

## **ABSTRACT**

Loyal employees are among an organization's most valuable assets at every level. They give more of themselves for their job. They are interested in contributing to increasing the company's value and can help it thrive.

The research aimed to find the determinants that influence employee loyalty in the banking industry. As a case study, data were collected from 380 staff persons in ten Bank Central Asia (BCA) branches in Jakarta, Indonesia. Multiple Linear Regression was used to examine the hypotheses with a confidence level of 95 percent. The research question was how (a) two different leadership styles, (b) organizational commitment, (c) employees' job satisfaction, (d) training and development opportunities, and (e) human relations and values influence employees' sense of loyalty.

The results show that training and development opportunities, and human relations and values significantly influence employees' job satisfaction, whereas a transformational leadership style and a transactional leadership style do not. However, those two leadership styles do have a significant impact on increasing the sense of employee loyalty. Furthermore, organizational commitment, job satisfaction, training and development, and human relations and values all have a statistically significant influence on the loyalty of BCA's employees in Jakarta.

Keywords: job satisfaction, employee loyalty, employee retention, banking industry, ASEAN