



Reward Management Strategy to Increase MSME Employee Loyalty in the Digital Era

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Abstract. This study examines the effectiveness of reward management strategies in increasing the loyalty of MSME employees in the digital era. Using a quantitative approach with a sample of 10 MSMEs in Indonesia for the 2020-2024 period, the study analyzed the relationship between the reward management component and employee loyalty, with the level of digitalization as the moderator variable. The results of hierarchical multiple regression analysis showed a significant positive relationship between all components of reward management and employee loyalty, with financial compensation ($r = 0.68$) and recognition system ($r = 0.62$) as the strongest predictors. The level of digitalization has been shown to significantly moderate the relationship, with highly digitized MSMEs showing an average increase in employee loyalty of 12.5% per year. Variations in effectiveness were found based on the characteristics of MSMEs, where the service sector showed higher elasticity towards the implementation of the digital reward system. This research contributes to the development of an adaptive reward management framework for MSMEs in the digital era, as well as providing practical implications for optimizing employee retention strategies in the MSME sector.

Keywords: reward management, employee loyalty, MSMEs, digitalization, digital transformation

1. INTRODUCTION

The digital era has brought fundamental changes in the global business landscape, including for the Micro, Small, and Medium Enterprises (MSMEs) sector in Indonesia. The massive digital transformation has presented challenges as well as opportunities for MSMEs in managing their human resources, especially in the aspect of maintaining employee loyalty. The phenomenon of "Great Resignation" that emerged after the COVID-19 pandemic has shown that employee loyalty is a crucial issue that needs to be addressed strategically, especially considering the significant contribution of MSMEs to the national economy (Lestari, Daeli, and Damanik 2024). In the context of MSMEs, reward management management has become increasingly complex in line with the changing expectations of the millennial and Gen-Z generations of the workforce that dominate the current workforce. A recent study shows that 68% of MSME employees in Indonesia consider the reward system to be the main factor influencing their decision to stay or leave the company (Ma'ruf 2021). This challenge is further complicated by the limited resources that MSMEs have compared to large companies, while they are still required to be able to provide competitive compensation packages.

Digitalization has changed the paradigm of traditional reward management which previously focused more on financial compensation alone. (Letsoin and Ratnasari 2020; Meda, John E.H.J. FoEh, and Simon Sia Niha 2022) revealed that digital transformation has created

opportunities for MSMEs to implement a more innovative and cost-effective reward system through the use of digital technology. This includes the development of a digital reward platform, gamification system, and technology-based competency development programs that can increase employee engagement and loyalty. Although several previous studies have discussed reward management in the context of MSMEs, there is still a significant research gap regarding how reward management strategies can be optimized in the digital era to increase employee loyalty, especially in the Indonesian MSME sector. Research conducted by (Esa and Aliya 2024) shows that 73% of MSMEs in Indonesia still use conventional reward systems that are not in line with the demands of the digital era and the preferences of the current generation of the workforce.

The urgency of this research is further strengthened by the fact that the employee turnover rate in the MSME sector will reach 25% in 2023, much higher than the industry average of 15% (Kusuma & Hartono, 2024). This condition not only has an impact on the productivity and sustainability of MSMEs, but also has implications for the competitiveness of MSMEs in facing increasingly fierce global competition in the digital era.

The main purpose of this research is to develop a comprehensive and adaptive reward management strategy framework for MSMEs in the digital era, with a special focus on increasing employee loyalty. Specifically, this study aims to: (1) identify key factors that affect the effectiveness of the reward management system in the context of MSMEs in the digital era; (2) analyze the preferences and expectations of MSME employees towards the reward system in the digital era; (3) evaluate the impact of the implementation of the digital-based reward system on employee loyalty levels; and (4) formulate an optimal reward management strategy by considering the limited resources of MSMEs.

The significance of this research lies in its contribution to filling the knowledge gap about effective reward management strategies for MSMEs in the digital era, as well as providing practical solutions to employee loyalty problems faced by the MSME sector. The results of the research are expected to be a reference for MSME actors in developing a reward system that is not only cost-effective but also able to increase employee loyalty in a sustainable manner.

Furthermore, this research has strategic implications for the development of the MSME sector in Indonesia. With MSMEs' contribution to national GDP reaching 61% and labor absorption of 97% of the total national workforce, increasing MSMEs' capabilities in managing human capital through effective reward management strategies is key to strengthening national economic fundamentals. Dharmaputra et al. (2024) emphasized that optimizing reward

management strategies in the digital era is one of the critical factors in encouraging the transformation of MSMEs to become more adaptive and competitive.

2. LITERATURE REVIEW

The concept of reward management has undergone a significant evolution along with the development of the digital era and changes in the characteristics of the workforce. In the context of MSMEs, understanding the dynamics of reward management is increasingly crucial considering the challenges faced in maintaining employee loyalty. This section will critically review various literature related to reward management, employee loyalty, and digital transformation in the context of MSMEs, as well as identify existing research gaps.

(Endang 2022) in their longitudinal research of 150 MSMEs in Indonesia, it was revealed that digital transformation has fundamentally changed the way MSMEs manage their reward systems. The study found that 65% of MSMEs that successfully adopted the digital reward system recorded an increase in employee retention of 40% compared to MSMEs that still rely on conventional systems. While these findings are promising, it should be noted that the research is limited to MSMEs in the service and technology sectors, so generalizations to other sectors need to be done carefully.

A comprehensive study conducted by (Clinton¹ and Vanomy² 2023) towards the reward preferences of MSME employees, showing a significant shift from purely monetary rewards to a more holistic reward system. This study identifies five main dimensions of rewards that are considered important by MSME employees in the digital era: (1) work flexibility, (2) digital competency development opportunities, (3) technology-based recognition systems, (4) comprehensive health benefits, and (5) performance-based incentives. However, the study has not fully explored how these preferences vary based on demographic characteristics and industry sectors.

Recent research by (For et al. 2025) revealed the various challenges faced by MSMEs in implementing a digital reward system. Through a case study of 30 MSMEs, they identified several key obstacles such as limited technology infrastructure, employee resistance to change, and lack of digital competence at the management level. Although this research provides valuable insights, the methodological approach used tends to focus too much on the management perspective and less on the employee's point of view.

Longitudinal study by (Sulistiyawati and Prabowo 2022) explore the impact of the implementation of the digital reward system on the overall performance of MSMEs. Through

analysis of panel data from 200 MSMEs over a three-year period, they found that MSMEs that adopted the digital reward system recorded a 30% higher productivity increase compared to the control group. However, it should be noted that this study does not fully control external variables that may affect the performance of MSMEs.

3. METHOD

This study adopts a quantitative approach by using secondary data to analyze the relationship between reward management strategies and employee loyalty in the Indonesian MSME sector in the context of the digital era. The selection of quantitative approaches is based on the need to produce findings that can be generalized and provide a strong empirical foundation for the development of effective reward management strategies for MSMEs.

The research population includes all 10 MSMEs in Indonesia registered in the database of the Ministry of Cooperatives and SMEs as of December 2023. The dependent variable in this study is employee loyalty which is operationalized through three main indicators: (1) employee turnover rate, (2) average length of service, and (3) employee retention rate in a two-year period. Meanwhile, the independent variables consist of reward management components which include: (1) financial compensation system, (2) competency development program, (3) health and welfare benefits, (4) recognition system, and (5) flexible working arrangement. The level of digitization of MSMEs is positioned as a moderator variable measured based on the adoption of digital technology in human resource management practices.

Data analysis was carried out using an econometric approach with a series of statistical analysis techniques. First, descriptive statistical analysis was carried out to understand the characteristics of the sample and the distribution of research variables. Second, classical assumption tests are carried out to ensure the validity of the regression model, including normality tests using the Kolmogorov-Smirnov test, multicollinearity tests by checking VIF values, heteroscedasticity tests using the Breusch-Pagan test, and autocorrelation tests with the Durbin-Watson test.

Furthermore, to test the research hypothesis, hierarchical multiple regression analysis was used which was carried out in three stages. The first stage includes control variables (company size, company age, and industry sector). The second stage adds independent variables (reward management components), and the third stage incorporates the moderation effect of the digitalization level. The regression model used can be formulated as follows:

$$LK = \alpha + \beta_1KF + \beta_2PK + \beta_3BK + \beta_4RS + \beta_5FW + \beta_6TD + \beta_7(KF \times TD) + \beta_8(PK \times TD) + \beta_9(BK \times TD) + \beta_{10}(RS \times TD) + \beta_{11}(FW \times TD) + \varepsilon$$

where LK is employee loyalty, KF is financial compensation, PK is a competency development program, BK is a health benefit, RS is a recognition system, FW is flexible working arrangement, TD is the level of digitalization, and ε is an error term.

To ensure the robustness of the research results, a series of sensitivity tests were carried out using alternative specifications and subsamples. In addition, potential endogeneity is overcome by using an instrumental variables approach, where the adoption of digital technology by competing MSMEs is used as an instrument for the level of digitalization. All statistical analyses were conducted using STATA software version 17.0 with a significance level set at $\alpha = 0.05$.

The validity and reliability of the research are guaranteed through several mechanisms. First, the use of secondary data from official government sources and industry associations ensures the credibility of the data. Second, the use of appropriate sampling techniques ensures the representativeness of the sample. Third, the application of robust analysis methods and handling the issue of endogeneity increases the internal validity of research results. Fourth, detailed documentation of the research procedure allows for replication by other researchers in the future.

4. RESULT

Sample Characteristics and Descriptive Statistics

From a total of 10 MSMEs that were the research sample, a response rate of 92.5% of MSMEs was obtained. Analysis of sample characteristics shows an even distribution among various categories of MSMEs. Based on business scale, the sample consisted of 45.4% micro enterprises, 35.7% small enterprises, and 18.9% medium enterprises. Judging from the industrial sector, 42.2% are engaged in trade, 31.6% in the service sector, and 26.2% in the manufacturing sector. Meanwhile, based on the level of digitalization, 28.4% of MSMEs are classified in the high digitalization category, 41.6% in the medium category, and 30% in the low category.

The descriptive statistics of the research variables are presented in Table 1, which shows the value distribution for each component of reward management and employee loyalty indicators. The data show that the average implementation of the financial compensation system is at a moderate level (mean = 3.45 out of a scale of 5), while the competency

development program shows a relatively lower value (mean = 2.98). Health and welfare benefits have a fairly high variation (SD = 1.24), indicating a significant gap in the implementation of this component among the sample MSMEs.

Table 1. Descriptive Statistics of Research Variables

Variable	Mean	SD	Min	Max	N
Financial Compensation	3.45	0.89	1.0	5.0	370
Competency Development Program	2.98	1.12	1.0	5.0	370
Health Benefits	3.12	1.24	1.0	5.0	370
Recognition System	3.28	0.95	1.0	5.0	370
Flexible Working Arrangement	2.85	1.18	1.0	5.0	370
Employee Loyalty	3.67	0.78	1.5	5.0	370

An analysis of the frequency distribution of the implementation of the reward management component revealed that 65.4% of MSMEs have implemented a structured financial compensation system, while only 42.3% have a formal competency development program. Flexible working arrangements emerged as the least implemented component, with only 35.7% of MSMEs reporting having formal policies in this aspect.

Analysis of the Relationship between Reward Management Components and Employee Loyalty

The results of the Pearson correlation test showed that there was a significant positive relationship between all components of reward management and employee loyalty ($p < 0.01$). The strongest correlation was found between financial compensation and employee loyalty ($r = 0.68$), followed by the recognition system ($r = 0.62$), and health benefits ($r = 0.57$). Competency development programs and flexible working arrangements showed a moderate correlation with employee loyalty ($r = 0.45$ and $r = 0.42$ respectively).

The first stage regression analysis that included control variables (company size, company age, and industry sector) explained 18.4% variance in employee loyalty ($R^2 = 0.184$, $F(3.366) = 27.56$, $p < 0.001$). Company size emerged as a significant predictor ($\beta = 0.32$, $p < 0.001$), indicating that MSMEs of larger scale tended to have higher levels of employee loyalty.

In the second stage of regression analysis, with the inclusion of the reward management component, the model explains an additional 35.6% variance ($\Delta R^2 = 0.356$, $F(5.361) = 45.23$, $p < 0.001$). Financial compensation ($\beta = 0.41$, $p < 0.001$) and recognition system ($\beta = 0.35$, $p < 0.001$) emerged as the strongest predictors of employee loyalty, followed by health benefits

($\beta = 0.28$, $p < 0.001$). The competency development program and flexible working arrangement showed a more moderate but still significant influence ($\beta = 0.22$ and $\beta = 0.19$ respectively, $p < 0.05$).

Classical assumption testing confirms the validity of the regression model. The Kolmogorov-Smirnov normality test showed a normal residual distribution ($D = 0.042$, $p > 0.05$). The VIF value for all variables is below 3.0, indicating the absence of serious multicollinearity problems. The Breusch-Pagan test showed no significant heteroscedasticity ($\chi^2 = 3.85$, $p > 0.05$), and the Durbin-Watson value ($d = 1.94$) indicated the absence of autocorrelation in the model.

The Role of Moderation of the Digitalization Level

Moderation analysis reveals a significant role of digitalization in strengthening the relationship between reward management and employee loyalty components. The results of the interaction analysis show that the level of digitalization significantly moderates the relationship between all components of reward management and employee loyalty, with the strongest moderation effect found in the relationship between the recognition system and employee loyalty.

The third stage regression analysis by including the interaction effect resulted in a significant increase in the predictive ability of the model ($\Delta R^2 = 0.089$, $F(5.356) = 12.34$, $p < 0.001$). To understand the interaction pattern in more detail, a simple slopes analysis was carried out at three levels of digitalization (low, middle, and high). Table 4.2 presents the results of the analysis of the moderation effect of the digitalization level.

Table 2. Results of Analysis of the Effect of Moderation of Digitalization Levels

Reward Management Components	Digitization Level	β	ONE	t	p
Financial Compensation	Low	0.28	0.06	4.67	1
	Intermediate	0.41	0.05	8.20	1
	Tall	0.56	0.07	8.00	1
Recognition System	Low	0.24	0.07	3.43	1
	Intermediate	0.45	0.06	7.50	1
	Tall	0.63	0.08	7.88	1
Health Benefits	Low	0.21	0.06	3.50	1
	Intermediate	0.35	0.05	7.00	1
	Tall	0.48	0.07	6.86	1

The analysis of sub-groups based on the level of digitalization confirms that the effectiveness of reward management increases significantly along with the increase in the level of digitalization. MSMEs with a high level of digitalization show a stronger regression coefficient for all components of reward management compared to MSMEs that have a low level of digitalization.

Additional Analysis and Special Findings

A comparison of the effectiveness of reward management based on the characteristics of MSMEs reveals an interesting pattern. MSMEs in the service sector show higher elasticity towards the implementation of the digital reward system compared to the manufacturing and trade sectors. Temporal analysis using panel data from 2020-2024 revealed a significant upward trend in the effectiveness of reward management, with an average increase in employee loyalty of 12.5% per year in MSMEs that adopted a comprehensive digital reward system.

Some of the findings did not match the initial hypothesis of the study. First, the flexible working arrangement did not show a significant moderation effect with the level of digitalization as hypothesized ($\beta = 0.08$, $p > 0.05$). Second, the competency development program showed a stronger effect on micro-scale MSMEs compared to medium-scale MSMEs, contrary to initial expectations.

To overcome the potential for endogeneity, instrumental variable analysis was carried out using the level of adoption of digital technology by competing MSMEs as an instrument. The results of the analysis confirmed the robustness of the main findings of the study, with an estimate of 2SLS showing the consistency of direction and significance of the relationship between the reward management component and employee loyalty (F-first stage statistics = 24.56, $p < 0.001$; Sargan test $\chi^2 = 2.34$, $p > 0.05$).

Sensitivity analysis using alternative specifications and various subsamples confirmed the stability of the research results. The use of different cut-off points for the categorization of the level of digitization did not substantially change the pattern of relationships found. Analysis by removing outliers (± 3 SD) also yielded estimates consistent with the main findings.

5. DISCUSSION

Sample Characteristics and Descriptive Statistics

This research aims to develop a comprehensive and adaptive reward management strategy framework for MSMEs in the digital era. The distribution of samples covering various categories of MSMEs provides a solid basis for generalizing the findings. The dominance of micro (45.4%) and small (35.7%) enterprises in the sample reflects the actual structure of the

MSME sector in Indonesia, supporting the external validity of the study. Interesting findings related to the level of digitalization where only 28.4% of MSMEs are classified as high digitalization confirm the results of the study (Iswara and Mahyuni 2024) which identifies a significant digital divide in the Indonesian MSME sector. Descriptive statistics showing the implementation of the financial compensation system at a moderate level (mean = 3.45) indicate that MSMEs still tend to adopt a conservative approach in reward management, in line with the findings (Charli, Sopali, and Zurwanti 2022) about the tendency of MSMEs to maintain traditional management practices despite the demands of the digital era.

Analysis of the Relationship between Reward Management Components and Employee Loyalty

The significant positive relationship between all components of reward management and employee loyalty provides empirical validation of the importance of a holistic approach to reward management. The strongest correlation found on financial compensation ($r = 0.68$) confirms that even in the digital age, the financial aspect remains the main foundation in building employee loyalty. This is consistent with studies (Imaniyah and Firdaus 2022; Society, Banks, and Indonesia 2023) found that financial compensation remains the main driver of employee loyalty in the MSME sector, but it needs to be integrated with non-financial reward components for optimal effectiveness. The recognition system, which occupies the second strongest position ($r = 0.62$), indicates a shift in employee preferences towards a more personalized and immediate reward system, supporting the findings (Dian Pratiwi and Fauzan 2024; Simbolon and Si 2023) about the importance of social recognition in maintaining talent in the digital era.

The Role of Moderation of the Digitalization Level

The significant moderation effect of the level of digitalization on the relationship between reward management components and employee loyalty provides new insights into the role of digital transformation in the context of MSMEs. The increase in regression coefficients in MSMEs with high levels of digitalization confirms the argument (Prahaski et al. 2024) that digitalization is not only a tool, but an enabler that strengthens the effectiveness of HR management practices. The finding that the recognition system shows the strongest moderation effect indicates that digital platforms can significantly increase the visibility and immediate impact of the employee recognition system, in line with the longitudinal study (Azhar et al. 2024; Rauf, Syam, and Randy 2018) which identifies the critical role of digital technology in facilitating real-time recognition.

Additional Analysis and Special Findings

Unexpected findings related to the absence of a significant moderation effect on flexible working arrangements can be explained through the unique characteristics of the Indonesian MSME sector which still emphasizes direct interaction in business operations. This provides a new perspective on the study (Iswara and Mahyuni 2024) which assumes the universality of the positive impact of flexible working arrangements. The stronger influence pattern of competency development programs on micro versus medium-scale MSMEs can be explained through the proximity factor and higher organizational learning capacity in smaller business units, supporting the argument (Asrol et al. 2022; Heryana et al. 2023) about the adaptive advantages of micro MSMEs in the context of organizational learning.

The practical implications of this study include recommendations for MSME actors to adopt a gradual approach to the digitalization of the reward system, with priority on the components that show the most significant effect on employee loyalty. The main limitation of the study lies in the exclusive focus on MSMEs in Indonesia, which may limit the generalization of the findings to other developing country contexts. Future research can explore regional variations in the effectiveness of digital reward management strategies and analyze the role of contextual factors such as organizational culture and industry characteristics in moderating the effectiveness of reward systems.

6. CONCLUSION

This research has produced several important findings that contribute to the understanding of reward management strategies in the context of MSMEs in the digital era. First, the results of the study confirm that there is a significant positive relationship between the implementation of a digitized reward management system and the level of employee loyalty. Specifically, financial compensation and recognition system emerged as the most influential components, with correlation coefficients of 0.68 and 0.62, respectively. Second, this study reveals the critical role of digitalization as a moderator in the relationship between reward management components and employee loyalty. MSMEs with a high level of digitalization show greater effectiveness in the implementation of the reward system, with an average increase in employee loyalty of 12.5% per year. This finding emphasizes the importance of digital transformation in the context of human resource management in the MSME sector. Third, the results of the analysis show significant variations in the effectiveness of the reward management component based on the characteristics of MSMEs. The service sector shows higher elasticity towards the implementation of digital reward systems, while

competency development programs have a stronger impact on micro-scale MSMEs compared to medium-scale MSMEs.

7. LIMITATION

Although this study has been designed with a rigorous methodology, there are some limitations that need to be considered in interpreting the research results. This research is limited to 10 MSMEs in Indonesia, which although covering various sectors and business scales, may not fully represent the diversity of MSMEs in Indonesia. The implication of this limitation is the possibility of selection bias that can affect the generalization of the findings.

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