieve the company's common goals (Sangadji and Sopiah, 2013).

Having loyal employees tends to act more productively towards the company. Loyal employees will devote their time to their company so that it will produce good performance. In addition, employee loyalty is an attempt to understand the intensity and stability of the company. It can be concluded that employees who are loyal to their company tend not to leave their company (Kurniawan, 2019).

According to (Nitisemito, 2014) apart from high turnover, low work productivity can also cause the company's organizational goals to not be achieved. Bedjo (2015) suggests that there are other factors that can affect employee loyalty in working for an organization, including the absence of clear and suitable jobs for employees so that employees will experience stress in carrying out their work. Apart from this, existing studies also show that the opportunity to interact or in other words the communication that exists with colleagues can also increase loyalty. In addition, loyalty is also related to environmental factors such as the existence of organizational reliability, the feeling of being important to the company, the reality of individual expectations, perceptions of attitudes towards colleagues, and perceptions of fair superior behavior.

The problem of employee loyalty at PT. OMF has several aspects, the first aspect is work culture, it is known that there are still many employees who have different perceptions of work culture which in turn has a negative impact on employee loyalty. Dissimilarity in employee perceptions of work culture makes employees act inconsistently with the general perception that should be accepted. This causes employee loyalty to be low because the behavior and actions of these employees are not in accordance with the work culture set by the company.

In this situation, efforts are needed to improve work culture, because with a strong culture, an employee will feel that he is an important part of the company where he works. This will have a positive impact by reducing problems that may arise, such as the frequent recruitment of new employees, as well as creating harmony and cohesiveness within the team, which if lost will be difficult to rebuild from scratch."This is in line with (Wibowo's, 2016) which states that the basic philosophy of a company which includes shared beliefs, norms and values which are the core characteristics of how to do work in a company will be able to increase employee loyalty to a company.

This is in line with the view of (Wibowo's, 2016) which states that if an environment is not good, such as noise, hot temperatures, cleanliness is not maintained and so on, it can reduce the physical condition and mental condition of employees. Indications of a decrease in physical condition can be in the form of fatigue, lethargy at work, health problems or illness, due to work and even work accidents which result in work loyalty. In order to create employee loyalty, it is also necessary to have a conducive work environment that will encourage the effectiveness of the company in carrying out its activities, and will raise the enthusiasm and enthusiasm of employees.

This is very beneficial for the survival of the company and will increase productivity so that the company's goals can be achieved.

The next aspect that causes a decrease in employee loyalty is communication. According to Mangkunegara (2018: 150) one of the barriers to communication is personal barriers, which is meant by personal barriers caused by emotions, disturbed sensory organs, habits that apply to certain cultural norms or values. Apart from that, there are physical obstacles in question, namely the distance between the sender and the receiver is too far. In this case we need communication media such as telephones, loudspeakers, SSB (Single Side Band) and other communication tools.

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PT. OMFI as a company has a risk of being vulnerable to work stress caused by work pressure both from within the company and from the community and the lack of communication that exists. In addition, work stress is one of the important factors in humans, which affects the human psyche. Stress can also make a person lose control over himself. People who experience stress tend to become nervous and feel chronic worry. This is in line with (Hasibuan's, 2017) which states employee stress is a job satisfaction that does not materialize from work. Work stress on employees can have an impact on decreasing work productivity, disrupting social interactions at work locations, and can even cause loss of employee loyalty.

The last aspect that causes employee loyalty problems is work stress, which is characterized by employees who complain about targets set by the company and employees who do not have the ability to meet targets and the reluctance of employees to establish good communication between lines. According to Gibson et al (2017: 343) one of the causes of work stress is the physical environment in the form of light, sound, temperature, and polluted air. In addition, there is role conflict in this case, namely when someone receives messages that are not suitable regarding appropriate role behavior or in other words there is no communication between lines.

Customer loyalty research that is currently being conducted, namely the last aspect that causes employee loyalty problems is work stress, which is characterized by employees who complain about targets set by the company and employees who do not have the ability to meet targets and the reluctance of employees to establish good communication between lines.

The implications and contributions of this research are a research problem of the level of employee loyalty, this is because financing faces various obstacles and constraints, especially in the field of human resources. One of them is the work culture instilled by the company which requires employees to meet targets from the company while the community is not cooperative, thus creating an uncomfortable work environment and a lack of communication and causing work stress.

Based on this description, the research problem is the level of employee loyalty, this is because the field of financing faces various obstacles and constraints, especially in the field of human resources. One of them is the work culture instilled by the company which requires employees to meet targets from the company while the community is not cooperative, thus creating an uncomfortable work environment and lack of communication and causing work stress.

RESEARCH METHOD

This research was conducted at PT. OMFI at the Head Office. The subjects of this research are companies and employees of PT. OMFI at the Head Office. In this study, the population is all employees of PT. OMFI has a permanent work status of 623 employees. The sample of this research is 90 respondents. The sampling technique used in this study is non-probability sampling. In this study, the data analysis method used Structural Equation Modeling-Partial Least Square (SEM-PLS) using SmartPLS version 4 software (Ghozali, 2017).

Table 1. Variable operationalization

Variable	Definition	Measurement
Employee Loyalty (Y)	The attachment, sense of identification and involvement expressed by an employee towards the company. "Involvement, a sense of identification and attachment are expressed by employees by providing opportunities for achievement, by acknowledging the achievements achieved."	<ol style="list-style-type: none"> 1. Obedience or obedience 2. Responsible 3. Devotion
Work Stress (Z)	A condition that affects one's emotions, thought processes and conditions, people who are stressed become nervous and feel chronic worry	<ol style="list-style-type: none"> 1. Workload 2. Leadership attitude 3. Work time and equipment 4. Work conflict
Work Culture (X1)	The basic beliefs and assumptions that bind together every member of the company so that they color the attitudes and behaviors that manifest in social interactions between members or the company at work.	<ol style="list-style-type: none"> 1. Implementation of values 2. Beliefs and philosophy 3. Implementation of the code of ethics
Work environment (X2)	A place where there are a number of groups in which there are several supporting facilities to achieve company goals in accordance with the company's vision and mission.	<ol style="list-style-type: none"> 1. Flowers 2. Installments 3. Ceiling 4. Loan/Thawing

The data collected will be erroneous if those who complete the check have different views, so when collecting data, everyone in the system must have the same understanding and collect data in the same way. Therefore, operational definitions must be made before data collection begins. In more detail the operationalization of the variables in this study can be described in the table, that all variables have definitions and indicators that become benchmarks in research, namely from variable Work Culture, Work Environment, Work Stress, and Employee Loyalty.

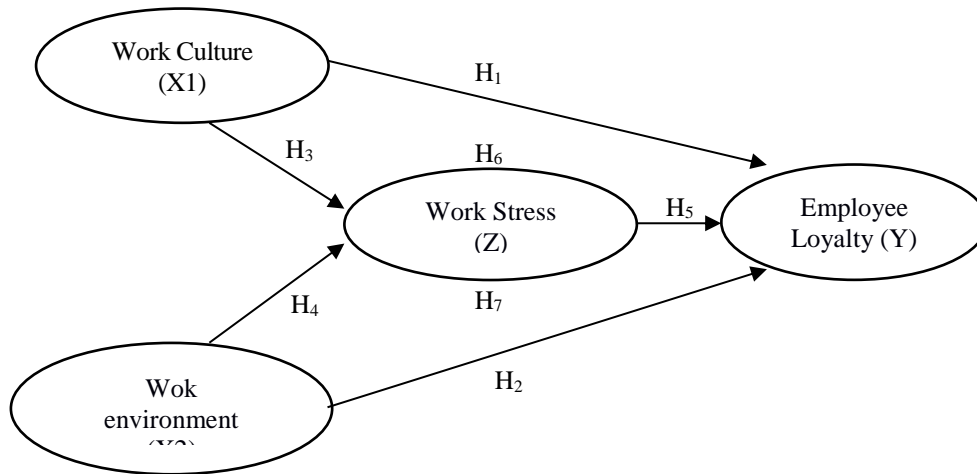


Figure 1. Research conceptual framework

Based on the background, the formulation of the problem, and the research objectives, a hypothesis is formulated in the research, namely work culture influences employee loyalty at PT. OMFI, work environment influences employee loyalty at PT. OMFI, work culture affects the work stress of employees at PT. OMFI, the work environment affects the work stress of employees at PT. OMFI, work stress affects employee loyalty at PT. OMFI, work culture influences employee loyalty through work stress at PT. OMFI, work environment affects employee loyalty through work stress at PT. omfi.

Explanation of the Nature of Moderation

1. Work culture influences employee loyalty at PT. Omfi
2. The work environment affects employee loyalty at PT. Omfi
3. Work culture affects the work stress of employees at PT. omfi.
4. The work environment affects the work stress of employees at PT. omfi.
5. Work stress affects employee loyalty at PT. Omfi.
6. Work culture influences employee loyalty through work stress at PT. omfi.
7. The work environment affects employee loyalty through work stress at PT. omfi.

RESULTS AND DISCUSSIONS

To prove the hypothesis in research on the effect of work culture and work environment on work loyalty and work stress as a mediating variable at PT. OMFI uses inner weights (structural model) processed with PLS. From the 7 hypotheses. there are 6 hypotheses that have a positive and significant effect and there is 1 hypothesis that has no significant effect. The following is a discussion for more details.

Data analysis

Validity test

Based on the operational variables of this research, a research model was formed which was then run using the PLS - Algorithm to test the feasibility of the model. To test the feasibility of the model using the outer model (measurement model), namely the relationship between the indicator and the construct. To test the validity of the model using the factor loading value while to test the reliability using the Composite Reliability (CR), Cronbach's Alpha (CA) and Average Variance Extracted (AVE) values.

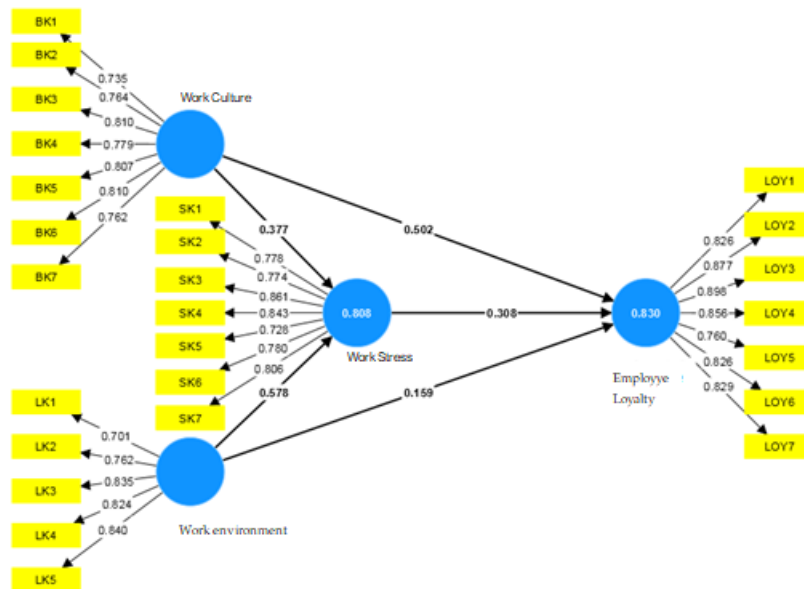


Figure 2. PLS Algorithm Structural Model

The validity of a question item can be seen in the results of the outer loading output (measurement model) or convergent validity is used to test the unidimensionality of each construct. A study is said to be valid if the loading factor indicator value must be greater than or equal to 0.7. Based on the picture above, the research structure model is said to be valid because all loading factor indicator values must be greater than 0.7.

Where for more details can be seen in the table below:

Table 2. Outer loading table

No	Work Culture (X1)	Work	Work Stress	Employee Loyalty
		environment (X2)	(Z)	(Y)
1	0.735	0.701	0.778	0.826
2	0.764	0.762	0.774	0.877
3	0.810	0.835	0.861	0.898
4	0.779	0.824	0.843	0.856
5	0.807	0.840	0.728	0.760
6	0.810		0.780	0.826
7	0.762		0.806	0.829

Based on the picture above, it can be seen from each variable Work Culture (X1), Employee Work Environment (X2), Employee Loyalty (Y), and Employee Work Stress (Z). The loading factor values are the Work Culture indicator (X1), the Work Environment indicator (X2), the Employee Loyalty

indicator (Y), and the Employee Work Stress indicator (Z). For all the variables in the table above, namely the loading factor value above 0.7, it can be said to be valid. And research can be continued.

Table 3. Composite Reliability

Variabel	Composite Reliability
Wok Culture (X1)	0.895
Work environment (X2)	0.865
Work Stress (Z)	0.907
Employee Loyalty (Y)	0.933

Based on the table above, it can be seen from each variable Work Culture (X1) of 0.895, Work Environment (X2) of 0.865, Employee Loyalty (Y) of 0.933, and Employee Work Stress (Z) of 0.907, so all values above 0.7. And it can be concluded that the results of all these variables are said to be reliable and reliable and can be used to test hypotheses.

Table 4. Cronbach Alpha

Variabel	Composite Alpha
Wok Culture (X1)	0.894
Work environment (X2)	0.863
Work Stress (Z)	0.903
Employee Loyalty (Y)	0.930

Based on the table above, it can be seen from each variable that Work Culture (X1) is 0.894, Work Environment (X2) is 0.853, Employee Loyalty (Y) is 0.930, Employee Work Stress (Z) is 0.903. Based on the conclusions of the table, it can be explained that it means that all variables in this study have a value above 0.7 so that they can be declared reliable.

Table 5. Average Variance Extracted (AVE)

Variabel	Average Variance Extrated
Work Culture (X1)	0.611
Work environment (X2)	0.631
Work Stress (Z)	0.634
Employee Loyalty (Y)	0.705

Based on the table above, it can be seen from each variable that Work Culture (X1) is 0.611, Employee Work Environment (X2) is 0.631, Employee Loyalty (Y) is 0.705, Employee Work Stress (Z) is 0.634. Based on this description, it can be seen that the AVE results of all variables in this study were above 0.5. It can be said that all of these variables are valid.

Table 6. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
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Wok Culture Employee Loyalty	0.502	0.495	0.098	5.105	0.000
Work environment -> Employee Loyalty	0.159	0.169	0.1	1.595	0.111
Wok Culture -> Work Stress	0.377	0.372	0.083	4.549	0.000
Work environment -> Work Stress	0.578	0.584	0.075	7.737	0.000
Work Stress -> Employee Loyalty	0.308	0.3	0.111	2.775	0.006
Work Culture -> Work Stress -> Employee Loyalty	0.116	0.112	0.049	2.378	0.017
Work environment -> Work Stress -> Employee Loyalty	0.178	0.175	0.069	2.58	0.010

To prove the hypothesis in research on the influence of Work Culture and Work Environment on Work Loyalty with Employee Work Stress as a mediating variable at PT. OMFI uses inner weights (structural model) processed with PLS. Based on the table above, it can be seen the results of hypothesis testing using the Path Coefficients of each variable Work culture on employee loyalty with an original sample of 0.502, word environment on employee loyalty with an original sample of 0.159, Work culture on work stress with an original sample of 0.377, work environment on work stress with an original sample of 0.578, work stress on employee loyalty with an original sample of 0.308, work culture on word stress through employee loyalty with an original sample of 0.116, work environment on work stress through employee loyalty with an original sample of 0.178. So it can be concluded that all variables can be accepted by the hypothesis.

Table 7. R-Square

Variable	R-square	R-square adjusted
Employee Loyalty	0.830	0.824
Employee Work Stress	0.808	0.803

Based on the table above, it is known that the construct value of employee loyalty is 0.830. This implies that the influence of work culture and work environment on employee loyalty is 83.0%, while the remaining 17.0% is influenced by factors not examined in this study. Furthermore, the construct value of employee work stress is 0.803. This implies that the influence of work culture and work environment on employee work stress is 80.3% while the remaining 19.7% is influenced by factors not examined in this study.

Discussion

1. Effect of work culture on employee loyalty

Based on the table 6, the original sample value is 0.502 with a P value of 0.000 which is below the significant level of 0.05, then H1 is accepted, meaning that work culture has a significant effect on employee loyalty at PT. omfi. This shows that the better the work culture created by the company, it will increase employee loyalty at PT. omfi. As for the direct influence of work culture on work loyalty of employees of PT. OMFI of 0.502 or 50.2%. The results of this study are in line with research conducted by Wayan Roy Sarlita Putra (2019) and Venny Rose (2019) which obtained the result that organizational culture has a direct effect on employee loyalty. This is reinforced by Robbins's view (2016: 78) which argues that a strong culture will clearly have a big influence on the attitude of every member of the organization compared to a weak culture. Organizational goals among members will show high agreement which is reflected in a strong culture. Unanimity towards the goals that have been set will form a loyalty, loyalty, attachment and organizational commitment. So that in the end it can affect employee performance in achieving organizational goals.

2. Effect of work environment on employee loyalty

Based on table 6, the original sample value is 0.159 with a P value of 0.111 which is above the significant level of 0.05, then H2 is rejected, meaning that the work environment has no significant effect on employee loyalty at PT. omfi. The results of this study are in contrast to research conducted by I Wayan Roy Sarlita Putra (2019) and I Wayan Sentana Putra (2019), where the results of their research show that the work environment has a positive and significant effect on employee loyalty. As Robbins's view (2016: 181) states that a conducive work environment will encourage the effectiveness of the company in carrying out its activities, and will raise the enthusiasm and passion of employees. This is very beneficial for the survival of the company and will increase productivity so as to achieve company goals. Because if an environment is not good, such as noise, hot air temperature, cleanliness is not maintained and so on, it can reduce the physical condition and mental condition of employees. Indications of a decrease in physical condition can be in the form of fatigue, lethargy at work, health problems or illness, due to work and even work accidents.

3. The Effect of work culture on employee work stress

Based on table 6, the original sample value is 0.377 with a P value of 0.000 which is below the significant level of 0.05, then H3 is accepted, meaning that work culture has a significant effect on work stress of employees at PT. omfi. This shows that the better the work culture created by the company, it will minimize the work stress of employees at PT. omfi. As for the direct influence of work culture on the work stress of employees of PT. OMFI of 0.377 or 37.7%. The results of this study are in accordance with the results of previous research by Kinsai Dona Ayu Nirmala (2020), which states that organizational culture has an influence on work stress, and supports the results of previous research from I Wayan Sentana Putra (2019) which states organizational culture has an effect on work stress. This is in accordance with the view of Gibson and friends (2017: 343) which states that the effectiveness of each organization is influenced by the nature of the relationship between groups. Group characteristics become a strong stressor for some individuals. Distrust from work partners is positively related to high multiple roles, which leads to communication gaps between people and low job satisfaction. Or in other words there is a bad relationship with friends, superiors, and subordinates. Companies with a culture of bad organizational structure design, bad politics and no special policies affect the level of work stress.

4. Effect of work environment on employee work stress

Based on table 6, the original sample value is 0.578 with a P value of 0.000 which is below the significant level of 0.05, then H4 is accepted, meaning that the work environment has a significant effect on the work stress of employees at PT. omfi. This shows that the better the work environment created around the company, it will minimize the level of work stress of employees at PT. omfi. As for the direct influence of the work environment on the work stress of employees of PT. OMFI of 0.578 or 57.8%. The results of this study are in line with research conducted by Muhammad Faishol (2019) explaining that the work environment has a significant effect on work stress. In line with that, Kinsai Dona Ayu Nirmala (2020) also concluded that partially the work environment has a significant effect on work stress, so it can be concluded that The physical work environment has a significant effect on work stress. The same thing is also in the view of Nitisemito (2015: 67) which states that the work environment is the things that are around employees and that can influence them in carrying out the tasks assigned to these employees. The physical work environment can affect work stress, such as unsupportive facilities that can put pressure on employees which results in stress. While good working conditions will have a positive effect on employees.

5. Effect of work stress on employee loyalty

Based on table 6, the original sample value is 0.308 with a P value of 0.006 which is below the significant level of 0.05, then H5 is accepted, meaning that work stress has a

significant effect on employee loyalty at PT. omfi. This shows that the decreasing/ minimum level of employee work stress at the company will increase employee loyalty at PT. omfi. The direct influence of work stress on work loyalty of employees of PT. OMFI of 0.308 or 30.8%. The results of this study are in line with research conducted by I Wayan Sentana Putra (2019), which obtained the result that work stress has a negative and significant effect on employee loyalty. Likewise with the view of Mangkunegara (2018: 175) who believes that excessive stress from employees will make the situation of a company worse and this will affect employee loyalty. This is because stress from employees can affect the emotions of these employees, and the emotions of these employees can trigger mistakes at work such as quarrels with co-workers or the carelessness of workers in carrying out their duties. The same thing was stated by Hasibuan (2017: 203) which stated, employee stress is a job satisfaction that does not materialize from his work. Work stress on employees can have an impact on decreasing work productivity, disrupting social interactions at work locations, and can even cause loss of employee loyalty.

6. Effect of work culture on employee loyalty through work stress

Based on table 6, the original sample value is 0.116 with a P value of 0.017 which is below the significant level of 0.05, then H6 is accepted, meaning that work culture has a significant effect on employee loyalty at PT. OMFI through work stress. As for the large indirect influence of work culture on work loyalty of employees of PT. OMFI through work stress of 0.116 or 11.6%. This shows the relationship between work culture, work stress and employee loyalty, in this case work stress is able to mediate the effect of work culture on employee loyalty. In other words, the creation of a work culture that minimizes the level of work stress can create increased employee loyalty. The application of a good organizational culture has an impact on minimal work stress on employees so that employee loyalty is created. The work culture implemented by PT. OMFI refers to a reduction in work stress so that it has an indirect effect on employee work loyalty. This raises awareness of each employee's own work responsibilities so that the culture applied is able to avoid work stress and affect employee loyalty.

7. Effect of work environment on employee loyalty through work stress

Based on table 6, the original sample value is 0.178 with a P value of 0.010 which is below the significant level of 0.05, then H7 is accepted, meaning that the work environment has a significant effect on employee loyalty at PT. OMFI through work stress. As for the large indirect effect of the work environment on the work loyalty of employees of PT. OMFI through work stress of 0.178 or 17.8%. This shows the relationship between the work environment, work stress and employee loyalty, in this case work stress is able to mediate the effect of the work environment on employee loyalty. In other words, the creation of a comfortable work environment can minimize the level of work stress thereby increasing employee loyalty. A well-created work environment has an impact on minimal work stress on employees so that employee loyalty is created. The work environment created at PT. OMFI refers to a reduction in work stress so that it has an indirect effect on employee work loyalty. The work environment that is built in the company environment is able to provide awareness for employees of the responsibility to look after the company's goods properly, so that when carrying out orders given by the company it does not cause work stress and carry out their duties without feeling forced. This certainly makes employees feel happy with the work they are doing, because it can provide benefits for the company.

CONCLUSION

The conclusions from this study can be drawn as follows: Work culture has a significant effect on employee loyalty at PT. OMFI, this shows that the better the work culture created by the company, it will increase employee loyalty at PT. omfi. The work environment has no significant effect on the

work loyalty of employees of PT. OMFI, this means that the work environment is not able to provide an increase in employee loyalty at PT. OMFI, because the environment created by the company does not provide a sense of comfort for employees when carrying out their work. Work culture has a significant effect on work stress of employees of PT. OMFI, this shows that the better the work culture created by the company, it will minimize the work stress of employees at PT. omfi. The work environment has a significant effect on the work stress of PT. OMFI, this shows that the better the work environment created around the company, it will minimize the level of work stress of employees at PT. omfi. Work stress has a significant effect on employee loyalty at PT. OMFI, this shows that the lower/ minimum the level of work stress of employees at the company will increase the work loyalty of employees at PT. omfi. Work culture has a significant effect on employee loyalty at PT. OMFI through work stress, this shows the relationship between work culture, work stress and employee work loyalty, in this case work stress is able to mediate the influence of work culture on employee loyalty in other words creating a work culture that minimizes work stress levels can create increased employee work loyalty . Work environment has a significant effect on employee loyalty at PT. OMFI through work stress, this shows the relationship between work environment, work stress and employee loyalty, in this case work stress can mediate the influence of the work environment on employee loyalty. In other words, the creation of a comfortable work environment can minimize the level of work stress thereby increasing employee loyalty.

It is hoped that the company will continue to improve the work culture, because this can affect employee work loyalty, while the efforts that can be made by the company are that the company is more open to employees, so that employees are able to create innovative ideas at work and feel they have the same goals with company.

In addition, in order to create a comfortable work environment for employees, the company is expected to create a work environment that is not noisy, such as not having conversations at work, so as not to disturb other employees. In addition, the company is expected to improve work facilities such as toilets, rest areas and places of worship, this is because these facilities are able to provide comfort for employees.

In order to avoid employee work stress, companies are expected to provide facilities that are more supportive when carrying out work such as laptops / PCs / work desks / tools related to work needs, so that employees feel comfortable in carrying out their work, this is of course to avoid work stress at work. while carrying out the tasks assigned by the company.

For future researchers, it is expected to use organizational culture variables. Work environment and work stress are tested on employee loyalty because in this study the variables used are related so that they can be used for further research. In this study, there were several stages of preparation and implementation of research that could affect the results of the research. So in the future it is necessary to improve the research results to be more detailed in this study.

The implications and contributions of this research are a research problem of the level of employee loyalty, this is because financing faces various obstacles and constraints, especially in the field of human resources. One of them is the work culture instilled by the company which requires employees to meet targets from the company while the community is not cooperative, thus creating an uncomfortable work environment and a lack of communication and causing work stress.

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