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Effects of Islamic Work Environment, Internal Communication, and Job Satisfaction on Bank Syariah Indonesia Employee Loyalty

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ABSTRACT

Employee loyalty is a crucial aspect in supporting the sustainability of Sharia banking organizations; however, previous findings regarding the factors influencing it have yielded mixed results and have not yet sufficiently integrated the Islamic work environment, internal communication, and job satisfaction into a single model. This study aims to analyze the effects of these three variables on employee loyalty at BSI KCP Pinrang, both individually and jointly. The study employs a quantitative approach with a causal-associative design and a total sampling technique. Primary data were collected via a Likert-scale questionnaire and analyzed using multiple linear regression with SPSS 27 after undergoing validity, reliability, and classical assumption tests. The results indicate that the Islamic work environment, internal communication, and job satisfaction each have a positive and significant effect on employee loyalty. Internal communication has the strongest relative influence, with a standardized beta value of 0.670. Simultaneously, all three variables have a significant influence and account for 83.1% of the variation in employee loyalty. These findings provide empirical support for the view that spiritual aspects, organizational communication, and work experiences should be managed in an integrated manner to strengthen employee loyalty in Islamic banking, with internal communication requiring particular attention.

1. Introduction

Islamic banking in Indonesia continues to grow in line with increasing public awareness of the application of Sharia principles in financial activities and support for the development of the Islamic financial ecosystem (Tuzzuhro et al., 2023). This development has been further strengthened by the establishment of Bank Syariah Indonesia (BSI), resulting from the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah (Wulan & Tristiarto, 2023). On the other hand, the Islamic banking industry is also facing dynamics of consolidation and efficiency, as evidenced by the change in the number of branch networks for BUS, UUS, and BPRS, which decreased from 3,139 units in 2021 to 3,077 units in 2024 (OJK, 2024). These conditions underscore that the sustainability of Islamic banks depends not only on financial aspects but also on human resource management capable of supporting the organization's performance and competitiveness (Salabi et al., 2024).

Human resources play a strategic role in Islamic banking because employees contribute to service quality, customer trust, and organizational sustainability (Salabi et al., 2024). One important aspect of human resource management is employee loyalty. In Islamic banking, loyalty is demonstrated not only through length of service but also through commitment to the organization's values and goals, a sense of responsibility in the workplace, and a willingness to uphold the institution's reputation (Iskandar et al., 2023). Such loyalty is important because employees who have a strong attachment to the organization tend to make more consistent contributions in supporting operational activities. Therefore, strengthening employee loyalty is a vital component in supporting the sustainability of Bank Syariah Indonesia.

At BSI KCP Pinrang, employee loyalty is a relevant topic for study because the continuity of banking services is closely tied to the relationship between employees and the organization. The results

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of the preliminary survey indicate that an Islamic work environment and internal communication have been implemented, and employees are generally satisfied with the current work system. The pre-survey also identified several aspects relevant for further study, such as the consistency of applying Islamic values in work activities, openness in information sharing, recognition, career development opportunities, and employees' willingness to remain with the organization and continue contributing. Therefore, empirical testing is needed to understand the relationship between these factors and employee loyalty at BSI KCP Pinrang.

An Islamic work environment is not only related to the physical conditions of the workplace but also to a work atmosphere that reflects Islamic values, harmonious relationships, and mutual respect. Firdaus et al. (2022) found that the work environment has a significant effect on employee loyalty at Bank Syariah Indonesia's Medan Adam Malik Branch. Positive results were also found by Putri et al. (2024), who showed that an Islamic work environment has a significant effect on employee performance. Conversely, Insani and Frianto (2023) found that the work environment did not have a significant effect on employee loyalty, with a significance value of 0.306. These differing findings suggest that the role of the work environment in shaping employee attitudes and loyalty is not yet fully consistent. These inconsistencies warrant further examination of an Islamic work environment among Bank Syariah Indonesia employees.

Internal communication helps employees obtain clear information, express their opinions, and foster effective coordination within the organization. In the Islamic banking sector, Anggraeni et al. (2025) found that communication has a positive and significant effect on job satisfaction among employees at Bankaltimtara's Sharia Business Unit in Balikpapan. A more direct relationship with loyalty was identified by Sugeha et al. (2024), who demonstrated that effective internal communication has a positive effect on employee loyalty and service quality. Conversely, Daimah et al. (2025) found that communication did not have a significant effect on employee loyalty, either directly or through organizational commitment. These differing results indicate that the role of communication in shaping employee loyalty still requires further testing in different organizational contexts.

Job satisfaction reflects employees' assessments of their work experiences, including rewards, work relationships, working conditions, and opportunities available within the organization. Alayda and Subariyanti (2025) found that job satisfaction has a positive and significant effect on employee loyalty. In contrast, Citra and Fahmi (2019) found that job satisfaction does not have a significant effect on employee loyalty. This discrepancy indicates that the relationship between job satisfaction and loyalty has not yet yielded fully consistent findings. Together with the differing results regarding the work environment and internal communication, this situation reinforces the need to test these three variables simultaneously among employees of Bank Syariah Indonesia.

This study aims to analyze the effects of the Islamic work environment, internal communication, and job satisfaction on employee loyalty at BSI KCP Pinrang, both partially and simultaneously. The novelty of this research lies in the integration of these three factors into a single model within an Islamic banking institution. The results of this study are expected to enrich the empirical evidence and provide input for management in strengthening human resource management.

2. Literature Review

2.1. Conceptual and Theoretical Foundations

The Islamic work environment in this study is supported by the Workplace Spirituality Theory developed by Ashmos and Duchon (2000). This theory views the workplace not only as a space for completing work but also as an environment that acknowledges employees' inner lives, meaningful work, and a sense of community within the organization. Research by Nishanthi et al. (2025) explains that employees not only expect material rewards but also need meaningful work and a supportive work environment. Meanwhile, Syahir et al. (2025) positions workplace spirituality as a concept relevant to Islamic work environments because it encompasses spiritual and moral values, social relationships, and the meaning of work. This foundation helps explain that an Islamic work environment can foster a work experience that is not only physically comfortable but also aligned with the values held by employees.

Internal communication is explained through the Internal Communication Stakeholder Approach

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developed by Welch and Jackson (2007). This approach views employees as internal stakeholders who require information, guidance, and involvement within the organization. Gusmarani and Rajiyem (2022) explain that information regarding organizational changes must be conveyed through internal communication so that organizational members share an understanding aligned with the organization's objectives. Sitorus (2024) findings also indicate that effective internal communication has a positive and significant impact on employee engagement. Based on this, internal communication can be understood as a mechanism that helps build understanding, engagement, and relationships between employees and the organization.

Job satisfaction in this study is supported by the Psychological Capital Theory developed by Luthans. Psychological capital consists of self-efficacy, hope, optimism, and resilience, which help individuals approach their work more positively (Luthans et al., 2007). These psychological factors can influence how employees evaluate their jobs and the experiences they gain while working. Turangan and Dewi (2024) found that positive psychological capital influences job satisfaction. This theory provides a basis for the idea that job satisfaction is not only related to external factors but also to the positive psychological states possessed by employees.

Employee loyalty reflects an individual's commitment and attachment to the organization, as demonstrated through work-related attitudes and behaviors. Iskandar et al. (2023) explain employee loyalty at Bank Syariah Indonesia through the aspects of compliance, responsibility, dedication, integrity, devotion, and internal service quality. This loyalty indicates the extent to which employees are willing to fulfill their responsibilities and contribute to the organization. In this study, loyalty is positioned as an outcome influenced by the Islamic work environment, internal communication, and job satisfaction.

2.2. Review of Empirical Studies

Research on the relationship between the work environment and employee loyalty has yielded inconsistent results. Firdaus et al. (2022) found that the work environment had a significant effect on employee loyalty at Bank Syariah Indonesia's Medan Adam Malik branch. That study positioned the work environment as one dimension of quality of work life and found a significant effect on employee loyalty. Conversely, Insani and Frianto (2023) found that the work environment did not have a significant effect on employee loyalty, with a significance value of 0.306. This discrepancy provides an opportunity to examine the work environment more specifically through the lens of an Islamic work environment, particularly within Islamic banking organizations.

Regarding internal communication, Anggraeni et al. (2025) found that communication has a positive and significant effect on job satisfaction among employees at Bankaltimtara's Sharia Business Unit in Balikpapan. A more direct relationship with loyalty was demonstrated by Sugeha et al. (2024), who found that effective internal communication positively influences employee loyalty and service quality. Daimah et al. (2025) obtained different results, showing that communication does not have a significant effect on employee loyalty, either directly or through organizational commitment. This discrepancy indicates that the effectiveness of communication does not always result in the same level of loyalty across all organizations.

Empirical findings regarding job satisfaction and loyalty also show differences. Sugeha et al. (2024) demonstrate that job satisfaction has a positive effect on employee loyalty and service quality. These findings are reinforced by Alayda and Subariyanti (2025), who demonstrated that job satisfaction has a positive and significant effect on employee loyalty. Conversely, Citra and Fahmi (2019) found that job satisfaction does not have a significant effect on employee loyalty. These varied results indicate that the relationship between job satisfaction and loyalty still requires testing across different organizational characteristics, including Islamic banking institutions.

2.3. Identification of the Research Gap

Previous empirical findings indicate that factors related to employee loyalty have not yielded consistent conclusions. Insani and Frianto (2023) found that the work environment does not have a significant effect on loyalty, while other studies show a positive relationship between work environment conditions and loyalty. Regarding internal communication, Sugeha et al. (2024) found a positive effect on loyalty, whereas Daimah et al. (2025) obtained nonsignificant results. Differences were

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also observed regarding job satisfaction: Alayda and Subariyanti (2025) found a positive and significant effect on loyalty, whereas Citra and Fahmi (2019) found the opposite result. In addition to these differing findings, previous studies have not extensively examined the Islamic work environment, internal communication, and job satisfaction together within a single employee loyalty model. This study fills that gap by examining these three factors both partially and simultaneously among employees at BSI KCP Pinrang.

2.4. Development of the Conceptual Framework

This study identifies the Islamic work environment, internal communication, and job satisfaction as independent variables, with employee loyalty as the dependent variable. Based on the theoretical framework and previous empirical findings, the study examines the effects of these three variables on employee loyalty at Bank Syariah Indonesia, both partially and simultaneously.

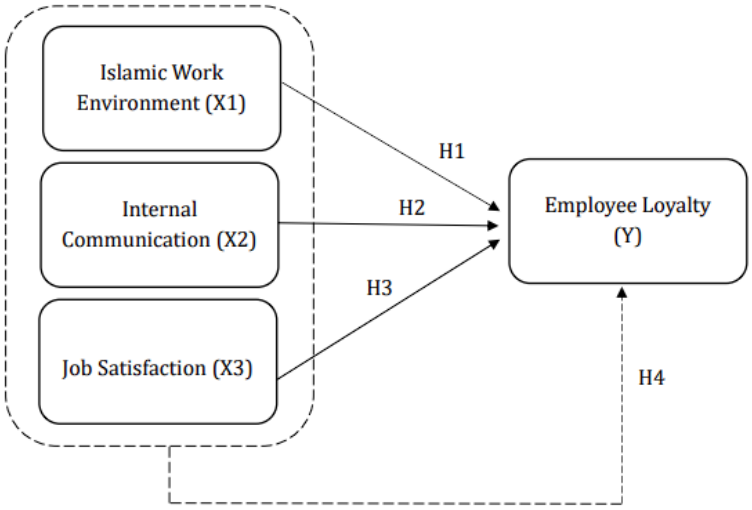


Fig. 1. Conceptual Framework of the Study.

2.5. Hypotheses or Research Propositions

Based on the theoretical framework, previous empirical findings, and the conceptual framework developed, the Islamic work environment, internal communication, and job satisfaction are expected to influence employee loyalty. These three variables were also tested collectively to examine their combined contribution to employee loyalty at Bank Syariah Indonesia.

H1: The Islamic work environment has a positive and significant effect on employee loyalty at Bank Syariah Indonesia.

H2: Internal communication has a positive and significant effect on employee loyalty at Bank Syariah Indonesia.

H3: Job satisfaction has a positive and significant effect on employee loyalty at Bank Syariah Indonesia.

H4: Islamic work environment, internal communication, and job satisfaction jointly have a positive and significant effect on employee loyalty at Bank Syariah Indonesia.

3. Research Methods

3.1. Research Design

This study employs a quantitative approach with a causal-associative design to analyze the effects of an Islamic work environment, internal communication, and job satisfaction on employee loyalty. This approach was chosen because it allows the relationships among variables to be empirically tested through statistical analysis.

3.2. Research Context and Setting

The study was conducted at Bank Syariah Indonesia's Pinrang Branch Office. The selection of this location provides a relevant Islamic banking organizational context for testing factors related to employee loyalty.

3.3. Population and Sample / Research Participants

The study population included individuals working and involved in operational activities at BSI's Pinrang Branch Office. A total sampling technique was used, in which all members of the

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accessible population who met the study criteria were included as respondents.

3.4. Data Sources and Data Collection

The study used primary and secondary data. Primary data were obtained by distributing questionnaires to respondents, while secondary data were derived from documents, literature, and other sources related to the study.

3.5. Measurement of Variables and Research Instruments

The research instrument used a questionnaire with a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The Islamic work environment was measured through prayer and work facilities, relationships based on ukhuwah (brotherhood), mutual respect, and environmental comfort. Internal communication includes clarity of instructions, information sharing, feedback, opportunities to express opinions, and coordination. Job satisfaction encompasses salary, promotions, supervision, coworkers, and the work itself, while loyalty is measured through obedience, responsibility, cooperation, a sense of belonging, and enjoyment of the work.

3.6. Data Analysis Techniques

The data were analyzed using SPSS 27 with multiple linear regression. The effect of each independent variable was tested using a t-test, while the combined effect was tested using an F-test. The coefficient of determination (R^2) was used to measure the model's ability to explain variations in employee loyalty.

3.7. Validity, Reliability, and Trustworthiness

The research instruments were tested for validity and reliability. Validity was assessed by comparing the item correlation coefficients with the critical r value, while reliability was evaluated using Cronbach's alpha with a threshold of 0.60. Before the multiple linear regression analysis was conducted, the model was also tested for normality, multicollinearity, heteroscedasticity, and linearity to ensure the suitability of the analytical model.

3.8. Ethical Considerations

The confidentiality of respondents' data and institutional information was maintained throughout the reporting of the study. Sensitive information was not disclosed in detail in the article, and the data were used solely for academic purposes.

3.9. Research Procedure

The research was conducted by developing instruments based on the indicators of each variable, collecting data through questionnaires and documentation, checking the quality of the instruments, and processing the data using SPSS 27. Subsequently, the regression model was tested, and the analysis results were used to evaluate the research hypotheses.

3.10. Methodological Limitations

This study is limited to a single organizational unit, namely BSI KCP Pinrang; therefore, its findings should be carefully considered before generalizing them to other Islamic banking units or organizations. Furthermore, the use of a questionnaire means that the study's findings depend on the respondents' perceptions and assessments of the working conditions they experience.

4. Results and Discussion

4.1. Research Results

4.1.1. Sample Description and Descriptive Statistics

This subsection presents the characteristics of the research sample and the descriptive statistics of the study variables. However, the available research results do not provide the total sample size, respondents' demographic characteristics, organizational profiles, or descriptive statistics such as means and standard deviations for the Islamic work environment, internal communication, job satisfaction, and employee loyalty. Consequently, these characteristics cannot be reported without additional data.

The subsequent analysis examines the measurement quality of the research instruments and the suitability of the data for regression analysis, followed by the estimation of the relationships between the independent variables and employee loyalty.

4.1.2. Data Quality and Preliminary Analysis

Instrument quality testing showed that all items in the variables of the Islamic work environment, internal communication, job satisfaction, and employee loyalty met the validity

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criteria. The correlation values for each item were above the threshold used in this study. Reliability tests also showed Cronbach's Alpha values of 0.955 for the Islamic work environment, 0.939 for internal communication, 0.926 for job satisfaction, and 0.918 for employee loyalty.

Table 1. Validity and Reliability Test Results

Variable	Item Correlation Range	Cronbach's Alpha	Result
Islamic Work Environment	0.892–0.961	0.955	Valid and Reliable
Internal Communication	0.851–0.936	0.939	Valid and Reliable
Job Satisfaction	0.840–0.929	0.926	Valid and Reliable
Employee Loyalty	0.816–0.928	0.918	Valid and Reliable

Source: Data processed using SPSS 27.

Preliminary tests were then conducted to ensure the suitability of the data prior to regression analysis. The results of the normality test showed a Kolmogorov–Smirnov significance value of 0.200, indicating that the residuals are normally distributed. All independent variables had tolerance values above 0.10 and VIF values below 10, while the Glejser test yielded significance values above 0.05. The linearity test also showed Deviation from Linearity values above 0.05 for all relationships between variables. These results indicate that the model meets the necessary assumptions for multiple linear regression analysis.

Table. 2 Classical Assumption Test Results

Test	Result	Conclusion
Normality	K-S Sig. = 0.200	Normal
Multicollinearity	Tolerance = 0.906–0.957; VIF = 1.045–1.104	No multicollinearity
Heteroscedasticity	Sig. = 0.119–0.996	No heteroscedasticity
Linearity	Deviation from Linearity = 0.273–0.969	Linear

Source: Data processed using SPSS 27.

The values are as follows: normality of 0.200; tolerance for each variable of 0.957, 0.906, and 0.924; VIF of 1.045, 1.104, and 1.082; and heteroscedasticity significance of 0.119, 0.851, and 0.996. For linearity, the Deviation from Linearity values are 0.969, 0.273, and 0.401, respectively.

4.1.3. Main Analytical Results

Multiple linear regression analysis was used to test the effects of the Islamic work environment, internal communication, and job satisfaction on employee loyalty. The estimation results show that all three independent variables have positive regression coefficients. The Islamic work environment has a coefficient of 0.374, internal communication of 0.495, and job satisfaction of 0.221.

Table 3. Multiple Regression Analysis

Variable	B	Std. Error	Beta	t	p-value
Constant	-2.011	1.982	–	-1.014	0.320
Islamic Work Environment	0.374	0.057	0.541	6.578	<0.001
Internal Communication	0.495	0.063	0.670	7.921	<0.001
Job Satisfaction	0.221	0.063	0.291	3.479	0.002

Source: Data processed using SPSS 27.

Based on these coefficients, the regression model can be formulated as:

$$Y = -2.011 + 0.374X_1 + 0.495X_2 + 0.221X_3 + e$$

The standardized beta values indicate that internal communication has the largest relative coefficient at 0.670, followed by the Islamic work environment at 0.541 and job satisfaction at 0.291.

4.1.4. Hypothesis Testing Results / Key Findings

The model test results show an R^2 value of 0.831 and an Adjusted R^2 of 0.812. This means that the Islamic work environment, internal communication, and job satisfaction account for 83.1% of the variation in employee loyalty, while the remaining 16.9% is attributed to other factors outside the research model. The simultaneous test yielded an F value of 42.741 with $p < 0.001$,

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indicating that the three variables collectively have a significant effect on employee loyalty

Table 4. Hypothesis Testing Results

Hypothesis	Relationship	Statistic	p-value	Decision
H1	Effect of Islamic Work Environment on Employee Loyalty	t = 6.578	<0.001	Supported
H2	Effect of Internal Communication on Employee Loyalty	t = 7.921	<0.001	Supported
H3	Effect of Job Satisfaction on Employee Loyalty	t = 3.479	0.002	Supported
H4	Joint Effect of Islamic Work Environment, Internal Communication, and Job Satisfaction on Employee Loyalty	F = 42.741	<0.001	Supported

Source: Data processed using SPSS 27.

The results of the partial tests indicate that the Islamic work environment, internal communication, and job satisfaction each have a positive and significant effect on employee loyalty. The simultaneous tests also show a significant effect, thus fully supporting H1, H2, H3, and H4.

4.1.5. Visual Presentation of Results

The findings are presented in four tables to facilitate the systematic examination of instrument quality, preliminary assumptions, regression coefficients, and hypothesis testing outcomes. Table 1 reports the validity and reliability results for the four research variables. Table 2 summarizes the classical assumption tests conducted before regression analysis. Table 3 presents the multiple linear regression coefficients, standard errors, standardized beta coefficients, t-statistics, and p-values. Finally, Table 4 summarizes the decisions for the four hypotheses based on the partial and simultaneous test results.

Together, these tables provide a structured presentation of the empirical findings. The results show that the research instruments met the reported validity and reliability criteria, the preliminary tests supported the use of multiple linear regression, and all four hypotheses were supported by the reported statistical tests.

4.2. Research Discussion

4.2.1. Interpretation of Key Findings

a. Islamic Work Environment and Employee Loyalty

The results of this study indicate that an Islamic work environment has a positive and significant effect on employee loyalty. These findings suggest that a work environment that not only provides physical comfort but also supports spiritual values, relationships based on ukhuwah, and a culture of mutual respect can strengthen employees' attachment to the organization. Indicators of an Islamic work environment in this study include facilities for worship, work facilities, harmonious work relationships, a culture of mutual respect, and safe and comfortable working conditions.

These findings align with the concept of workplace spirituality, which views the workplace as a space for meaningful work, spiritual life, and a sense of community. In the Islamic banking environment, alignment between personal values and organizational values can strengthen employees' sense of belonging and responsibility toward the institution. The study's results also differ from those of Insani and Frianto (2023), who found that the work environment generally does not have a significant effect on employee loyalty. This difference suggests that work environment characteristics specifically incorporating Islamic values can create distinct dynamics within Sharia-based organizations.

b. Internal Communication and Employee Loyalty

Internal communication has the strongest relative effect among the three independent variables. Clear instructions, information transparency, feedback, opportunities to express opinions, and interdepartmental coordination help employees understand their roles and the organization's objectives.

These findings align with those of Sugeha et al. (2024), who found that effective internal

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communication has a positive effect on employee loyalty. Conversely, Daimah et al. (2025) showed that communication does not have a significant effect on employee loyalty, suggesting that the impact of communication may vary depending on the characteristics and relationship patterns within the organization.

The findings also support the Internal Communication Stakeholder Approach proposed by Welch and Jackson (2007) , which views employees as internal stakeholders who require information, guidance, and engagement within the organization. At BSI KCP Pinrang, open and targeted communication can strengthen employees' relationships with the organization and foster their loyalty.

c. Job Satisfaction and Employee Loyalty

Job satisfaction has a positive and significant effect on employee loyalty. Satisfaction with salary, promotion opportunities, supervision by superiors, relationships with coworkers, and the work itself can shape employees' positive perceptions of the organization and strengthen their desire to continue contributing.

These findings align with those of Alayda and Subariyanti (2025), who found that job satisfaction has a positive and significant effect on employee loyalty. Citra and Fahmi (2019), however, found different results, suggesting that the relationship between job satisfaction and loyalty may be influenced by different organizational characteristics and work conditions.

The research findings are also relevant to Psychological Capital Theory, which emphasizes four positive psychological resources: self-efficacy, hope, optimism, and resilience. These psychological resources can help employees evaluate their work more favorably and foster loyalty toward the organization.

d. Simultaneous Effects, Research Gaps, and Theoretical Contribution

The Islamic work environment, internal communication, and job satisfaction simultaneously have a significant effect on employee loyalty. The research model explains 83.1% of the variation in loyalty, indicating that these three factors make a strong contribution when analyzed together.

These findings address a research gap regarding the limited number of studies that integrate an Islamic work environment, internal communication, and job satisfaction into a single model of employee loyalty in Islamic banking. The results show that loyalty is not solely related to a single aspect of work but is formed through a combination of environmental conditions, organizational communication, and employees' work experiences.

Theoretically, these results provide empirical support for understanding employee loyalty by linking the perspectives of Workplace Spirituality, the Internal Communication Stakeholder Approach, and Psychological Capital within a single empirical framework. The integration of these three perspectives demonstrates that spiritual, organizational, and psychological aspects can complement one another in explaining employee loyalty in Islamic banking institutions.

4.2.2. Comparison with Previous Studies

The finding concerning the Islamic work environment differs from the results of Insani and Frianto (2023), who found that the work environment generally did not have a significant effect on employee loyalty. This difference suggests that the relationship may depend on the characteristics of the work environment and the organizational context. In the present study, the Islamic work environment incorporates spiritual values, *ukhuwah*, worship facilities, and mutual respect. These characteristics distinguish the work environment examined here from a work environment considered solely in terms of its general physical and social conditions.

Regarding internal communication, the findings are consistent with Sugeha et al. (2024), who found that effective internal communication positively affects employee loyalty. However, the results differ from those of Daimah et al. (2025), who reported that communication did not have a significant effect on employee loyalty. These contrasting findings suggest that communication may have different implications across organizational settings, depending on information-sharing practices, opportunities for employee participation, and the relationships between organizational members.

The positive and significant relationship between job satisfaction and employee loyalty is

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consistent with Alayda and Subariyanti (2025), who also found a positive and significant effect. In contrast, Citra and Fahmi (2019) reported different findings, indicating that the relationship between job satisfaction and employee loyalty may vary according to organizational characteristics and working conditions.

Taken together, these comparisons position the present findings within the existing literature while highlighting the importance of organizational context. The results provide further evidence of the relevance of the Islamic work environment, internal communication, and job satisfaction to employee loyalty in the context of an Islamic banking unit.

4.2.3. Theoretical Contributions

This study contributes theoretically by bringing together Workplace Spirituality, the Internal Communication Stakeholder Approach, and Psychological Capital Theory to explain employee loyalty in an Islamic banking context.

First, the findings concerning the Islamic work environment are relevant to Workplace Spirituality, which views the workplace as a setting for meaningful work, spiritual life, and a sense of community. The positive and significant effect of the Islamic work environment suggests that spiritual values and harmonious workplace relationships are relevant to understanding employees' attachment to an organization. In an Islamic banking institution, the alignment between personal values and organizational values may provide an important perspective for explaining employee loyalty.

Second, the findings concerning internal communication support the Internal Communication Stakeholder Approach proposed by Welch and Jackson (2007). This approach recognizes employees as internal stakeholders who require information, guidance, and opportunities for engagement within the organization. The significant effect of internal communication, together with its strongest relative coefficient among the variables examined, underscores the relevance of employee-oriented communication in explaining loyalty at BSI KCP Pinrang.

Third, the job satisfaction findings are relevant to Psychological Capital Theory, which emphasizes four positive psychological resources: self-efficacy, hope, optimism, and resilience. These resources provide a perspective for understanding how employees' psychological experiences may relate to their evaluations of work and their attachment to the organization. However, because psychological capital was not directly measured in this study, its role should be understood as a theoretical explanation rather than an empirically tested mechanism.

Overall, the integration of these theoretical perspectives offers a broader framework for understanding employee loyalty through spiritual, communication-related, and psychological dimensions. The empirical results support the relevance of the three examined variables, while the theoretical integration provides a basis for further research into the mechanisms linking these dimensions to employee loyalty.

4.2.4. Practical and Policy Implications

The findings have several practical implications for management at BSI KCP Pinrang. Internal communication deserves particular attention because it has the strongest relative effect among the three independent variables. Management can strengthen communication by providing clear work instructions, sharing organizational information transparently, establishing regular feedback mechanisms, encouraging employees to express their opinions, and improving coordination across work units. These measures are consistent with the observed importance of internal communication in the research model.

The findings also indicate the importance of maintaining an Islamic work environment. Management can support this environment by ensuring the availability of appropriate worship facilities, maintaining safe and comfortable working conditions, encouraging harmonious relationships, and promoting mutual respect among employees. These practices may help align daily work experiences with the spiritual and interpersonal values emphasized in Islamic banking.

In addition, management should pay attention to the factors associated with job satisfaction, including compensation, promotion opportunities, supervision, coworker relationships, and the nature of the work itself. Periodic employee feedback and reviews of workplace practices can help identify areas requiring improvement. Such initiatives should be tailored to the institution's operational conditions and employee needs.

These implications are grounded in the

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relationships identified in the study. Nevertheless, the findings do not establish that any single managerial intervention will independently produce a specific increase in loyalty. Management should therefore evaluate the effectiveness of implemented initiatives through ongoing employee feedback and appropriate organizational indicators.

4.2.5. Integration with the Research Gap

This study addresses the research gap concerning the limited integration of the Islamic work environment, internal communication, and job satisfaction within a single empirical model of employee loyalty in Islamic banking. Rather than examining these factors separately, the study evaluates their individual and simultaneous relationships with employee loyalty at BSI KCP Pinrang.

The results show that all three variables have positive and significant individual effects, while their simultaneous effect is also statistically significant. The model's (R^2) value of 0.831 indicates that the three variables collectively account for 83.1% of the variation in employee loyalty in the observed sample. These findings provide empirical evidence that employee loyalty can be examined through the combined contribution of workplace spirituality-related conditions, organizational communication, and job satisfaction.

The study also contributes to the discussion of contextual differences in previous research. The contrasting findings reported by Insani and Frianto (2023), Sugeha et al. (2024), Daimah et al. (2025), Alayda and Subariyanti (2025), and Citra and Fahmi (2019) illustrate that the relationships between workplace conditions, communication, job satisfaction, and loyalty have not been uniform across the studies discussed. By focusing on an Islamic banking unit and incorporating Islamic workplace characteristics, the present study adds context-specific evidence to this body of research.

Accordingly, the study's contribution lies in examining these three factors within one model and one specific organizational context. The findings address the identified research gap without implying that the results are universally applicable to all Islamic banking institutions.

4.2.6. Acknowledgement of Study Limitations

This study has limitations that should be considered when interpreting its findings. First, the research was conducted at a single Islamic banking unit, BSI KCP Pinrang. The results therefore reflect the context examined and should be generalized to other branches or institutions with caution, as organizational practices and employee experiences may differ.

Second, the study relied on questionnaire responses, meaning that the measurements reflect respondents' perceptions of the Islamic work environment, internal communication, job satisfaction, and employee loyalty. These perceptions may not fully capture all aspects of workplace practices or employee behavior.

Third, although the research model explains 83.1% of the variation in employee loyalty, the remaining 16.9% is associated with factors outside the model. Other organizational or individual factors may also be relevant to understanding employee loyalty, but they were not examined in the present study.

Future research could include employees from multiple Islamic banking branches or institutions to assess the extent to which the findings hold across different organizational contexts. Researchers could also examine additional variables that may be associated with employee loyalty and use qualitative or mixed-method approaches to gain a more detailed understanding of employees' experiences and the processes underlying their loyalty.

5. Conclusion

5.1. Summary of Key Findings

This study shows that the Islamic work environment, internal communication, and job satisfaction have a positive and significant effect on employee loyalty at BSI KCP Pinrang, both partially and simultaneously. Among these three variables, internal communication exhibits the strongest relative influence; thus, the quality of communication within the organization is a critical factor in strengthening employee loyalty.

5.2. Theoretical Contributions

The research findings provide empirical support for the use of Workplace Spirituality, the Internal Communication Stakeholder Approach, and Psychological Capital in explaining employee loyalty. The integration of these three perspectives suggests that loyalty in Islamic banking institutions can be

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understood through the interconnection of spiritual aspects in the work environment, organizational communication relationships, and employees' psychological experiences.

5.3. Practical and Policy Implications

The research results provide insights for BSI management to strengthen internal communication through clear instructions, information transparency, feedback, and opportunities to express opinions. An Islamic work environment and efforts to maintain job satisfaction should also remain integral to human resource management in supporting employee loyalty and service quality.

5.4. Limitations of the Study

This study was limited to a single BSI unit, so the findings should be generalized with caution. Questionnaire-based data also make the results dependent on respondents' perceptions of the variables examined.

5.5. Directions for Future Research

Future research could expand the scope to different Islamic banking units or regions to gain a broader understanding of employee loyalty. Other variables, such as leadership, compensation, work motivation, and organizational culture, could also be included to expand the research model.

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