

WORK-LIFE BALANCE, CAREER DEVELOPMENT, AND COMPENSATION AS ANTECEDENTS OF EMPLOYEE LOYALTY

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ABSTRACT

Employee loyalty is important for organizational continuity because it reflects employees' willingness to remain, contribute, and maintain commitment to the organization. PT Ameritindo Cerah Terpadu experienced an upward turnover trend, with the rate reaching 10.71% in 2024, alongside employee concerns regarding work-life balance, career development, and compensation. This study examines the effects of work-life balance, career development, and compensation on employee loyalty. A quantitative survey was conducted among all 56 permanent employees using saturated sampling. Data were collected through a five-point Likert-scale questionnaire and analyzed with SPSS using instrument tests, classical assumption tests, multiple linear regression, multiple correlation, F-test, t-test, and the coefficient of determination. The results show that work-life balance, career development, and compensation each have positive but statistically insignificant partial effects on employee loyalty. However, the three variables jointly have a significant effect ($F = 10.977$; $p < 0.001$), with an adjusted R^2 of 0.379. The findings indicate that employee loyalty is better understood as the outcome of an integrated set of employment practices rather than a single isolated factor.

Keywords: work-life balance, career development, compensation, employee loyalty

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1. INTRODUCTION

Human resources are a strategic organizational asset because employees directly influence operational continuity, service quality, and the achievement of business objectives. One important outcome of effective human resource management is employee loyalty, reflected in employees' commitment, dedication, responsibility, and willingness to remain with the organization. Nahdiah et al. (2024) describe job loyalty as loyalty, dedication, commitment, and sincerity in carrying out work in line with organizational goals. Low loyalty may be reflected in withdrawal behavior, absenteeism, reduced work quality, and turnover tendencies (Sunaryo & Nasrul, 2018).

At PT Ameritindo Cerah Terpadu, employee turnover shows a pattern that warrants managerial attention. The turnover rate increased from 6.25% in 2022 to 6.67% in 2023 and 10.71% in 2024 (Table 1). Although the three-year average of 7.88% remains within the 5-10% range cited by Moslem and Sary (2021), the 2024 rate exceeded the upper boundary of that range. More importantly, the consistent upward trend indicates a growing retention risk and provides a practical basis for examining factors that may be associated with employee loyalty.

Preliminary interviews with six employees indicate three recurring human resource concerns. First, rotating shifts and long working hours, especially when production demand is high, make it difficult for some employees to manage rest and family time, while welfare support for personal and family needs is perceived as limited. Second, career development is considered unclear because promotion opportunities are limited, promotion criteria are not always transparent, training and development programs are perceived as insufficient, and employees have limited information about available career

paths. Third, employees perceive compensation as not yet fully aligned with workload and responsibilities, while allowances, incentives, and the transparency of compensation arrangements are considered insufficient. These conditions suggest that work-life balance, career development, and compensation are relevant organizational practices to examine in relation to employee loyalty.

Table 1. Employee Turnover at PT. Ameritindo CeraH Terpadu 2022–2024

Year	Employees	Employees Departed	Turnover (%)
2022	64	4	6.25
2023	60	4	6.67
2024	56	6	10.71
Total	-	14	23.63
Average	-	4.67	7.88

Source: PT. Ameritindo CeraH Terpadu, 2024

Empirical findings on these relationships remain inconsistent. Work-life balance has been reported to have a positive and significant effect on employee loyalty (Adawiyah et al., 2020; Rahmansyah et al., 2023; Reners et al., 2024), whereas Dua Mea and Se (2023) reported a non-significant effect. Career development has been associated with higher employee loyalty in studies by Pramudita et al. (2022), Egyansyah et al. (2022), and Sitanggang et al. (2024), while Reners et al. (2024) reported a non-significant direct relationship. Compensation has also shown positive effects in several studies (Egyansyah et al., 2022; Gulo & Waruwu, 2025; Gosal, 2025), but other evidence indicates that its direct effect on loyalty may be insignificant (Reners et al., 2024). These mixed findings indicate an empirical gap, while research in the context of a relatively small frozen-food company remains limited.

The increasing turnover rate provides an organizational context for examining employee loyalty, although turnover itself is not treated as a direct measure of loyalty in this study. Previous studies have produced inconsistent findings regarding the effects of work-life balance, career development, and compensation on employee loyalty. Therefore, the research gap lies in the unresolved empirical relationships among these variables. The present study provides context-specific evidence by simultaneously examining these three antecedents in a relatively small frozen-food company experiencing an increasing turnover trend. Accordingly, this study addresses not only inconsistent findings in previous research but also examines whether each employment practice retains an independent association with employee loyalty when work-life balance, career development, and compensation are considered simultaneously.

2. LITERATURE AND HYPOTHESES

Social Exchange Theory

Social Exchange Theory explains employment relationships as reciprocal exchanges between employees and organizations. Blau's formulation, as cited in Reners et al. (2024), suggests that favorable treatment from an organization can create a felt obligation among employees to reciprocate through positive attitudes and behaviors. In the present study, work-life balance policies, career development opportunities, and compensation represent organizational resources that employees may interpret as forms of support and recognition. When these exchanges are perceived as valuable and fair, employees are expected to respond with stronger attachment and loyalty to the organization.

Within Social Exchange Theory, the three antecedents represent different forms of organizational resources offered to employees. Work-life balance can signal organizational concern for employees' work and personal roles, career development can represent a long-term investment in employee growth, and compensation can reflect material recognition of employee contributions. When employees perceive these resources as valuable and fair, they may develop a stronger obligation to reciprocate through commitment, attachment, and loyalty.

Work-Life Balance

Work-life balance refers to an individual's capacity to manage work responsibilities and non-work roles in a way that minimizes conflict and supports well-being. Diana et al. (2022) describe balance as an effort to create equilibrium between participation in work and activities outside work, while Muliawati and Frianto (2020) emphasize the ability to fulfill both work and personal demands. Ranti Lukmiati et al. (2020) identify four dimensions commonly used to represent work-life balance: work interference with personal life, personal life interference with work, personal life enhancement of work, and work enhancement of personal life. In an organizational setting, these dimensions reflect whether work arrangements enable employees to maintain functional professional and personal roles.

Career Development

Career development is a planned effort through which employees improve their competencies and pursue future career opportunities with organizational support. Budiana et al. (2021) emphasize that career development involves employees' efforts to achieve career goals through education, training, and experience. Manoppo et al. (2021) further associate career development with promotion opportunities and access to training and skill improvement. The indicators applied in this study are based on work performance, training, educational background, organizational policies, and work experience (Manoppo et al., 2021). Clear and fair career opportunities can signal that the organization values employees' long-term contribution.

Compensation

Compensation represents the financial and non-financial returns received by employees in exchange for their contribution to the organization. Mardiani and Widiyanto (2021), drawing on Edison, define compensation as the return employees receive for the services they provide. Compensation is not limited to base pay; it also includes incentives, allowances, and benefits (Rachmasari et al., 2023). From an exchange perspective, compensation can strengthen employees' perception that their contribution is recognized, particularly when the system is considered fair, transparent, and commensurate with responsibilities.

Employee Loyalty

Employee loyalty reflects employees' willingness to maintain attachment to the organization and to carry out their responsibilities with commitment and integrity. Nahdiah et al. (2024) view loyalty as dedication, commitment, sincerity, and a tendency to remain with the organization. Liana et al. (2023) operationalize employee loyalty through compliance, responsibility, dedication, and integrity. Loyalty is therefore not limited to tenure; it also reflects the quality of employees' behavioral and psychological attachment to the organization.

Hypothesis

The Effect of Work-Life Balance on Employee Loyalty

Social Exchange Theory suggests that organizational support for employees' work and personal roles can generate reciprocal attachment. When employees are able to manage work demands without excessive disruption to personal life, they are more likely to perceive the organization as supportive and respond with stronger loyalty. Empirically, Adawiyah et al. (2020), Rahmansyah et al. (2023), and Reners et al. (2024) reported positive relationships between work-life balance and employee loyalty. However, Dua Mea and Se (2023) found that work-life balance did not significantly affect loyalty, indicating that its influence may depend on organizational context. Based on the theoretical rationale and the dominant empirical evidence, the first hypothesis is formulated as follows:

H1: Work-life balance has a positive effect on employee loyalty.

The Effect of Career Development on Employee Loyalty

Career development provides employees with a future-oriented reason to maintain their relationship with the organization. Clear promotion opportunities, relevant training, and organizational support for

professional growth can signal a long-term exchange relationship and reduce employees' motivation to seek opportunities elsewhere. Pramudita et al. (2022), Egyansyah et al. (2022), Sitanggang et al. (2024), and Olga and Nurraihan (2025) report that career development is associated with stronger employee loyalty, although Reners et al. (2024) found a non-significant direct effect. Therefore, the second hypothesis is formulated as follows:

H2: Career development has a positive effect on employee loyalty.

The Effect of Compensation on Employee Loyalty

Compensation is a central component of the employment exchange because it represents organizational recognition of employees' contribution. Fair and competitive compensation can reinforce perceptions of distributive fairness and strengthen willingness to remain with the organization. Positive effects of compensation on employee loyalty have been reported by Egyansyah et al. (2022), Gulo and Waruwu (2025), Aman-Ullah et al. (2023), and Batubara et al. (2025). In contrast, Reners et al. (2024) found that compensation did not have a significant direct effect on loyalty. Based on the theoretical expectation that valued organizational rewards encourage reciprocal attachment, the third hypothesis is formulated as follows:

H3 : Compensation has a positive effect on employee loyalty.

3. RESEARCH METHODS

This study used a quantitative explanatory survey design to examine the effects of work-life balance, career development, and compensation on employee loyalty. The research was conducted at PT Ameritindo Cerah Terpadu in Denpasar, Bali. The unit of analysis was the individual permanent employee. Because the population consisted of only 56 permanent employees, a census or saturated sampling approach was used and all members of the population were invited to participate. Primary data were collected using a five-point Likert-scale questionnaire. Work-life balance, career development, compensation, and employee loyalty were measured using indicators adapted from the literature discussed in the preceding section. Before hypothesis testing, the instrument was assessed for validity and reliability. The regression model was then evaluated through normality, multicollinearity, and heteroscedasticity tests. Data analysis comprised multiple linear regression, multiple correlation analysis, the F-test, the t-test, and the adjusted coefficient of determination. All analyses were performed using SPSS with a 5% significance level.

4. RESULTS AND DISCUSSION

Research Instrument Validation

Table 2. Research Instrument Validation Results

Variable	Item	Item-Total Correlation	Validity	Cronbach's Alpha	Reliability
Work-Life Balance (X1)	X1.1	0.667	Valid	0.876	Reliable
	X1.2	0.799	Valid		
	X1.3	0.800	Valid		
	X1.4	0.711	Valid		
Career Development (X2)	X2.1	0.702	Valid	0.901	Reliable
	X2.2	0.785	Valid		
	X2.3	0.764	Valid		
	X2.4	0.775	Valid		
	X2.5	0.777	Valid		
	X2.6	0.691	Valid		
Compensation (X3)	X3.1	0.644	Valid	0.859	Reliable
	X3.2	0.724	Valid		
	X3.3	0.719	Valid		
	X3.4	0.686	Valid		
Employee Loyalty (Y)	Y1.1	0.419	Valid	0.820	Reliable

Y1.2	0.576	Valid
Y1.3	0.630	Valid
Y1.4	0.624	Valid

Source: Processed data, 2025

All questionnaire items have item-total correlation coefficients above 0.30, ranging from 0.419 to 0.800, so all statement items are valid. Cronbach's alpha values range from 0.820 to 0.901 and exceed the 0.60 criterion. Accordingly, all constructs are reliable and the research instrument is appropriate for subsequent analysis (Sugiyono, 2018).

Classical Assumption Test

According to the Kolmogorov–Smirnov normality test criteria, data is deemed normally distributed if the Asymp. Sig. (2-tailed) value exceeds 0.05 (Ghozali, 2018). The findings from the normality test presented in Table 5 indicate that the Asymp. Sig (2-tailed) for the residuals is 0.200, exceeding 0.05; thus, it can be inferred that the variable follows a normal distribution.

Table 3. Kolmogorov-Smirnov Normality Test

Statistic	Value
N	56
Test Statistic	0.089
Asymp. Sig. (2-tailed)	0.200

Source: processed data, 2025

According to the requirements for the multicollinearity test, a regression model is deemed devoid of multicollinearity if the Tolerance value above 0.10 and the Variance Inflation Factor (VIF) is below 10 (Ghozali, 2018). The findings from the multicollinearity assessment in Table 6 indicate that every independent variable possesses a VIF coefficient below 10 and a Tolerance value beyond 0.1. Consequently, it can be inferred that all independent variables in this research are devoid of multicollinearity.

Table 4. Multicollinearity Test Results

Independent Variable	Tolerance	VIF
Work-Life Balance (X1)	0.289	3.454
Career Development (X2)	0.246	4.059
Compensation (X3)	0.374	2.673

Source: processed data, 2025

According to the Glejser test criterion, a regression model is considered free from heteroscedasticity when the significance values of the relationships between the independent variables and the absolute residuals exceed 0.05 (Ghozali, 2018). The results indicate that the significance values for work-life balance (X1), professional growth (X2), and compensation (X3) are all greater than 0.05. These findings demonstrate that none of the independent variables has a statistically significant effect on the absolute residual values ($|e_i|$). Therefore, the regression model employed in this study does not exhibit symptoms of heteroscedasticity and satisfies the homoscedasticity assumption.

Table 5. Glejser Heteroscedasticity Test Results

Variable	B	Std. Error	t	Sig.
Constant	4.183	0.779	5.372	0.000
Work-Life Balance (X1)	0.101	0.096	1.052	0.298
Career Development (X2)	0.082	0.073	-1.127	0.265
Compensation (X3)	0.138	0.085	-1.620	0.112

Source: processed data, 2025

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effects of work-life balance (X1), career development (X2), and compensation (X3) on employee loyalty (Y). The results of the multiple linear regression analysis are presented in Table 8.

Table 6. Multiple Linear Regression Results

Predictor	B	Std. Error	Beta	t	Sig.
Constant	7.365	1.378	-	5.345	0.000
Work-Life Balance (X1)	0.195	0.171	0.239	1.143	0.259
Career Development (X2)	0.214	0.128	0.377	1.665	0.103
Compensation (X3)	0.055	0.151	0.067	0.365	0.717

Source: processed data, 2025

Based on Table 6, the estimated regression equation is $Y = 7.365 + 0.195X_1 + 0.214X_2 + 0.055X_3$. Holding the other predictors constant, a one-unit increase in work-life balance is associated with a 0.195-unit increase in employee loyalty; a one-unit increase in career development is associated with a 0.214-unit increase; and a one-unit increase in compensation is associated with a 0.055-unit increase. All coefficients are positive, with career development showing the largest standardized coefficient (Beta = 0.377). The intercept is primarily a mathematical constant and should not be given substantive managerial meaning because a zero score lies outside the practical range of the Likert-scale measures.

Multiple Correlation Analysis

Table 7. Model Summary

R	R Square	Adjusted R Square	Std. Error of Estimate
0.646	0.417	0.379	2.815

Source: processed data, 2025

The multiple correlation coefficient (R) is 0.646, indicating a meaningful positive joint association between work-life balance, career development, compensation, and employee loyalty. Thus, the three independent variables are related to employee loyalty more clearly when considered together than when interpreted solely from their individual coefficients.

F-Test

Table 8. F-Test Results

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	260.921	3	86.974	10.977	0.000
Residual	364.459	46	7.923	-	-
Total	625.380	49	-	-	-

Source: processed data, 2025

Based on Table 8, The F-test yields $F = 10.977$ with $p < 0.001$. Therefore, work-life balance, career development, and compensation jointly have a statistically significant effect on employee loyalty, and the regression model is statistically appropriate for explaining variation in the dependent variable.

t-Test

Table 9. t-Test and Hypothesis Results

Hypothesis	Relationship	t	Sig.	Decision
H1	Work-Life Balance -> Employee Loyalty	1.143	0.259	Not supported
H2	Career Development -> Employee Loyalty	1.665	0.103	Not supported
H3	Compensation -> Employee Loyalty	0.365	0.717	Not supported

Source: processed data, 2025

Based on the results of the t-test analysis in Table 9, the partial test shows that work-life balance has a positive but non-significant effect on employee loyalty ($B = 0.195$; $t = 1.143$; $p = 0.259$), so H1 is not supported. Career development also has a positive but non-significant effect ($B = 0.214$; $t = 1.665$; $p = 0.103$), so H2 is not supported. Compensation has the smallest positive coefficient and is likewise non-significant ($B = 0.055$; $t = 0.365$; $p = 0.717$), so H3 is not supported.

Coefficient of Determination

As shown in Table 7, the adjusted R-squared value is 0.379. This means that the three predictors jointly account for 37.9% of the observed variation in employee loyalty after adjustment for the number of predictors in the model. The remaining 62.1% reflects variation associated with factors not included in the model as well as random error. The result indicates that work-life balance, career development, and compensation are relevant, but they do not provide a complete explanation of employee loyalty.

Discussion

The Effect of Work-Life Balance on Employee Loyalty

Work-life balance has a positive coefficient but does not significantly affect employee loyalty. The direction of the coefficient is consistent with the theoretical expectation that employees who can manage professional and personal roles more effectively may develop more favorable attitudes toward the organization. However, the non-significant result indicates that work-life balance alone is not a sufficiently strong differentiator of loyalty among employees of PT Ameritindo Cerah Terpadu. This pattern is consistent with Dua Mea and Se (2023), who also reported a non-significant effect, but differs from Adawiyah et al. (2020), Rahmansyah et al. (2023), and Reners et al. (2024), who found positive significant relationships.

In the context of Social Exchange Theory, the result suggests that work-life balance support may be valued by employees but may not generate a strong reciprocal loyalty response when other aspects of the employment exchange remain unresolved. The preliminary interviews indicate that shift arrangements, working hours, and limited welfare support are experienced alongside concerns about career and compensation. Consequently, improvements in work-life balance may have greater loyalty implications when accompanied by broader organizational support rather than implemented as an isolated policy.

The Effect of Career Development on Employee Loyalty

Career development also has a positive but non-significant effect on employee loyalty. The positive direction indicates that clearer opportunities for training, promotion, and career progression tend to coincide with stronger loyalty, but the evidence is insufficient to conclude that career development independently determines loyalty in this organization. The finding differs from Pramudita et al. (2022), Egyansyah et al. (2022), Sitanggang et al. (2024), and Olga and Nurraihan (2025), but is consistent with the non-significant direct effect reported by Reners et al. (2024).

The organizational context offers a plausible interpretation. Employees reported limited promotion opportunities, unclear promotion criteria, insufficient development programs, and uncertainty regarding career paths. Under these conditions, career development may not yet be experienced as a sufficiently concrete organizational investment to generate a strong reciprocal response. For management, the implication is not that career development is unimportant, but that its design must become more visible, relevant, and credible through clear career maps, transparent promotion criteria, and training linked to competency and advancement needs.

The Effect of Compensation on Employee Loyalty

Compensation has a positive but statistically insignificant effect on employee loyalty. This result indicates that higher perceived compensation tends to be associated with higher loyalty, but the relationship is weak when work-life balance and career development are controlled. The finding contrasts with studies

reporting significant positive effects (Egyansyah et al., 2022; Gulo & Waruwu, 2025; Aman-Ullah et al., 2023; Batubara et al., 2025), while it is consistent with Reners et al. (2024), who reported a non-significant direct effect.

Compensation may therefore function as a necessary but not sufficient component of employee loyalty. Employees' concerns relate not only to the amount of pay, but also to the perceived adequacy of allowances and incentives and to transparency in the compensation system. Social Exchange Theory implies that rewards are more likely to produce reciprocal loyalty when employees perceive the overall exchange as fair and supportive. Accordingly, compensation improvements should emphasize internal fairness, transparency, recognition, and alignment with responsibilities rather than relying solely on nominal increases.

Taken together, the regression model is statistically significant ($F = 10.977$; $p < 0.001$), whereas none of the individual predictors has a statistically significant partial coefficient. This pattern should not be interpreted as direct evidence of synergy or an interaction among the three human resource practices. Rather, it indicates that the predictors collectively account for a significant proportion of variation in employee loyalty, while their unique contributions are not statistically distinguishable in this sample. Shared variance among the predictors and the relatively small sample size may partly contribute to this pattern. Therefore, the findings support consideration of the three practices collectively, but further research is required to establish their independent, interactive, or causal effects.

5. CONCLUSIONS AND LIMITATIONS

Work-life balance, career development, and compensation show positive but statistically non-significant partial relationships with employee loyalty; therefore, H1, H2, and H3 are not supported. Nevertheless, the regression model is jointly significant ($F = 10.977$; $p < 0.001$) and explains 37.9% of the adjusted variation in employee loyalty. These findings indicate that no single predictor emerges as an independently dominant determinant of employee loyalty in this sample. From a managerial perspective, the company may consider coordinated improvements in work arrangements, career clarity, and compensation fairness. However, these recommendations should be interpreted cautiously because the cross-sectional design does not establish causal effects.

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