

Investigating Employee Engagement: Will Occupational Health Safety Actually Impact Employee Loyalty?

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ABSTRACT

The purpose of this study is to examine elements that influence employee loyalty, as viewed through the prism of characteristics that foster the establishment of employee participation, as shown via case studies in financial services organizations. In a number of investigations, it was discovered that occupational health and safety had a significant impact in promoting employee loyalty, and this was confirmed. As a result, the goal of this study is to determine the degree to which employee loyalty is impacted by employee engagement when occupational health and safety is included as a moderator. The notion of employee engagement was the subject of the literature research conducted for this study, followed by employee loyalty and occupational health and safety. Using a quantitative approach, with reference to multivariate analytic methods, with partial least squares, and the decision-making way of looking at the P-values, this research method is carried out. The findings of this study indicate that occupational health safety does not have an effect on the relationship between employee engagement and employee loyalty; however, the presence of occupational health safety will not have an effect on the relationship between employee engagement and employee loyalty.

Keywords: Employee, engagement, occupational, health, safety, loyalty.

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INTRODUCTION

Employee loyalty has piqued the attention of experts for many years, and they have been looking into the aspects that influence it. We think that perceived organizational support, perceived supervisor support, employee engagement, and organizational culture will all have an impact on employee loyalty, and that all of these elements will first pass via employee engagement. According to studies, perceived organizational support has a favorable relationship with employee engagement (Dai & Qin, 2016). As Jose and Mampily (2015) illustrate, the perceived supervisor support (PSS) as an antecedent of employee engagement may have an influence on the degree of employee engagement. Employee engagement and organizational culture are related, as explained by the Social Exchange Theory, which states that a person's behavior toward an organization is the result of an exchange process. Brenyah and Obuobisa-Darko (2017) stated that when employees are able to feel the feeling of good relationships between members in an organization, they are more likely to devote themselves and work with vigor. Employee engagement, on the other hand, will result in employee loyalty since it will have a significant influence (Niranjan & Thomas, 2018).

The purpose of this research is to achieve three goals. 1) Analyzing the impact of point-of-sale systems, personal safety systems, and corporate culture on employee engagement in the face of the new normal as long as the new normal is imposed in the organization, 2) analyzing Employee Engagement as having an impact on employee loyalty and 3) assessing Occupational Safety as an employee moderator engagement on employee loyalty are all important considerations.

According to Fisher, Schoenfeldt, and Shaw (2006), the human resource (HR) component and the manner in which the company handles it are the most potentially damaging variables for businesses. Because of the significance of the presence of human resources, firms are encouraged to devote more resources to human resource management. Considering that the demand for human resources is rising, Holland, Sheehan, and De Cieri (2007) argue that the idea that attempts to attract attention and retain personnel are crucial to consider is a valid one. Several studies have shown that workers who are content with their jobs tend to be more committed to their employers (Moynihan, Boswell & Boudreau, 2000; Warsi, Fatima and Sahibzada, 2009; Asikgil, 2011; Samad, 2011; Gharakhani & Eslami, 2012).

Employees' perceptions of organizational support are a type of faith in the organization's ability to satisfy their socio-emotional requirements (Settoon, Bennet, & Liden, 1996, Eisenberger, Huntington, Hutchison, & Sowa, 1986; Krishan & Mary, 2012). The feeling of belonging to the organization will be greater if people believe that the organization is supporting them, which is shown by their desire to put in the necessary effort to succeed (Dai & Qin, 2016). In addition, because of the high degree of perceived organizational support, employees who have an emotional tie to the business are more likely to have physical and emotional access to the resources they need to execute their demanding task. According to Kinnunen *et al.* (2018), views of organizational support and the three aspects of engagement, namely vigor, devotion, and absorption, have a positive link in the context of job engagement.

Companies today must implement policies to prevent the transmission of COVID-19 in the workplace or new normal (ILO, 2020), and it is necessary to examine the impact of Health and safety organizational commitment in every aspect of health and safety (Steenkamp & Van Schoor, 2002), which moderates the relationship between Employee Engagement and Employee loyalty (Steenkamp & Van Schoor, 2002). According to McKinsey and Company (2020), workers' primary worries are tied to family survival and satisfying present fundamental necessities, as well as anxieties about the future and what will happen next. This is especially true amid the current large-scale crisis, the firm claims. The researchers' goal is to examine the relationship between employee loyalty and employee engagement in the face of a new normal or adaptation to novel circumstances, which will be moderated by organizational commitment in every aspect of health and safety. In addition, they will

examine the variables of PSS, POS, and corporate culture as factors that influence employee engagement, and finally examine the relationship between employee engagement and employee loyalty.

Literature Review

Engagement or involvement has been a hot issue of debate in the scientific community for quite some time now. Companies that have workers that are highly involved will urge the firm to have a competitive edge in the marketplace (Macey & Schneider, 2008). People utilize and express themselves physically, intellectually, and emotionally in engagement, according to Kahn (1990), who defines it as "the use of organizational members for their responsibilities in their job." Employee engagement is a two-way street, requiring the efforts of both the organization and the employees (Robinson *et al.*, 2004). It is created when employees are psychologically present at work, which necessitates an employee mindset that is fit, dedicated, and absorbed (Schaufeli & Bakker, 2004), is emotionally and thoughtfully committed to the company (Richman, 2006), and necessitates cognitive attention and full involvement in work (Richman, 2006; Rothbard, 2001). Several factors influence the level of employee engagement with the company, including paying attention to work (Kahn, 1990), appreciation (Barreiro & Treglown, 2018), perceptions of organizational support and perceptions of superiors' support (Saks, 2005), as well as psychological capital of well-being (Barreiro & Treglown, 2018; Youseff & Luthans, 2001). On the subject of employee engagement, a number of prior research have demonstrated a connection between employee engagement and perceived supervisory support (Saks, 2006). According to Maslach *et al.* (2001), the loss of superiors' support results in job tiredness and lower levels of employee engagement. Motivating staff, offering feedback, and using the concept of fairness in awarding promotions are all examples of how supervisors may help their employees become more engaged (Cheng *et al.*, 2003). As a result, employee engagement will be favorably influenced by the perception of supervisor assistance.

When it comes to perceived supervisor support (PSS), it refers to the amount to which workers believe their superiors appreciate their contributions, are concerned about their well-being, and are willing to provide help (Eisenberger *et al.*, 2002; Cole, Bruch, & Vogel, 2006). According to Bakker (2011), supervisor support is specifically defined as the assistance provided to employees in order to complete their work. According to Shuck (2011), supervisor support can manifest itself in three ways: material support (budget, work equipment, and resources), informative support (bait feedback and guidance at work), and emotional support (acceptance, caring, and empathy).

It focuses on how superiors provide support as representatives of the company, as evidenced by superior subordinate interactions, which if positive result in a high PSS level, and if the interaction is considered negative, result in a low PSS level. The PSS level is determined by the number of superior subordinate interactions that occur (Cole *et al.*, 2006). Due to his or her position as the corporate representative who is closest to the workers, the direct supervisor has the capacity to transmit any information or actions made by the firm, therefore assisting the boss in generating a favourable perception of the company among employees (Levinson, 1965, in Jose & Mampilly, 2015). Many studies have shown that superiors' support has an impact on work satisfaction and employee loyalty to the business, which in turn may minimize the likelihood of employees leaving the firm (Muhammad & Hamdy, 2005). Employee engagement is positively influenced by psychological safety systems in conjunction with psychological empowerment (Jose & Mampilly, 2015).

As defined by Stinglhamber and Vandenberghe (2003), supervisor support is defined by employees' perceptions of the quality of their relationship with their supervisor, and this demonstrates to what extent employees understand how their supervisors are concerned about their personal problems and well-being (Hsu, 2011). Experts have shown that good sentiments about one's employer are fueled by the support of one's boss, according to research (Eisenberger, Stinglhamber,

Vandenberghe, Sucharski, & Rhoades, 2002). The importance of supervisor support in maintaining work morale and psychological well-being of employees during a work crisis has also been demonstrated by a study conducted by Cole *et al.*, (2006) in a health technology company, which discovered that supervisors contribute to reducing employee cynicism primarily during times of crisis (Cole, Bruch, & Vogel, 2006).

Employees' perceived ambiguity and emotional distraction during times of uncertainty and crisis in the organization, as demonstrated by the establishment of social support, will be shielded from the negative effects of stressful events by influencing what behaviors and actions they are required to demonstrate by their supervisors, is also demonstrated (Shumaker & Brownell, 1984). Providing social networks of physical, technological, and psychological capital to workers in order to assist them increase their capacity and competence to deal with stress is what this social support refers to (Amason *et al.*, 1999).

H1: Perceived supervisor support will positively influence employee engagement

Perceived organizational support (POS), also known as company support, is defined as the belief that employees have about the company's concern for their well-being, as well as the support and appreciation that the company provides for employees' contributions to the company. Perceived organizational support (POS) is also known as company support (Krishnan & Mary, 2012; Rhoades & Eisenberger, 2002). As a subjective view of the general attitude and expectations held by an organization's members, as well as the acknowledgement of their own worth and contribution to the organization, perceived organizational support is defined as follows:

Preferred organizational support (POS) is derived from the theory of organizational support or Organization Support Theory (Eisenberger *et al.*, 1986), which employs social exchange theory as a foundation for describing the connection between workers and their employers. According to this idea, the sense of support that is acquired relies on the way workers see the business, where the corporation is personified as a human being, and the way they treat employees reveals whether or not they like or detest these employees on an individual basis. Organizational support views are considered to be influenced by a variety of elements such as incentives from companies, justice, and working circumstances (Baran, Shanock, & Miller, 2012). Employers combine a variety of methods to reward and give excellent working circumstances in addition to the work environment. These methods include salary and promotion increases, prizes, security measures, work autonomy and growth, as well as policies designed to balance work and family obligations (Rhoades & Eisenberger, 2002).

Employee commitment to the organization was shown to have a positive link with POS (Rhoades & Eisenberger, 2002), indicating that there is a reciprocal relationship between POS and commitment to the enterprise. Employees that have a high POS are more likely to contribute in the achievement of organizational objectives (Wayne, Shore, Bommer & Tetrick, 2002). Employee satisfaction with their jobs and organizations is predicted by POS, according to Saks (2006). Because POS can meet employees' socio-emotional needs, provide assistance when needed, and increase expectations for rewarding performance achievements, POS contributes to employee satisfaction with their jobs and organizations (Rhoades & Eisenberger, 2002). Increased perceptions of organizational support can increase employee commitment to the company, job satisfaction, performance, and the tendency to stay with the company, while decreasing pressure from work and the desire to leave the company. Increased perceptions of organizational support can increase employee commitment to the company, job satisfaction, performance, and the tendency to stay with the company (Baranik, Roling & Eby, 2010)

This suggests that employees recognize that their contributions are valued and that the organization is concerned about their welfare and well-being, making it more likely that they will feel

obligated to return to their organization, putting forth their best efforts to fulfill their obligations as a result of becoming more engaged with the organization. A beneficial influence of POS on employee work engagement may be seen since it increases the intrinsic interest that employees have in the activity at hand. POS first builds its workers' trust in the organization's ability to provide them with emotional and material support when they are in need of such assistance. Second, POS helps employees meet their socio-emotional demands, such as those related to affiliation and personal wants. Third, it is assumed that POS would identify and reward high-performing staff. Fourth, it may boost the intrinsic motivation of people toward their jobs by promoting self-development. According to a research conducted by Ali *et al.* (2018), workers are more engaged in their jobs when they believe their employers are really interested in their well-being.

H2: Perceived organizational support will positively influence employee engagement

Employee engagement research has primarily been conducted in a normal business environment (Saks, 2006), in a restructuring or post-recession environment (Tiwari & Lenka, 2016), and only a small amount of research has been conducted on employee engagement associated with employee loyalty in the face of new normal or adaptation. new circumstances. The application of physical distancing restrictions (Lewnard & Lo, 2020) and the implementation of International Labor Organization (ILO) guidelines for managing psychosocial risks in the workplace are just a few of the policies that companies are implementing in order to adapt to new working conditions (Cirrincione *et al.*, 2020; ILO, 2020) Also noted by Tan *et al.* (2020) is the psychological consequence of the policy's mandated return to work, which manifests itself in the form of post-traumatic stress disorder (PTSD). Consequently, research is required to determine how to establish a new normal or how to adapt employees to an outbreak that requires them to adhere to health protocols while traveling, at the office or returning home. It is also necessary to determine the level of engagement and employee loyalty among those who are exposed to the outbreak.

Employee engagement, according to Kotter and Hattler (1992), is influenced by corporate culture, with the consequence being higher productivity as a result. In a corporate culture that fosters engagement, workers are not only motivated to perform their responsibilities, but they also have a strong feeling of belonging, which motivates them to do even more for the firm. Barkman, Sheridan, and Petters (2002) stated that employees who are committed and bound to the company are influenced by the harmony between organizational culture and personal values, and that employees who are inclined to leave the company because their culture is not obeyed and carried out by their employees is stated by Barkman, Sheridan, and Petters (2002). Schein is a German word that means "scheming" (2001). Corporate culture has also been researched for its ability to manage involvement in a variety of ways, including the link between engagement and corporate success (Tripathi & Tripathi, 2009), as well as the relationship between engagement and peace of mind, empowerment, and leadership (Yildirim & Karabey, 2016). Sheridan (2002) discovered that in a public accounting firm in Pakistan, the company is able to keep their employees loyal and engaged not only because of their attractive compensation packages, but also because the organizational culture aligns with the personal values of the individuals who work there. Furthermore, Schein (2001) discovered that when a company's culture is not appreciated by its members, workers acquire a high proclivity to depart rather than remain in the business. Allen (2010), in his Person-Environment (P-E) Fit Model, states that firms that build a culture that is consistent with the values of their members are more likely to retain and engage a larger proportion of their most important personnel.

Occupational health and safety, on the other hand, is a multidisciplinary concept that aims to regulate, communicate, and promote the safety, health, and well-being of individuals while they are at work (Bhagawati, 2015). Amponsah-Tawiah and Dartey-Baa (2011) define occupational health and safety as the emotional, physical, and psychological well-being of employees that influences their

work behaviors, which in turn has a positive impact on the achievement of organizational objectives and the prevention of injuries and fatalities that occur as a result of occupation and employment. In both rich and developing nations, the data available reveals alarmingly high rates of work-related fatalities and injuries, with rates in both extremes.

According to Robinson, Perryman, and Hayday (2004), the most important motivating element for employee engagement is a sense of belonging and a sense of worth. Furthermore, the amount to which a business is concerned about the health and wellbeing of its workers might contribute to the formation of this sense of worth. It is well documented that the experience of workplace injuries and accidents has a major influence on employee engagement levels. As a result of these findings, organizations should emphasize the importance of occupational accident prevention measures, as well as the need for health and safety policies, practices, and education in the workplace. One of the strategies that organizations can implement is to promote occupational health and safety programs, also known as K3. In an attempt to enhance employee engagement, one of the techniques being used by the business is to adopt the K3 program inside the firm's walls. In the face of health and safety threats at work, the concepts of creating a safe and healthy work environment, procedure, and atmosphere may offer employees with a feeling of security and peace of mind (Zivkovic *et al.*, 2015). Health hazard refers to any kind of threat to one's health, including biological hazards (Djalante, Shaw, & DeWitt, 2020), while safety hazard refers to any threat to one's safety at work (Djalante, Shaw, & DeWitt, 2020; Zivkovic, *et al.*, 2015). A dangerous workplace is created as a result of the presence of risks posed by occupational health hazards, occupational safety hazards, and other types of hazards. This leads to an overall decrease in the level of health (Danna & Griffith, 1999) and the level of engagement (Danna & Griffith, 1999; Jose & Mampily, 2015). Organizational commitment is critical in every element of health and safety, including management of risks (Steenkamp & Van Schoor, 2002). Hsu *et al.* (2007) determined that organizational commitment to safety can be determined by the extent to which organizational management demonstrates a positive attitude toward and supports the safety of their employees. Because employee productivity is highly dependent on the degree to which employees feel safe and secure to work (Tong, Rasiah, Tong, & Lai, 2015), if employees feel healthy and safe at work, they will invest their ability and potential to work, which has a positive impact on the organization (Cole, 2002).

Because of the transition away from work and the implementation of policies to prevent the transmission of COVID19 in the workplace (International Labor Organization, 2020), it is necessary to assess the impact on organizational commitment to play an important role in every aspect of health and safety (Steenkamp & Van Schoor, 2002). Julita and Andriani (2017) conducted a partial study on the impact of point of sale (POS) on employee engagement, which found a link between perceived organizational support and employee engagement. A positive point of sale (POS) indicator will be shown by staff who are devoted to the objectives and who make choices to fix the situation if required (Mujiasih, 2015). According to the findings of many research performed on superiors' support for workers, the effect of PSS on POS, employee performance, and retention is good (Shanock & Eisenberger, 2006). Not only does organizational culture support participation in order to allow workers to carry out their responsibilities, but it also fosters a strong feeling of belonging, which motivates people to do more for the firm. Several researchers, including Barkman, Sheridan, and Petters (2002), have asserted that employees who feel committed and bound to the company are influenced by the synergy between employee own values and organizational culture, and that employees who feel committed and bound to the company are more likely to leave the company if the culture is not obeyed and implemented by their employees (Schein, 2001).

- H3: Organizational culture will positively influence employee engagement**
H4: Occupational health and safety will positively influence employee loyalty
H5: Occupational health and safety will moderates relationships between employee engagement and employee loyalty

There are a variety of antecedents to employee loyalty, according to Ineson and colleagues (2013). These include employee dedication, personal happiness, the workplace environment, social advantages, and monetary incentives. Furthermore, according to Lee *et al.* (2017), Longo and Mura (2011), and Bhattacharya (2015), workers who are content with their jobs are more likely to stay with the organization. It is possible to measure employee loyalty in a variety of ways, including (1) wanting to go above and beyond what is expected of them to ensure organizational success (2) wanting to make the company their own career (3) caring about the organization; and (4) wishing to continue working for the organization (Jun *et al.*, 2006). Loyalty among employees is also associated with employee engagement (Milliman *et al.*, 2018, Karatepe & Ngeche, 2012, De Simone *et al.*, 2018, Salmela-Aro & Upadyaya, 2018). Employee engagement, according to Milliman *et al.* (2018), has a link with the quality of the job performed. Employment attachment, which is linked to employee loyalty, is enhanced when an employee is personally invested in his or her job at the organization. Furthermore, Shahpouri *et al.* (2016) discovered that work participation has a statistically significant impact on the desire to relocate. Employee loyalty, on the other hand, has been shown to be a predictor of turnover. We feel that Employee Engagement has a direct influence on Employee Loyalty as a result of this conclusion.

H6: Employee engagement will positively influence employee loyalty

Our proposed model illustrate as follow.

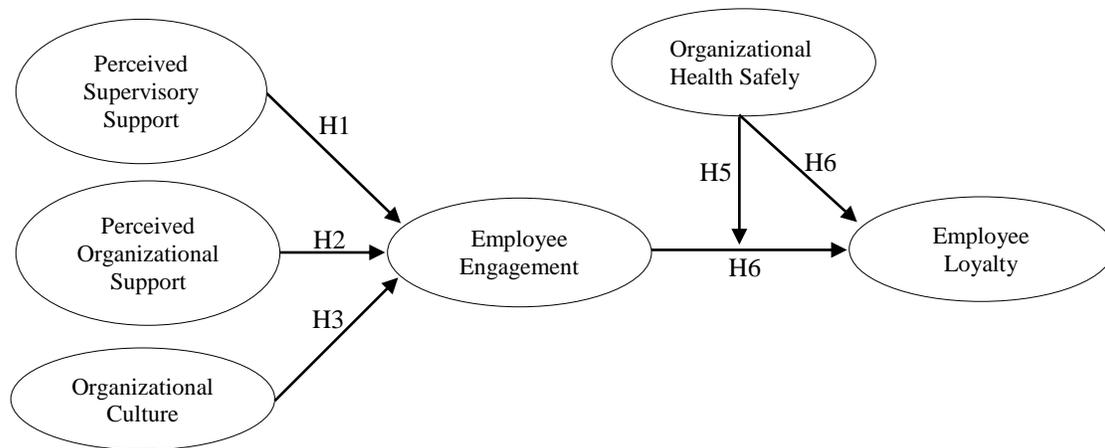


Figure 1. Proposed Model

RESEARCH METHOD

Employee loyalty and engagement are the focus of this study, which examines organizations that have implemented legislation and policies to foster employee loyalty and engagement. Individuals serve as the unit of analysis. Using the distribution of surveys, Sugiyono (2017) collected research data that was cross-sectional in nature and completed during a certain time period rather than at various periods to be compared with other research data. The survey instruments were distributed online using the website <https://forms.gle/WQcBmr4dpfDVbZBE7>, which was used for the data collecting procedure.

The sample size was obtained by the use of the "random sampling" technique. The Hair formula determines the number of samples that will be provided. According to Hair *et al.* (2010), if the sample size is too big, the approach becomes extremely sensitive, making it impossible to get appropriate goodness-of-fit estimates for the data. As a result, it is recommended that the minimum sample size for each parameter evaluated be between 5 and 10 observations. The intended sample size for this research was 120 participants (with the number of indicators 24 times 5).

All of these assertions will be constructed in the manner of a closed question. The survey will include items that will be graded on a Likert scale, with 1 being strongly disagree and 5 being strongly agree. These four variables were tested for their effect on employee engagement in this research survey: occupational health and safety (OHS), perceived organizational support (PSS), perceptions of superiors' support (POS), and finally corporate culture (OC). These four variables were elements of research that would be tested for their effect on employee engagement in this survey (Saks, 2006; Aggarwal-Gupta *et al.*, 2010; Panaccio & Vanderberghe, 2008). The next one investigates the relationship between employee engagement (EE) and employee loyalty (EL) (Husain, 2012).

The data gathering process was place over a 10-day period in order to get a sufficient response rate. It is only necessary to gather data via a survey once, which is a circumstance in which workers must adjust to the new normal or learn new habits in the business. The data collected through a survey is anonymous.

The Structural Equation Model (SEM) technique based on Partial Least Squares was used to evaluate the study hypotheses, and the results were analyzed (PLS). PLS is a structural equation model that is based on components or variants (SEM). SEM is a multivariate analytic approach that combines factor and regression (correlation) analysis, with the goal of analyzing the connection between variables in a model, including both indicators and constructs, or the link between constructs and indicators. It will be necessary to utilize two steps in the analysis approach using PLS that will be used: the first stage will be a measurement model test (validity and reliability test), and the second stage will be a structural model test (a test for the influence of variables).

RESULTS AND DISCUSSION

Result

We obtained 244 replies over the 10 days of data dissemination to targeted persons working in a financial oriented organization, which shows that we exceeded the sample size objective. Once all incoming data has been reviewed for completeness, it is then possible to proceed with the study as planned. As an instance, the following is the profile of the respondents to our research survey, as indicated in the following Table 1.

Table 1. Respondents Profile

Characteristics	Group	#
Gender	Male	118
	Female	126
Total		244
Age	20 - 24 (years)	15
	25 - 29	41
	30 - 34	63
	35 - 39	50
	> 40	75
Total		244
Marital status	Married	165
	Single	79
Total		244

Based on the information in the table above, we can conclude that the respondents are mostly over the age of 25 and are married in the majority of cases, and that gender does not represent a significant difference in the responses, ensuring that the findings of this study reflect the perspectives of both men and women.

The PLS Algorithm is used to estimate the loadings of each measurement item once the respondents have been described above. After the respondents have been described, we examine and estimate the loadings of each measurement item. The following is the data presentation that we obtain as a consequence of the outcomes of these checks:

Table 2. Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Employee Engagement	0,908	0,918	0,925	0,579
Employee Loyalty	0,872	0,880	0,907	0,662
Occupational Health and Safety	0,851	0,861	0,893	0,627
Organizational Culture	0,924	0,925	0,936	0,596
Perceived Organizational Support	0,826	0,844	0,877	0,590
Perceived Supervisor Support	0,826	0,855	0,881	0,650

When looking at the findings of the composite reliability (accepted if more than 0,6) for internal consistency, the convergent validity (acceptable if greater than 0,5), and the Cronbach Alpha (accepted if greater than 0,7) tests, it can be shown that all items may be considered trustworthy. Furthermore, since it is known that the variables have been certified trustworthy, which further supports the validity of the discriminant, we can observe the findings produced using the Fornell Larcker Criterion, which are as follows:

Table 3. Discriminant Validity

Variable	Employee Engagement	Employee Loyalty	Occupational Health and Safety	Organizational Culture	Perceived Organizational Support	Perceived Supervisor Support
Employee Engagement	0,761					
Employee Loyalty	0,742	0,814				
Occupational Health and Safety	0,509	0,457	0,792			
Organizational Culture	0,614	0,642	0,496	0,772		
Perceived Organizational Support	0,504	0,549	0,468	0,589	0,768	
Perceived Supervisor Support	0,507	0,519	0,381	0,459	0,710	0,806

According to the assumptions in Table 3 above, all discriminant validities must be larger than the correlation between latent variables in order for all discriminant validities to be supported.

Table 4. R² Endogenous Latent Variable

	R Square	R Square Adjusted
Employee Loyalty	0,624	0,616

It is possible to estimate the amount to which an endogenous variable is impacted by other variables using coefficient determination (R-Square). According to Chin *et al.* (2008), if the result R

square of the endogenous latent variables is 0,67 or higher in the structural model, the influence of exogenous factors on influencing the endogenous variables is in the excellent category. The R square result that falls between 0,33 and 0,67 is classified as medium, while a result that falls below 0,33 is classified as weak, as shown in the table. According to the data in the table below, the R-Square value is 0,671, which is considered to be in the good range.

The findings of this investigation may be utilized to answer the hypothesis in this study, based on the data processing that has been completed. In this research, hypotheses were tested by examining the T-Statistics and P-Values values, which were both significant. If the P-Values are less than 0,05, the study hypothesis may be declared to be accepted. In this research, the inner model was used to test hypotheses and the following are the outcomes of that testing:

Table 5. Path coefficients

Hypothesis	Path	Original Sample	Sample Mean	T-Statistics	P-Values	Result
H1	PSS -> EE	0,268	0,270	3,650	0,000	Supported
H2	POS -> EE	0,040	0,053	0,440	0,660	Not supported
H3	OC -> EE	0,468	0,459	5,737	0,000	Supported
H4	OHS -> EL	0,117	0,121	2,065	0,039	Supported
H5	Moderating effect 1 -> EL	0,044	0,044	1,117	0,264	Not supported
H6	EE -> EL	0,694	0,694	15,273	0,000	Supported

Because each of the effects revealed has a P-Value less than 0,05, it can be concluded that of the six hypotheses offered in this research, four hypotheses are accepted based on the data shown above. As a result, it can be concluded that the independent variable has a substantial influence on the dependent variable, however the two hypotheses listed above, namely hypothesis 2 and hypothesis 5, are not supported since the P-Values are more than 0,05 in both cases. Furthermore, the results from the original sample are positive, which means that every test variable has a positive influence. The association between Employee Engagement and Employee Loyalty has the biggest original sample value of 0,694, whereas the relationship between POS and Employee Loyalty has the least original sample value of 0,040.

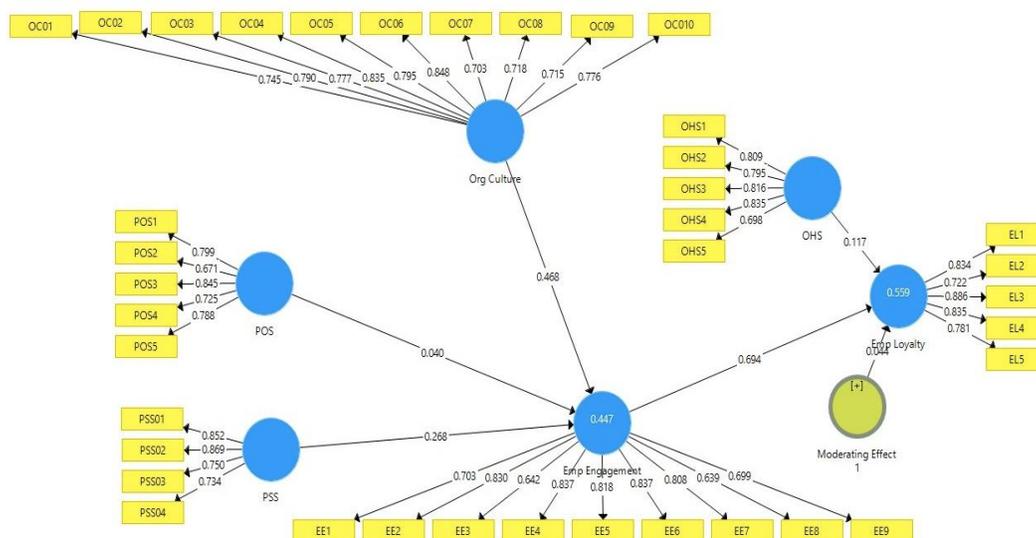


Figure 2. Outer Model with OHS as a moderating.

When OHS was not utilized as a moderator for employee loyalty in order to conduct an in-depth analysis, the researcher contrasted the Outer Model with the model described below in order to conduct a more in-depth analysis.

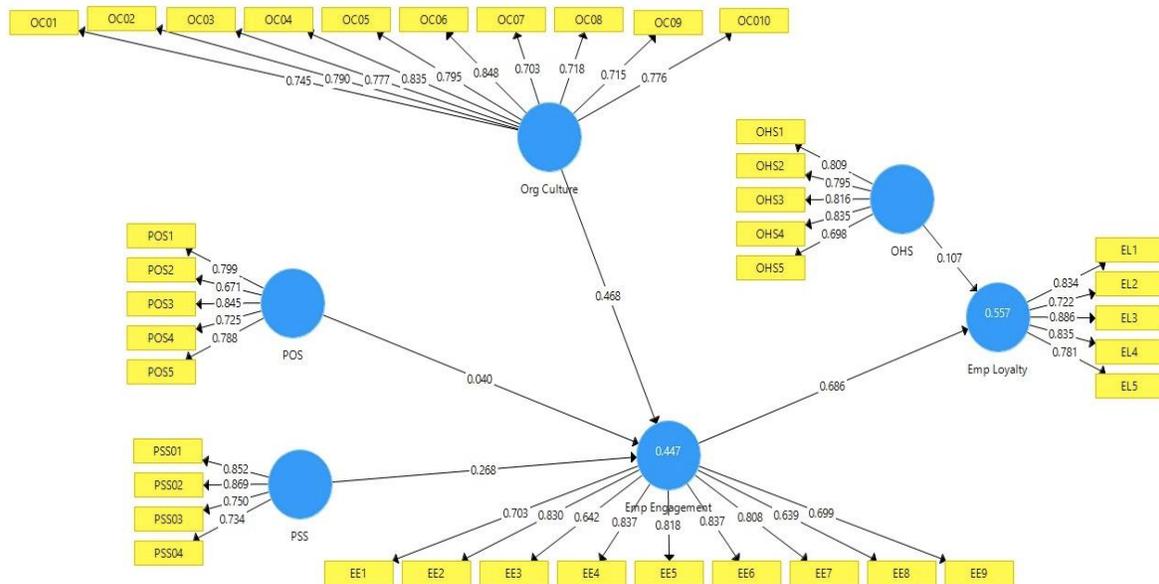


Figure 3. Outer Model without OHS as a moderating.

Based on the two models shown above and when comparing OHS with moderation to OHS without moderation, it can be observed that OHS with moderation results in an increase in RSquare, which increases by one standard deviation, from 0,557 to 0,559. (an increase of 0,002). Employee engagement and loyalty are moderated by occupational health and safety, although they are not significantly influenced by occupational health and safety.

Discussion

The COVID19 pandemic, which has been continuing since the beginning of 2020, has forced the national and local governments in Indonesia to adopt legislation to prevent the virus from being transmitted to other people. It is permitted to impose Social Restrictions in specific locations, according to the Ministry of Health of the Republic of Indonesia (2020), which restrict the mobility of individuals in specified regions. Therefore, at the corporate level, policies and procedures for working from home, minimizing employees' time, using personal protective equipment, keeping physical distance, and putting together personal hygiene kits have been established (ILO, 2020). The response in confronting the new normal in several countries that have experienced the SARS virus outbreak, such as Singapore, Taiwan, and Vietnam, has provided guidance for local governments to deal with this latest virus outbreak by managing risk and dealing with disasters in a manner consistent with international standards (Djalante, Shaw & DeWitt, 2020).

Adaptive culture is becoming more important in the new normal. In order to establish and execute a sustainable and sustainable business strategy in the middle of an economic recession, the assertiveness of senior management in the firm is required to be shown. One evidence of a successful organizational adaptation is the shift of a more flexible and regulated work culture. The paradigm change from working in an office to working from home, and eventually working from anywhere, must be well prepared for. It is necessary to shift our perspectives in order to build digital platforms that promote communication during times of crises. Organizational transformation and technological infrastructure are inextricably linked, as shown by the fact that they are closely intertwined.

Employee loyalty has long been acknowledged as a factor in employee engagement (Ibrahim & Al Falasi, 2014), with the more loyal workers to a firm participating in more activities (Lockwood, 2007). Employee loyalty has also been shown to have a positive influence on job satisfaction through aligning workers' behaviors with the organization's goals and objectives, increasing productivity and quality, increasing capacity and competence, and increasing incentive to perform at work (Khodakarami, 2019; Kot-Radojewska & Timenko, 2018). Furthermore, Graham and Keeley (1992) discovered that employee loyalty helps to prevent staff turnover since it reduces discontent even when the option to work in a more appealing alternative presents itself to the employee. As a result, loyalty might be defined as a connection that links people to a certain institution.

Employee Loyalty may be seen in the form of employee engagement and employee satisfaction, among other things. Using the same criteria employed in the Gallup poll and in most of the quantitative literature on employee engagement, Hussain (2012) discovered a link between working conditions, incentives, and recognition and loyalty. As well as revealing how employee engagement impacts absenteeism and turnover, which are both traditional variables used to assess loyalty, Jones, Ni, and Wilson (2009) also highlighted how employee engagement impacts customer satisfaction. When it comes to the hotel industry, Ineson and Berechet (2011) consider development of career and employees as a factor in predicting loyalty, and almost all studies on employee engagement consider it to be a driving factor in how employees are engaged in the organization, according to Ineson and Berechet (2011). According to an IRS survey conducted in 2004, the relationships between employees and with supervisors, peers, the quality of the direct supervisor, the recognition of employee contributions, and the presence of leadership and trust are the keys to job satisfaction and the drivers of commitment to the organization. Engagement was shown to be driven by a number of comparable variables, according to the research. According to the Hewitt employee engagement model of twenty-one factors for employee engagement, which is generally classified into total rewards, motivation to work, people and workplace procedures as well as the quality of work-life balance in conjunction with a balance of organizational values and career development.

The two factors examined in this research were employee engagement and employee loyalty. Employee engagement was the primary focus of the investigation. Employee engagement, according to Kahn's original definition, is defined as "the self-utilization of organizational members for their work tasks; in engagement, individuals utilize and express themselves physically, intellectually, and emotionally while participating in a role-playing activity." According to Saks, employee engagement is "separate and distinctive constructs comprising of cognitive, emotional, and behavioral components connected to individual job performance" and so will be investigated from the viewpoint of socio-economic theory in this research (2006). However, there hasn't been a lot of study done on the issue of loyalty. For example, Hart and Thompson's (2007) psychological contract, Meyer and Allen's (1997) organizational commitment, as well as 15 other techniques, may be used to understand it. Coughlan (2005) investigates employee loyalty from the perspective of moral values, going beyond the traditional definition of loyalty as the commitment of workers to the business and taking into consideration normative commitment, attitudes, and applied loyalty. Attitude-based loyalty is defined as "the sense of employee loyalty towards peers and the construction of group morality," while loyalty that is applied is defined as "the application of moral standards in circumstances of workplace challenges." It is for this reason that we are seeing the emergence of today's quickly changing organizational forms. Studies on employee engagement are still essential, particularly when it comes to employee loyalty. When employees are engaged, they are more likely to remain loyal to the organization, which reduces their desire to quit the company on their own own. Firm management must pay close attention and give special care in order to sustain and safeguard employee loyalty while working for the company throughout the new normal period of time. The government has lately established the New Normal norm, which is the adoption of new habits in order to return to previous activities while adhering to new rules, as well as other measures. As a result of this WFH strategy,

the firm is preparing technology ways to strengthen employee loyalty to the company's management. Technology that delivers services to workers in order to make their jobs more convenient. There are many different types of virtual face-to-face application platforms that may be used every day to enable meetings and communication, as well as to discuss the success of the company's operationalization. Examples include Zoom Meeting, Skype, Facetime, and other similar platforms.

According to the findings of hypothesis testing, the P-Values that shape the impact of Organizational Culture on Employee Engagement are 0,000 plus a positive T-Statistics value, indicating that Organizational Culture has a positive effect on Employee Engagement. Groysberg and colleagues (2018) define organizational culture as a social order that is generated organically by the organization, resulting in wide and long-lasting attitudes and behaviors. Organizational culture is only changed when the organization changes, which takes time and effort. According to Shehri *et al.* (2017), there is a link between corporate culture and employee attachment to the firm, and that the components that contribute to this association include competence development, motivation, justice, diversity, and psychological circumstances in the workplace. In accordance with the findings of the data analysis carried out, the researcher discovered that organizational culture has an impact on employee engagement. In particular, the findings of the research demonstrate that the formative indicators of self-development culture, innovation, and organizational dynamics have an impact on the variables of organizational culture that are measured.

A healthy workplace is one of the variables that inspire employee loyalty to a firm, since the company offers a workplace that fosters the avoidance of work accidents and job-related sickness on both a psychological and a physical level, hence encouraging employee loyalty. Workplaces with a healthy environment boost employee welfare and increase organizational capacity, with one of these benefits being a reduction in the risk of work accidents, according to Grawitch *et al.* (2006). According to the findings of this study, respondents demonstrated a positive relationship between occupational health and safety and loyalty to the company; however, when OHS is used as a moderating factor in the relationship between employee engagement and employee loyalty, the effect is less supportive, despite the fact that there is a positive relationship. The findings of this study model suggest that workers who are attached to a firm will not be loyal to it as a result of having a healthy workplace. There has been no study into occupational health and safety as a moderator between employee engagement and employee loyalty, although Danna and Griffin (1999), Amponsah and Tawiah (2016), and Karimikonda (2017) all indicate that occupational health and safety may predict loyalty.

Due to the fact that the physical environment does not include any physical risks, banking and insurance, like the rest of the financial services business, do not adhere to rigorous safety and health regulations at work. A factor in increasing employee loyalty is that employees who have participated, as reflected by respondents in this survey, are not particularly concerned with this variable to enhance their company's loyalty since the financial services business has distinct features from other industries. Although prior research has shown the positive influence of occupational health via the implementation of illness preventive practices on wellbeing, more recent research has revealed the negative impact of the flu pandemic on mental health (Bavel, 2020; Yang, *et al.*, 2020). According to Ayittey *et al.* (2020), the number of people who are worried about contracting the virus has increased in response to headlines, sensationalism, and general confusion. The percentage of people who are worried about contracting the virus has also increased in response to increased hospitalizations and news about the outbreak's progression from the government. In 2010, Rubin, Potts, and Michie published a paper on the topic. According to Cao *et al.* (2020), anxiety has also been observed to increase as a result of the decreasing economic impact of economic activity restrictions and social restrictions, as well as the lack of available personal protective equipment (Cao *et al.*, 2020), or the mediating effect of rumination and viral transmission anxiety, on intolerance of uncertainty to wellbeing (Cao *et al.*, 2020). (Satici, 2020).

According to earlier study, perceived organizational support (POS) was shown to have a favorable link with employee engagement (Dai & Qin, 2016). In addition to interpersonal interactions and formal instructional assistance, POS is exhibited by the company and felt by workers in the form of emotional support. Emotional ties take the shape of values and culture that promote the achievement of corporate objectives, while instructional relationships are carried out via the use of job descriptions, standard operating procedures, and work instructions. According to the findings of this research, while there is a link between POS and employee engagement, the association is not statistically significant.

When it comes to the financial services business, which is the subject of this research, there are binding requirements from the Financial Services Authority, which forces workers to be independent when it comes to carrying out their responsibilities in order to comply with these standards. Respondents had a typical profile, with the majority of them being in their mid-career productive age and married status. The fact that the majority of them are married indicates that they have an established and independent profile. When you look at the demographics of responders and the work demands that need independence, there is no need for organizational support in the form of emotions to employees in order to encourage employee engagement.

In order for their subordinates to feel connected and appreciated at work, managers and supervisors must ensure that they have the flexibility and help they need to execute their jobs effectively. This is demonstrated in this study, which demonstrates a positive relationship between perceived assistance from supervisors and employee engagement, particularly in the areas of obtaining freedom in decision-making, contributing and developing, and receiving recognition for their contributions, among other outcomes. According to social exchange theory, supervisors play an important role in ensuring that workers feel appreciated for their efforts and, as a result, feel obligated to repay their supervisors for what they have received. Furthermore, the findings of Aggarwal *et al.* (2012), who found that the quality of social interactions between workers and their supervisors has an impact on and enhances employee engagement, support this conclusion.

When it comes to employee engagement in the financial services business, where all of the respondents to this survey worked, perceived outstanding assistance is a critical component in their satisfaction. Employees in this knowledge-based business have the opportunity to be self-sufficient while still contributing to the company's success. In this sector, the majority of respondents aged 20-40 in their career development demand the significance of supervisor assistance in offering flexibility in work, freedom in performing duties, and making choices to improve employee engagement, according to the survey results. Employees that are bound would seek out demanding employment that will allow them to grow and expand their skills, according to a study conducted in banking by Shehri *et al.* (2017).

CONCLUSION

According to the findings of the research, in the context of the new normal, the variables perceived supervisory support and organizational culture have a positive influence on employee engagement, whereas the variable perceived organizational support does not significantly support the relationship between employee engagement and engagement. This conclusion may be explained by the sector chosen for this survey, as well as the profile of respondents who are self-employed or work from home. Furthermore, there is a positive association between employee engagement and employee loyalty, with Employee Engagement being able to improve the loyalty of workers and, as a result, decrease the desire to quit the firm willingly.

Occupational health and safety variables are being tested as a final variable in this study, and they are being looked at in connection to the link between employee engagement and employee loyalty. Despite the fact that occupational health and safety has a beneficial influence on employee

loyalty, this research finds that there is insufficient evidence to support the idea that OHS has a moderating effect on the link between employee engagement and employee loyalty. With the implementation of Occupational Health and Safety, employees in the financial industry who are engaged will also be able to maintain their loyalty to their employers, and this relationship will remain constant. This condition can be explained in two ways: first, the respondents' profile is independent; second, the level of physical health hazard in this industry sector is not excessive; and third, occupational health and safety policies and practices are not enforced more diligently in this industry sector when compared to other industries.

The researchers encourage the implementation of this model in other sectors that place greater emphasis on health and safety in the workplace in order to examine the effect of OHS on the relationships between Employee Engagement and Employee Loyalty in the new normal setting as a means of further investigation.

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