Vol. 9. No. 2 (2026)
Page: 14896-14908

THE ROLE OF WORK FLEXIBILITY IN DEVELOPING EMPLOYEE LOYALTY: ORGANIZATIONAL CULTURE AS MEDIATION

Ni Putu Ayu Ista Satiari[1]
Universitas Hindu Indonesia, Bali, Indonesia
ayuuista498@gmail.com

I Gede Putu Kawiana[2]
Universitas Hindu Indonesia, Bali, Indonesia
igp.kawiana@unhi.ac.id

Putu Yudy Wijaya[3]
Universitas Hindu Indonesia, Bali, Indonesia
yudywijaya333@unhi.ac.id

Abstract

This study aims to examine the effect of work flexibility on employee loyalty at PT XYZ Indonesia, with organizational culture as a mediating variable. The research is motivated by the relatively high employee turnover rate, which indicates low employee loyalty despite the implementation of flexible work policies. This study adopts an explanatory quantitative approach using a survey method. Data were collected through questionnaires distributed to employees and analyzed using Partial Least Squares (PLS) to test both direct and indirect relationships among variables. The results reveal that work flexibility has a positive and significant effect on employee loyalty, indicating that increased flexibility in work time, place, and methods contributes to stronger employee commitment. Additionally, work flexibility significantly influences organizational culture, suggesting that flexible practices foster a more adaptive and supportive work environment. Organizational culture is also found to have a positive and significant effect on employee loyalty. Furthermore, organizational culture partially mediates the relationship between work flexibility and employee loyalty, implying that the effectiveness of flexible work policies in enhancing loyalty is strengthened by a supportive organizational culture.In conclusion, optimizing work flexibility supported by a strong organizational culture can effectively enhance employee loyalty and contribute to organizational sustainability.

Keywords: Work Flexibility, Employee Loyalty, Organizational Culture, Employee Turnover, Partial Least Squares (PLS)

INTRODUCTION

The multifinance industry plays an important role in supporting economic activities in Indonesia by providing financing services to individuals and businesses. According to the Financial Services Authority (Otoritas Jasa Keuangan, 2024), Indonesia had 201 institutions within the relevant financing and related financial services sectors, comprising 146 financing companies, 54 venture capital companies, and one infrastructure financing company. In this competitive industry, organizational success depends not only on financial performance and service quality but also on the ability to manage and retain qualified employees. Employee loyalty is therefore an important organizational concern because employees who remain committed to their organization can contribute to operational continuity, productivity, and the achievement of organizational objectives (Anifah, 2022; Damayanti et al., 2024).

Employee loyalty reflects employees' willingness to maintain their relationship with an organization and contribute to its objectives. Employees with strong loyalty are generally more willing to remain with their organization, whereas difficulties in retaining employees may disrupt operational continuity and increase the need for recruitment and training. Nevertheless, employee turnover should not be interpreted as a direct and exclusive measure of employee loyalty. Employees' decisions to leave may also be influenced by compensation, career development opportunities, labor market conditions, organizational restructuring, and personal circumstances. Accordingly, turnover data can provide an indication of employee retention challenges, but further investigation is necessary to understand the organizational factors associated with employee loyalty.

An indication of employee retention challenges can be observed at PT. XYZ Indonesia, a pseudonym used in this study to protect the company's identity. Based on the employee turnover data obtained for this study, the company's turnover rate fluctuated between 2020 and 2024. In 2020, the reported turnover rate reached 68.00%, with 1,392 employees leaving from an initial workforce of 2,047 employees. The rate subsequently declined to 37.15% in 2021, when 356 employees left from an initial workforce of 957, and to 30.85% in 2022, when 269 employees left from an initial workforce of 873. However, this downward trend did not continue. The turnover rate increased to 34.20% in 2023, involving 314 employees leaving from an initial workforce of 919, and rose further to 44.00% in 2024, when 518 employees left from an initial workforce of 1,177. These figures indicate that employee turnover remained a concern despite the improvement observed between 2020 and 2022, particularly because the rate increased again during the final two years of the observation period.

The turnover rates presented in this study are calculated by dividing the number of employees who left by the initial number of employees in each year and multiplying the result by 100%. Therefore, the reported percentages are based on the initial workforce rather than the average number of employees during each year. This distinction is important when interpreting annual turnover rates, particularly when workforce size changes considerably between reporting periods. The figures should consequently be interpreted in accordance with the calculation method and the available company records. Although the turnover pattern does not independently establish that employee loyalty is low, the increase in turnover in 2023 and 2024 highlights the importance of examining factors that may influence employees' willingness to remain with the organization.

One factor potentially associated with employee loyalty is work flexibility. Flexible work arrangements provide employees with opportunities to manage their work schedules and balance professional responsibilities with personal needs. When appropriately implemented, these arrangements may support employee engagement and productivity and reduce employees' intentions to leave the organization (Marinda et al., 2024). However, work flexibility alone may not be sufficient to foster long-term loyalty if employees experience limited career development opportunities, inadequate recognition, or insufficient organizational support (Agustianto, 2023). The relationship between work flexibility and employee loyalty therefore warrants further examination, particularly in organizations where operational requirements and employee needs must be balanced.

In addition to work flexibility, organizational culture may influence employees' attitudes, motivation, and behavior in the workplace. Organizational culture provides shared values, norms, and expectations that guide employee interactions and shape their understanding of organizational objectives (Schein, 2010; Aprinawati, 2024). A supportive organizational culture can encourage employees to identify with their organization, develop a sense of belonging, and contribute to collective goals. Conversely, difficulties in communication, coordination, and maintaining boundaries between work and personal life may arise when flexible work arrangements are implemented without adequate organizational support (Tiarasati, 2025). Organizational culture is therefore relevant to understanding how workplace practices are experienced by employees and how these experiences may be associated with employee loyalty.

The relationships between work flexibility, organizational culture, and employee loyalty remain important to examine within the multifinance industry. Although previous literature has discussed the potential benefits of flexible work arrangements for employee engagement and retention, the extent to which these arrangements are associated with employee loyalty may depend on organizational circumstances and the implementation of human resource management policies. Similarly, organizational culture may shape employees' perceptions of their workplace and their willingness to remain with the organization. These relationships require further empirical examination in the specific organizational context of this study. In particular, the fluctuating turnover pattern at PT. XYZ Indonesia provides a relevant background for investigating the potential roles of work flexibility and organizational culture in explaining employee loyalty. However, turnover data alone cannot establish the effects of these variables, making an empirical assessment necessary.

Based on this background, this study aims to examine the effects of work flexibility and organizational culture on employee loyalty at PT. XYZ Indonesia. By investigating these relationships, the study is expected to contribute to a better understanding of organizational factors associated with employee loyalty in the multifinance industry. The findings are also expected to provide practical insights for developing human resource management policies that balance organizational operational requirements with employee needs, support a positive working environment, and strengthen employee retention.

REVIEW OF LITERATURE

Organizational Culture Theory

Organizational culture refers to a system of shared values, beliefs, norms, and basic assumptions that guides the way organizational members think, behave, and interact in the workplace. Schein (2010) defines organizational culture as a pattern of basic assumptions developed by a group to address problems of external adaptation and internal integration, which are subsequently taught to new members as appropriate ways of perceiving and responding to organizational issues. Organizational culture therefore extends beyond formal rules and policies because it also shapes the underlying values and behavioral expectations that influence how employees experience their work environment.

In this study, Organizational Culture Theory provides a theoretical foundation for explaining the role of organizational culture in the relationship between work flexibility and employee loyalty. As discussed by Schein (2010), organizational assumptions and values influence how organizational practices are understood and implemented. A culture characterized by trust, openness, and adaptability may help employees perceive flexible work arrangements as a legitimate expression of organizational support. Conversely, a rigid culture may constrain the implementation of flexible work practices and limit their potential benefits. Denison (1995) further emphasizes the relevance of organizational culture to organizational effectiveness and adaptation. Thus, organizational culture may help explain why the relationship between work flexibility and employee loyalty can vary across organizational contexts.

Social Exchange Theory

Social Exchange Theory (SET), developed by Blau (1964), explains social relationships through reciprocal exchanges between parties. In organizational settings, employees contribute their skills, time, and effort, while the organization provides compensation, working conditions, and other forms of support. These exchanges involve not only material benefits but also relational elements, including trust, perceived fairness, and mutual obligations.

Applied to this study, SET provides a theoretical explanation for the potential relationship between work flexibility and employee loyalty. Work flexibility can be perceived as a form of organizational support because it gives employees greater discretion in managing work schedules, locations, or methods while fulfilling their responsibilities. When employees perceive these arrangements as beneficial and fair, they may reciprocate through more favorable attitudes toward the organization and a stronger willingness to remain employed. However, this response depends on how employees perceive and experience the arrangements; flexibility does not automatically guarantee loyalty.

SET also helps explain the relationship between organizational culture and employee loyalty. A culture that promotes fairness, trust, open communication, and recognition may strengthen employees' perceptions that the organization values their contributions. Employees may reciprocate these experiences through stronger commitment and a greater willingness to maintain their organizational relationship. Accordingly, SET explains the reciprocal mechanism through which organizational practices and workplace experiences may be associated with employee loyalty, complementing Organizational Culture Theory's explanation of the values and assumptions that shape the workplace environment.

Work Flexibility

Work flexibility refers to the degree of discretion employees have in arranging their working time, work location, or methods of completing their tasks while fulfilling organizational responsibilities. Hill et al. (2008) discuss workplace flexibility as a concept concerning the relationship between work arrangements and employees' ability to manage work and nonwork demands. Gajendran and Harrison (2007), in their meta-analysis of telecommuting research, examine how flexible work arrangements relate to employee attitudes and individual outcomes.

In the present study, work flexibility is considered an organizational practice that may influence employee loyalty by enabling employees to manage professional responsibilities and personal needs. From a SET perspective, flexibility may be interpreted as a benefit provided by the organization in response to employees' needs. When employees perceive this benefit positively, they may respond with greater attachment to the organization and a stronger intention to remain. Nevertheless, the potential benefits depend on implementation, including the fairness of access to flexible arrangements, the nature of employees' jobs, and the extent to which flexibility is compatible with operational requirements.

Work flexibility may also be associated with organizational culture. Flexible arrangements can reflect organizational values that emphasize trust, adaptability, and employee well-being. However, the existence of a formal flexibility policy does not necessarily mean that these values are consistently practiced. Organizational culture is therefore relevant to understanding how flexible work arrangements are interpreted and experienced by employees.

Employee Loyalty

Employee loyalty refers to employees' attachment to and willingness to maintain their relationship with the organization. Hasibuan (2016), as cited in the thesis underlying this article, associates employee loyalty with employees' faithfulness to the company, willingness to maintain the employment relationship, compliance with organizational rules, and protection of the company's reputation. This concept emphasizes that loyalty involves more than remaining employed; it also concerns employees' attitudes toward and contributions to the organization.

In this study, employee loyalty is the outcome potentially associated with work flexibility and organizational culture. SET suggests that employees may respond to perceived organizational support through reciprocal attitudes and a stronger willingness to remain with the organization. Organizational Culture Theory, in turn, explains how shared values and workplace norms may foster employees' identification with the organization and influence their experience of organizational practices. Together, these perspectives provide a basis for examining the relationships between work flexibility, organizational culture, and employee loyalty.

Employee loyalty should not, however, be equated entirely with employee turnover. Turnover may be influenced by several factors, including compensation, career opportunities, labor market conditions, organizational changes, and personal circumstances. Therefore, turnover data provide contextual information about employee retention challenges, whereas employee loyalty should be assessed using the indicators specified in the research instrument.

Theoretical Integration

Organizational Culture Theory and Social Exchange Theory provide complementary explanations for the proposed relationships among work flexibility, organizational culture, and employee loyalty. Organizational Culture Theory explains how shared assumptions, values, and norms shape the workplace environment and influence how organizational practices are understood and implemented (Schein, 2010). SET explains how employees may respond to the treatment, benefits, and support they perceive through reciprocal attitudes and behavior (Blau, 1964).

Within this framework, work flexibility represents an organizational practice that may signal trust and consideration for employees' needs, while organizational culture represents the shared values and norms through which such practices are experienced. When flexibility is implemented consistently within a supportive and adaptive culture, employees may perceive a stronger alignment between organizational practices and their needs. This perception may be associated with greater employee loyalty. Conversely, an unsupportive culture or inconsistent implementation may weaken the potential relationship between work flexibility and loyalty.

These theoretical perspectives therefore establish the rationale for examining the direct relationship between work flexibility and employee loyalty, the relationship between work flexibility and organizational culture, and the relationship between organizational culture and employee loyalty. They also provide a conceptual basis for investigating whether organizational culture mediates the relationship between work flexibility and employee loyalty.

RESEARCH METHOD

This study employed a quantitative explanatory research design to examine the relationships between work flexibility, employee loyalty, and organizational culture as a mediating variable at PT. XYZ Indonesia. A survey method was used to collect primary data through structured questionnaires administered to employees. The study adopted a cross-sectional design, in which data were collected at a single point in time, to examine the hypothesized relationships among the research constructs. The company was selected as the research setting because the study focused on employees who had experience with flexible work arrangements and could therefore provide relevant responses regarding work flexibility, organizational culture, and employee loyalty.

The study population comprised 659 permanent employees. The sample consisted of 87 respondents, determined using Slovin's formula with a 10% margin of error. Respondents were required to be permanent employees who had worked for at least five years, had experienced flexible work arrangements, and were willing to participate in the study. Respondents were selected based on these eligibility criteria and the accessibility of participants, as described in the original research methodology. The questionnaire was developed using indicators of work flexibility, organizational culture, and employee loyalty. Primary data obtained from the questionnaire responses were processed for statistical analysis.

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. This approach was selected to assess the measurement

properties of the research constructs and examine the hypothesized relationships among the latent variables, including the mediating role of organizational culture. Following the PLS-SEM analytical procedure, the measurement model (*outer model*) was evaluated through convergent validity, discriminant validity, and construct reliability. The structural model (*inner model*) was assessed using the relevant explanatory and path estimates, while hypothesis testing was conducted using bootstrapping to evaluate the statistical significance of the proposed relationships. The indirect effect of work flexibility on employee loyalty through organizational culture was examined to assess the mediation hypothesis. These procedures were used to evaluate the proposed relationships and determine whether the empirical findings supported the research hypotheses.

Because the study used a cross-sectional observational survey, the findings are interpreted as evidence of statistical relationships among the variables rather than definitive proof of causality. The results reflect employees' responses within the organizational context studied and should be interpreted with consideration of the sampling approach and the study's single-company scope.

RESULTS AND DISCUSSION

Hypothesis Testing Results

The hypothesized relationships were evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM). The significance of the direct and indirect effects was assessed using bootstrapping in SmartPLS 4.0. The direct effects were examined to determine the relationships between work flexibility and employee loyalty, work flexibility and organizational culture, and organizational culture and employee loyalty. The indirect effect of work flexibility on employee loyalty through organizational culture was examined to assess the mediating role of organizational culture. The results are presented in the following sections.

1. Results of the Direct Influence Test Between Variables

The direct relationships among the research variables were examined using Partial Least Squares Structural Equation Modeling (PLS-SEM). Figure 1 presents the estimated structural model, including the path coefficients for the relationships between work flexibility, organizational culture, and employee loyalty.

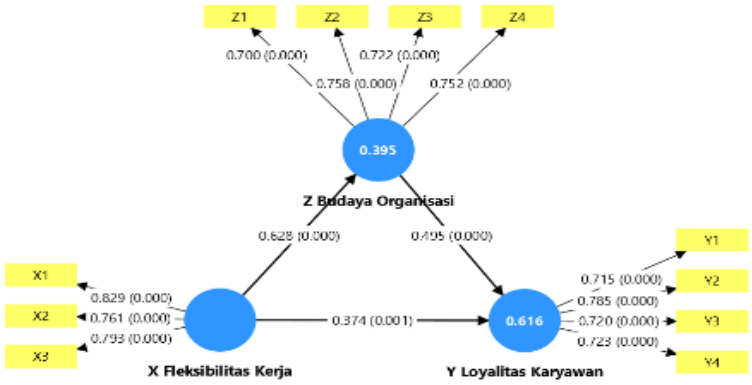


Figure 1.
Empirical Model of Direct Influence

As shown in Figure 1, work flexibility has a positive path coefficient of 0.374 for employee loyalty. Organizational culture has a positive path coefficient of 0.495 for employee loyalty, while work flexibility has a positive path coefficient of 0.628 for organizational culture. These coefficients indicate positive estimated relationships among the three constructs. The statistical significance of each relationship is presented in Table 1.

Table 1.
Results of Direct Effects Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
X (Work flexibility) -> Y (Employee Loyalty)	0.374	0.392	0.117	3.182	0.001
X (Work flexibility) -> Z (Organizational Culture)	0.628	0.639	0.079	7.932	0.000
Z (Organizational Culture) -> Y (Employee Loyalty)	0.495	0.478	0.123	4.037	0.000

Source: Data Processing Results, 2026

Table 1 presents the path coefficients and bootstrapping results for the direct relationships among work flexibility, organizational culture, and employee loyalty. The direction, magnitude, and statistical significance of each relationship are discussed below.

a) The results indicate that work flexibility is positively and significantly associated with employee loyalty ($\beta = 0.374$, $t = 3.182$, $p = 0.001$). The positive path coefficient suggests that employees who perceive greater flexibility in their work arrangements also tend to report higher loyalty to the organization. Because the t-statistic exceeds 1.96 and the p-value is below 0.05, the hypothesis proposing a positive relationship between work flexibility and employee loyalty is supported.
b) Work flexibility also demonstrates a positive and statistically significant relationship with organizational culture ($\beta = 0.628$, $t = 7.932$, $p < 0.001$, subject to verification against the original SmartPLS output). This result suggests that greater perceived flexibility in work arrangements is associated with a more favorable perception of organizational culture. The relationship is statistically significant because the t-statistic exceeds 1.96 and the p-value is below 0.05. Therefore, the hypothesis proposing a positive relationship between work flexibility and organizational culture is supported.
c) Organizational culture has a positive and statistically significant relationship with employee loyalty ($\beta = 0.495$, $t = 4.037$, $p < 0.001$, subject to verification against the original SmartPLS output). This finding suggests that employees who perceive the organizational culture more favorably also tend to report higher loyalty to the organization. Since the t-statistic exceeds 1.96 and the p-value is below 0.05, the hypothesis proposing a positive relationship between organizational culture and employee loyalty is supported.

2. Indirect Effect Testing (Mediating Variable Examination)

The mediating role of organizational culture was examined by assessing the indirect relationship between work flexibility and employee loyalty through organizational culture. The indirect effect was evaluated using bootstrapping in SmartPLS 4.0 to determine whether

the estimated indirect relationship was statistically significant. The analysis also considered the direct relationship between work flexibility and employee loyalty to distinguish between partial and full mediation. The results of the mediation analysis are presented in Table 2.

Table 2.
Results of the Mediation Analysis

Mediating Variables	Effect				Information
	(A)	(B)	(C)	(D)	
Work flexibility (X) → Organizational culture (Z) → Employee loyalty (Y)	0,311 *(Sig. 0.000)*	0,374 *(Sig. 0,001)*	0,628 *(Sig. 0.000)*	0,495 *(Sig. 0.000)*	*Partial Mediation*

Source: Data Processing Results, 2026

Description: significance (Sig.) = t-statistic > 1.96 at a= 5%

The results indicate that organizational culture partially mediates the relationship between work flexibility and employee loyalty, with a positive indirect effect of 0.311. The direct effect of work flexibility on employee loyalty also remains positive and statistically significant ($\beta = 0.374$, $p = 0.001$). These findings indicate that work flexibility is positively associated with employee loyalty both directly and indirectly through organizational culture. Therefore, organizational culture plays a partial mediating role in the relationship between work flexibility and employee loyalty.

The Influence of Work Flexibility on Employee Loyalty

The results indicate that work flexibility has a positive and statistically significant relationship with employee loyalty at PT XYZ Indonesia ($\beta = 0.374$, $t = 3.182$, $p = 0.001$). This finding suggests that employees who perceive greater flexibility in their work arrangements also tend to report higher loyalty to the organization.

Work flexibility in this study encompasses three dimensions: time flexibility, place flexibility, and work-method flexibility. The ability to manage working hours, work from alternative locations when permitted, and determine appropriate methods for completing tasks may help employees balance their professional responsibilities with their individual needs. When these arrangements are implemented effectively, employees may perceive the organization as more responsive to their needs, which can be associated with a stronger willingness to maintain their employment relationship.

This finding is consistent with the Social Exchange Theory, which suggests that employees may reciprocate perceived organizational support through more favorable attitudes toward the organization. In this context, work flexibility may be perceived as a form of support that contributes to employee loyalty. The finding is also consistent with the previous studies by Rachmawati and Putri (2022) and Arifin and Sulistiyani (2021), as cited in the original manuscript, which reported positive relationships between flexible work arrangements and employee loyalty or related employee attitudes. Therefore, the findings support the hypothesis that work flexibility is positively associated with employee loyalty at PT XYZ Indonesia.

The Influence of Work Flexibility on Organizational Culture

The results indicate that work flexibility has a positive and statistically significant relationship with organizational culture at PT XYZ Indonesia ($\beta = 0.628$, $t = 7.932$, $p < 0.001$). This finding suggests that employees who perceive greater flexibility in their work arrangements also tend to perceive the organizational culture more favorably.

Work flexibility in this study includes time flexibility, place flexibility, and work-method flexibility. When employees have reasonable discretion over their working hours, work locations, and methods of completing tasks, they may perceive the organization as more supportive of employee needs and more open to different ways of working. These practices may also reflect organizational values such as trust, autonomy, and adaptability. However, the extent to which flexibility shapes organizational culture depends on how consistently these practices are implemented and how employees experience them in their daily work.

This finding can be discussed in relation to Organizational Culture Theory, which emphasizes the role of shared values, assumptions, and norms in shaping organizational practices. A culture that supports trust, openness, and adaptability may provide an environment in which flexible work arrangements can be implemented and accepted. The finding is also consistent with the studies cited in the original manuscript, including Kelliher and Anderson (2010), Martínez-Sánchez et al. (2007), and Hill et al. (2008), which discuss relationships between flexible work arrangements and organizational or employee-related outcomes. Therefore, the results support the hypothesis that work flexibility is positively associated with organizational culture at PT XYZ Indonesia.

The Influence of Organizational Culture on Employee Loyalty

The results indicate that organizational culture has a positive and statistically significant relationship with employee loyalty at PT XYZ Indonesia ($\beta = 0.495$, $t = 4.037$, $p < 0.001$). This finding suggests that employees who perceive the organizational culture more favorably also tend to report higher loyalty to the organization.

A supportive organizational culture can provide employees with a shared understanding of organizational values, rules, and objectives. When these values are communicated clearly and applied consistently, employees may develop a stronger sense of belonging and alignment with the organization. Furthermore, a culture that encourages employee participation, maintains consistency in organizational practices, and adapts to changes in the work environment may help employees feel that they are part of an organization with clear direction and shared goals. These experiences may be associated with a greater willingness to maintain their relationship with the organization.

This finding can be explained through Social Exchange Theory, which suggests that employees may respond positively when they perceive their organization as supportive, fair, and trustworthy. An organizational culture that reflects these values may strengthen employees' positive attitudes toward the organization and their willingness to remain part of it. The result is consistent with the previous studies by Widyastuti and Hidayat (2019) and Sari and Pramudito (2021), as cited in the original manuscript, which discuss the relationship between organizational culture and employee loyalty. Therefore, the findings support the hypothesis that organizational culture is positively associated with employee loyalty at PT XYZ Indonesia.

The Role of Organizational Culture in Mediating the Relationship Between Work Flexibility and Employee Loyalty

The findings indicate that organizational culture partially mediates the relationship between work flexibility and employee loyalty at PT XYZ Indonesia. The estimated indirect effect is positive ($\beta = 0.311$), while the direct relationship between work flexibility and employee loyalty remains positive and statistically significant ($\beta = 0.374$, $p = 0.001$). These

results suggest that work flexibility is associated with employee loyalty both directly and indirectly through organizational culture.

This mediating role can be understood by considering how employees experience flexible work arrangements within the organizational environment. Work flexibility provides employees with greater discretion in managing their working time, location, and methods of completing tasks. When these arrangements are implemented within a culture that promotes trust, openness, consistency, and adaptability, employees may perceive greater alignment between organizational practices and their needs. Such perceptions may be associated with stronger loyalty to the organization. Organizational culture may therefore help explain how work flexibility relates to employee loyalty, beyond the direct relationship between the two variables.

This interpretation is consistent with Organizational Culture Theory, which emphasizes the role of shared values and norms in shaping employees' experiences of organizational practices, and Social Exchange Theory, which explains how employees may respond to perceived organizational support through favorable attitudes toward the organization. Together, these perspectives provide a theoretical basis for understanding the mediating role of organizational culture. However, because this study uses a cross-sectional survey, the findings should be interpreted as evidence of statistical relationships rather than definitive proof of a causal mechanism. Overall, the results support the proposed mediating role of organizational culture in the relationship between work flexibility and employee loyalty.

CONCLUSION

This study found positive and statistically significant relationships between work flexibility and employee loyalty, work flexibility and organizational culture, and organizational culture and employee loyalty at PT XYZ Indonesia. The findings also indicate that organizational culture partially mediates the relationship between work flexibility and employee loyalty. These results highlight the relevance of flexible work arrangements and a supportive organizational culture in understanding employee loyalty.

From a practical perspective, organizations may consider implementing work flexibility consistently while fostering a culture that promotes trust, openness, and adaptability. However, the findings should be interpreted in light of the study's cross-sectional design, single-company setting, and sampling approach. Future research could examine these relationships across different organizations and use longitudinal data to better understand how they develop over time.

REFERENCES

Andriani, N.P.A., Wijaya, P.Y., & Astrama, I.M. (2024). Perngaruh Teknologi Informasi, Kompetensi Karyawan terhadap Kinerja Karyawan Diemdiasi oleh Komitmen Organisasi. *WidyaAmrita: Jurnal Manajemen, Kewirausahaan dan Pariwisata,* 4(12), 2519-2527.

Anifah. (2022). *Human resource management: Theory and practice in organizations*. Media Discourse Partners.

Aprinawati. (2024). *Organizational Culture and Employee Loyalty*. Yogyakarta: Deepublish.

Ardan. (2021). *Employee Turnover and Its Implications for Company Performance*. Bandung: Alfabeta.

Blau, P. M. (1964). *Exchange and power in social life*. John Wiley & Sons.

Damayanti, A., & Sari, N. (2024). Employee Loyalty in an Organizational Behavior Perspective. *Journal of Occupational Psychology*, 11(2), 123–135.

Denison, D. R. (1995). Toward a theory of organizational culture and effectiveness. *Organization Science, 6*(2), 204–223. https://doi.org/10.1287/orsc.6.2.204

Emisal, A., Pratiwi, L., & Nugraha, R. (2023). Strategies to Increase Employee Loyalty Through Human Resource Development. *Journal of Organizational Development*, 5(3), 101–110.

Financial Services Authority (OJK). (2024). *Report on the Development of Financing Companies in Indonesia in 2024*. Jakarta: OJK. https://www.ojk.go.id

Gajendran, R. S., & Harrison, D. A. (2007). The good, the bad, and the unknown about telecommuting: Meta-analysis of psychological mediators and individual consequences. *Journal of Applied Psychology, 92*(6), 1524–1541. https://doi.org/10.1037/0021-9010.92.6.1524

Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate data analysis* (8th ed.). Cengage Learning.

Harvida, N. (2020). *Human Resource Management: Strategic Approaches and Practices*. Bandung: Rosdakarya Youth.

Hidayat, R., Syafril, H., & Lestari, M. (2025). Flexible Working Hours and Their Impact on Employee Commitment. *Scientific Journal of Management*, 15(2), 113–124.

Hill, E. J., Grzywacz, J. G., Allen, S., Blanchard, V. L., Matz-Costa, C., Shulkin, S., & Pitt-Catsouphes, M. (2008). Defining and conceptualizing workplace flexibility. *Community, Work & Family, 11*(2), 149–163. https://doi.org/10.1080/13668800802024678

Hofstede, G. (2011). Dimensionalizing cultures: The Hofstede model in context. *Online Readings in Psychology and Culture*, 2(1)

Judge, T. A., & Robbins, S. P. (2013). *Organizational behavior (15th ed.).* Pearson Education.

Kawiana, I.G.P., Dewi, L.K.C., Martini, L.K.B., & Suardana, I.B.R. (2018). The Influence of Organizational Culture, Employee Satisfaction, Personality, and Organizational Commitment towards Employee Performance. *International Research Journal of Management, IT, & Social Sciences*, 5(3), 35-45.

Kelliher, C., & Anderson, D. (2010). Doing more with less? Flexible working practices and the intensification of work. *Human Relations, 63*(1), 83–106. https://doi.org/10.1177/0018726709349199

Kresmawan, G.A.P., Kawiana, I.G.P., & Mahayasa, I.G.A. (2021). Kompensasi dan Lingkungan Kerja: Pengaruhnya terhadap Kinerja Karyawan. *Warmadewa Management and Business Journal (WMBJ),* 3(1), 75-84.

Marinda, S., Kurniawan, A., & Fitria, E. (2024). Flexible Work Arrangement and Millennial Employee Retention. *Indonesian Journal of Management Science*, 19(2), 98–110.

Martínez-Sánchez, A., Pérez-Pérez, M., de Luis Carnicer, P., & Vela-Jiménez, M. J. (2007). Teleworking and workplace flexibility: A study of impact on firm performance. *Personnel Review, 36*(1), 42–64. https://doi.org/10.1108/00483480710716713

McConnel, J. (2021). *Strategic Human Resource Management*. New York: McGraw-Hill Education.

Robbins, S. P., & Judge, T. A. (2017). *Organizational Behavior*. Pearson Education.

Safitri, F. M., Suhartanto, D., & Setiawan, S. (2025). The Influence of Artificial Intelligence on Brand Preference of Syariah Banking Customers in Bandung Raya. *Majapahit Journal of Islamic Finance and Management*, *5*(3), 2458–2475. https://doi.org/10.31538/mjifm.v5i3.466

Schein, E. H. (2010). *Organizational culture and leadership* (4th ed.). Jossey-Bass.

Sugiyono. (2017). *Quantitative, Qualitative, and R&D Research Methods*. Bandung: Alfabeta.

Tazkia, S. R. (2017). *Organizational Anthropology: Culture and Structure in Modern Institutions*. Jakarta: Prenadamedia Group.

Wijaya, P.Y., & Suasih, N.N.R. (2020). The Effet of Knowledge Management on Competitive Advantage and Business Performance: A Study of Silver Craft SMEs. *Entrepreneurial Business and Economics Review,* 8(4).