

Analysis of the Influence of Transformational Leadership Style, Work Motivation, and Work Environment on Employee Performance with Job Satisfaction as a Mediating Variable at PT BPR Bank Jombang Perseroda

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ABSTRACT

PT. BPR Bank Jombang Perseroda is a regional financial institution that plays a strategic role in supporting the economy of Jombang Regency. As a regionally owned enterprise (BUMD), Bank Jombang is not only profit-oriented but also focused on public service and community economic empowerment. In carrying out this role, Bank Jombang faces various internal and external challenges. Competition with other financial institutions, such as commercial banks, cooperatives, and digital financial platforms, demands innovation and improvement in the quality of human resources. Therefore, systematic managerial efforts are needed to optimize employee potential so that they can work productively and be result-oriented. Employees at PT BPR Bank Jombang Perseroda show that there are still variations in the level of performance between employees, both in terms of productivity, speed of service, and quality of work, which is a phenomenon in this study. This study aims to analyze the influence of Transformational Leadership Style, work motivation, and work environment on employee performance, with job satisfaction as a mediating variable at PT BPR Bank Jombang Perseroda. This study uses a quantitative method with primary data sources obtained by distributing questionnaires. The study population comprises employees of PT BPR Bank Jombang Perseroda. Respondents were selected using a saturated non-probability sampling method with 100 respondents. Data were analyzed using descriptive and SEM-PLS analyses. The results showed that transformational leadership style, work motivation, and work environment had a positive and significant effect on employee performance through employee job satisfaction at PT BPR Bank Jombang Perseroda.

Keywords: Transformational Leadership Style, Work Motivation, Work Environment, Job Satisfaction, Employee Performance

INTRODUCTION

Employee performance is a key factor in determining an organization's success. In an increasingly competitive business environment, particularly in the financial sector, which demands a high level of professionalism, companies are required to manage their human resources effectively and efficiently. Human resources not only function as implementers of organizational policies but also as the main drivers that determine the direction, speed, and sustainability of a company's growth. Therefore, improving employee performance is a primary focus in modern human resource management, where organizational success is greatly influenced by the behavior, attitudes, and work motivation of individuals within it. Dharma (2018) states that employees with a positive attitude towards their work are highly motivated, resulting in extraordinary performance (Dharma 2018). He also stated that there is a significant relationship between work motivation and performance among employees, and personal factors such as age, gender, marital status, education level, length of service, and salary significantly influence employee performance.

Employee performance does not emerge spontaneously but is the result of various interacting internal and external factors. Some of these include the leadership style applied by the leader, the level of employee work motivation, and a supportive work environment. These three factors play significant roles in shaping employee work behavior and productivity. However, the relationship between these factors is often indirect and mediated by other factors, such as job satisfaction. Job satisfaction reflects the extent to which a person feels happy, appreciated, and fulfilled while performing their work. When job satisfaction is high, employees tend to show greater loyalty, responsibility, and enthusiasm, which positively impacts performance

improvement. Organizational communication climate and work enthusiasm influence job satisfaction and employee performance, and job satisfaction influences employee performance (Lantara, 2019).

In the context of banking organizations, particularly microfinance institutions such as Rural Credit Banks (BPR), the quality of employee performance plays a crucial role. BPRs function as financial intermediaries, bridging the community in accessing capital, particularly for small and medium enterprises (SMEs). Public trust in banking institutions is strongly influenced by the quality of service and integrity of their employees. Therefore, improving employee performance is essential for maintaining a company's reputation and operational sustainability.

PT. BPR Bank Jombang Perseroda is a regional financial institution that plays a strategic role in supporting the economy of the Jombang Regency. As a regionally owned enterprise (BUMD), Bank Jombang is not only profit-oriented but also focuses on public service and community economic empowerment. In carrying out this role, Bank Jombang faces various internal and external challenges. Competition with other financial institutions, such as commercial banks, cooperatives, and digital financial platforms, demands innovation and improvement in the quality of human resources. Therefore, systematic managerial efforts are needed to optimize employee potential so that they can work productively and results-oriented.

Leadership style is one factor that influences employee performance. Leaders play a strategic role in directing, motivating, and creating a conducive environment for their subordinates to work. An effective leadership style can motivate employees to perform better, foster a sense of responsibility, and increase their commitment to the organization. Conversely, an inappropriate leadership style can lead to dissatisfaction, conflict, and decreased productivity in the workplace. In the banking context, where even small mistakes can have a significant impact on an organization's reputation and performance, a leader's ability to manage a team is crucial.

In addition to leadership, work motivation significantly influences employee performance. Motivation is an internal or external drive that drives an individual to act and achieve specific goals. Highly motivated employees demonstrate greater initiative, creativity, and work ethic. Factors such as recognition, career opportunities, clarity of work goals, and the social environment in the workplace are important elements in building employee motivation. According to Herzberg's motivation theory, motivating factors such as achievement, recognition, and responsibility have a direct impact on employee satisfaction and performance. In the banking industry, which demands high accuracy and speed, motivation is a key driver of employees productivity and service quality. Askeri et al. (2020) stated that motivation has a positive influence on employee performance, while job satisfaction is independent of it. Employee engagement does not directly affect employee performance, but its mediating influence through motivation and job satisfaction can significantly impact employee performance (Askari et al. 2020).

The next factor influencing performance is the work environment. A comfortable, safe, and supportive work environment can improve employee concentration and enthusiasm. The work environment encompasses not only physical aspects such as lighting, room temperature, and facilities, but also psychological and social aspects such as relationships between coworkers, superior support, and organizational culture. A conducive work environment enables effective communication, good collaboration, and an increased sense of belonging to the organization. In the context of BPR, where direct interaction with customers is a major part of work activities, a positive work environment can strengthen professionalism and service quality. Pawirosumarto et al. (2017) stated that work environment and leadership style have a positive and significant influence on job satisfaction, and leadership style has a positive and significant influence on employee performance. Job satisfaction was not a mediating variable. Meanwhile, Badrianto & Ekhsan (2020) stated that work environment and job satisfaction have a positive and significant influence on employee performance (Pawirosumarto, S., Sarjana, P. K., & Gunawan 2017).

However, the relationship between these three factors and employee performance is not always direct or linear. Several studies have shown that job satisfaction mediates this relationship. Employees who are satisfied with their jobs have a positive attitude, high levels of loyalty, and a drive to deliver their best work. Conversely, dissatisfaction can lead to job stress, high absenteeism, and turnover. Therefore, job satisfaction can bridge the gap between the influence of leadership style, work motivation, and Lingker on employee performance.

The phenomenon at PT BPR Bank Jombang Perseroda shows that there is still variation in performance levels among employees, both in terms of productivity, service speed, and quality of work. Some employees demonstrate excellent performance, while others experience decreased work enthusiasm due to target pressure, administrative burdens, or lack of appreciation from management. This indicates the need for a more in-depth analysis of the factors influencing employee performance, particularly in the context of leadership style, motivation, and the work environment implemented by the company.

Furthermore, changes in the business environment due to the development of digital technology and online banking systems require employees to adapt continuously. For rural banks, such as Bank Jombang, this presents both challenges and opportunities. Visionary leadership, maintained motivation, and a supportive work environment will help organizations adapt to these changes. This study is expected to provide a deeper understanding of how these variables interact and influence employee performance through job satisfaction.

Therefore, this study aims to explore the relationship between these five aspects in the banking sector at PT BPR Bank Jombang Perseroda. Making job satisfaction a mediating variable provides novelty to this study. Based on the available literature, the following hypotheses were developed:

1. Transformational leadership style significantly influences employee job satisfaction at PT BPR Bank Jombang Perseroda.
2. Transformational leadership style significantly influences employee performance at PT BPR Bank Jombang Perseroda
3. Work motivation significantly influences employee job satisfaction at PT BPR Bank Jombang Perseroda.
4. Work motivation has a significant influence on employee performance at PT BPR Bank Jombang Perseroda.
5. The work environment significantly influences employee job satisfaction at PT BPR Bank Jombang Perseroda.
6. The work environment significantly influences employee performance at PT BPR Bank Jombang Perseroda.

Job satisfaction significantly influences employee performance at PT BPR Bank Jombang Perseroda.

LITERATURE REVIEW

Transformational Leadership

Transformational leadership represents a paradigm in which leaders inspire followers to achieve extraordinary outcomes while developing their own leadership capacity (Northouse, 2022). This approach, initially conceptualized by Burns (1978) and later developed by Bass (1985), comprises four primary dimensions: idealized influence (leaders serve as role models), inspirational motivation (leaders articulate compelling visions), intellectual stimulation (leaders encourage innovation and creativity), and individualized consideration (leaders attend to followers' developmental needs). The effectiveness of transformational leadership has been extensively documented across diverse organizational settings, demonstrating positive relationships with follower satisfaction, motivation and performance. In banking contexts, where service quality and employee engagement are critical, transformational leadership is particularly valuable in fostering positive employee attitudes and behaviors (Chowdhury, Mirzaei, and Afikuzzaman 2025).

Work Motivation

The interpretive paradigm is used to understand how digital marketing technologies, such as marketing automation platforms and AI chatbots, help companies make strategic decisions. AI technology enables companies to understand consumer behavior through more accurate data analysis (Michael Angelo A. Legarde et al. 2025). Furthermore, AI helps improve the effectiveness of marketing campaigns through automation and predictive analytics (Akhtar, Mehmood, and Batool 2025).

The use of automation features, such as content scheduling and cross-platform management, can also increase promotional reach. However, technology cannot work alone, as it still requires human input to interpret data and determine marketing strategies that align with consumer requirements. Marketing strategies such as Segmenting, Targeting, Positioning (STP) also help companies define target markets and position their businesses (Mahender and Sharma 2025).

Digital Trust Theory and Information Ethics

Motivation encompasses the internal and external forces that initiate, direct, and sustain goal-oriented behaviors (Luthans 2016). The contemporary understanding of motivation integrates content theories (what motivates individuals) and process theories (how motivation occurs). Herzberg's Two-Factor Theory distinguishes between motivators (intrinsic factors such as achievement and recognition) and hygiene factors (extrinsic factors such as salary and working conditions). Goal-setting theory emphasizes the motivational power of specific, challenging goals combined with feedback. In organizational settings, motivated employees demonstrate greater initiative, creativity, and persistence than unmotivated employees. Research consistently

identifies motivation as a significant predictor of job satisfaction and performance. In the banking sector, where precision and service quality are paramount, sustaining employee motivation is a critical management challenge (Basalamah, M. S. A., & As'ad 2021).

Work Environment

The work environment encompasses the physical, psychological, and social conditions in which employees perform their duties (Sutanto, A., & Kurniawan 2022). The physical aspects include lighting, temperature, noise levels, and workspace design. The psychological and social aspects include interpersonal relationships, organizational culture, communication patterns, and supervisory support. Research has demonstrated that favorable work environments enhance employee concentration, comfort, and engagement, ultimately improving performance outcomes. In service organizations, such as banks, where employee-customer interaction is central, a positive work environment strengthens professionalism and service quality.

Job Satisfaction

Job satisfaction refers to employees' affective responses to their work roles, reflecting the extent to which their work experiences fulfill their personal needs and values. This multidimensional construct encompasses satisfaction with various aspects of work, including the work itself, supervision, colleagues, compensation, promotion opportunities, and working conditions. Research consistently demonstrates job satisfaction's positive relationship with employee retention, organizational citizenship behavior, and performance (Omar, M. S., Rafie, N., & Selo 2020). Job satisfaction is a crucial mediating mechanism through which organizational factors influence performance outcomes. Satisfied employees demonstrate greater commitment, engagement, and discretionary effort, contributing to organizational effectiveness.

RESEARCH METHOD

Respondent descriptions, including gender, age, education level, and marital status, are shown in Table 1 as follows:

Table 1. Characteristics of respondents (N = 100)

Characteristics		Frequency	Percentage (%)
Gender	Male	57	57.0
	Female	43	43.0
Age	< 20years	-	-
	20-30years	26	26.0
	30-40years	13	13.0
	40-50years	31	31.0
	> 50years	30	30.0
Education Level	High school or equivalent	-	-
	Diploma	53	53.0
	Bachelor	31	31.0
	Postgraduate	16	16.0
Working period	< 1years	19	19.0
	1-2years	23	23.0
	2-4years	25	25.0
	> 4years	33	33.0

Descriptive data analysis of 100 respondents shows that the respondents' gender is predominantly male (57.0%). Respondent characteristics based on age showed that the majority of respondents were in the age range of 40-50 years, namely 31.0%), followed by those in the age of 20-30 years, as much as 26.0%), and those aged <50 years (30.0%). The education level of the majority of respondents was diploma (53.0%), followed by bachelor's degree (31.0%) and postgraduate (16.0%). Working mothers were dominant in the > 4 years range(33.0%).

The goodness of fit of the model was analyzed using the Average Path Coefficient (APC), Average R Squared (ARS), Average Adjusted R-squared (AARS), and Average Variance Inflation Factor (AVIF) values. Table 2 presents the results of this analysis. The AVIF and APC indicate the multicollinearity of the independent variables and their relationships. The evaluation data indicated that the model was acceptable.

Table 2. Goodness of fit model

Result	Value	P-Value	Criteria	Description
Average path coefficient	0.355	0.000	≤ 0.05	Supported
Average R-squared	0.754	0.000	≤ 0.05	Supported
Average adjusted R-squared	0.748	0.000	≤ 0.05	Supported
Average block VIF	1,933	0.000	$\leq 5,000$	Supported

Source: WarpPLS Output

Validity Test of Research Variables

Discriminant validity is indicated by the AVE (square roots of average variance extracted) value, where the AVE is located on the diagonal in the correlations among latent variables output of WarpPLS, and the expected value is greater than the correlation value in the same block. Based on Table 3, the value in the diagonal block is greater than that in the same block. Thus, all variables meet the discriminant validity criteria.

Table 3. Correlations among latent variables

Variable	Kep_tran	Motivation	Ling_ker	Satisfaction	Performance
Kep_tran	0.716	0.488	0.221	0.567	0.626
Motivation	0.608	0.886	0.690	0.608	0.109
Ling_ker	0.221	0.690	0.784	0.438	-0.075
Satisfaction	0.567	0.608	0.438	0.810	0.154
Performance	0.726	0.109	-0.075	0.154	0.942

Source: WarpPLS Output

Reliability Test of Research Variables

The reliability test of the research variables was measured using two criteria: composite reliability and Cronbach's alpha.

Table 4. Reliability Test Results

Cut Off Value		Kep_tran	Motivation	Ling_ker	Satisfaction	Performance	Notes
Cronbach's Alpha	> 0.6	0.744	0.822	0.786	0.799	0.772	All items meet the requirements
Composite Reliability	> 0.7	0.701	0.779	0.827	0.793	0.850	

Source: WarpPLS Output

Table 4 shows that the Cronbach's alpha value for each variable is greater than 0.6. Also, the composite reliability value is greater than 0.7. Therefore, all constructs have met the requirements.

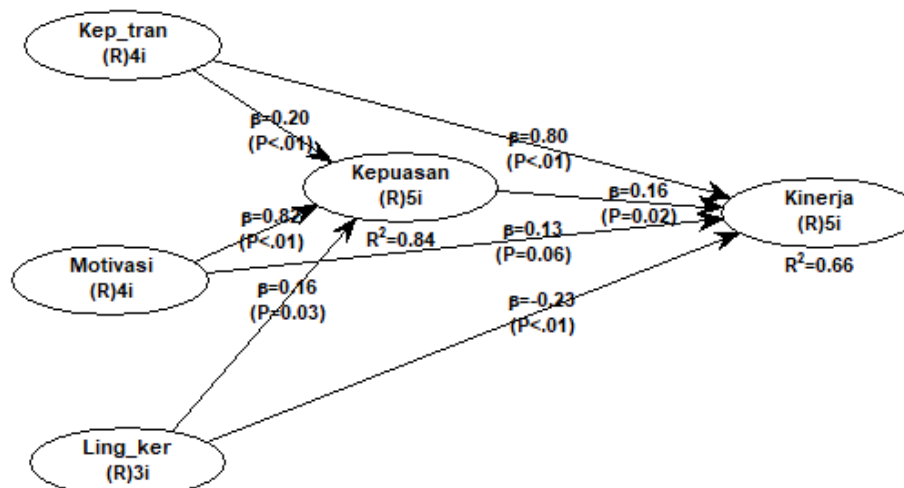


Figure 1. Coefficient of research model path (B= coefficient; p=probability; R2=determination)

Hypothesis testing

Hypothesis testing was conducted based on the estimated significance values of the research model parameters, as shown in Table 5.

Table 5. Hypothesis Testing

H	Relationship	Standardized Coefficient	P	Decision
H1	Transformational Leadership Style → Job satisfaction	0.198	0.006	Significant
H2	Transformational Leadership Style → Employee performance	0.802	0.000	Significant
H3	Work motivation → Job satisfaction	0.818	0.000	Significant
H4	Work motivation → Employee performance	0.126	0.037	Significant
H5	Work environment → Job satisfaction	0.155	0.025	Significant
H6	Work environment → Employee performance	0.227	0.002	Significant
H7	Job satisfaction → Employee performance	0.160	0.022	Significant

Source: WarpPLS Output

Discussion

This study found that employee performance at PT BPR Bank Jombang Perseroda can be significantly explained by the following variables: transformational leadership style, work motivation, work environment and job satisfaction. This study also proved that job satisfaction is a positive intervening variable. For clarity, the discussion and research results are presented one by one as follows:

The findings of this study indicate that transformational leadership style has a significant effect on job satisfaction. Thus, the transformational leadership style reinforces job satisfaction, showing that the transformational leadership style in employees of PT. According to respondents BPR Bank Jombang Perseroda is good. This is reflected in the respondents' answers, who stated that the leader has a clear vision for the future and shows confidence in making decisions. In addition, the leader provides motivation to achieve higher goals and communicates high expectations to the team in a positive manner.

The results of this study are consistent with the findings of Abelha et al. (2018), who showed that transformational leadership has influences job satisfaction. This is also in line with the statement of Kishen et al. (2020), who stated that transformational leadership is a specific leadership style implemented by superiors who motivate their subordinates to perform at a higher level by inspiring them, offering intellectual challenges, and paying attention to their individual needs (Kishen, K., Syah and Anindita 2020). Job satisfaction strongly refers to employees' perceptions of their work environment, relationships between coworkers, income, and promotion opportunities. The results of this study are also in accordance with the findings of Pratama and Almansur (2024), who showed that transformational leadership style has a significant positive effect on job satisfaction, transformational leadership style has a significant positive effect on employee performance, and transformational leadership style has a significant positive effect on employee performance through job satisfaction.

The findings of this study indicate that transformational leadership style has a significant influence on employee performance. Thus, transformational leadership style reinforces employee performance. This evidence shows that Transformational Leadership Style According to respondents, the quality of work at PT. The BPR Bank Jombang Perseroda is good. This is reflected in the respondents' answers, which stated that leadership encourages employees to think creatively in solving problems and supports them in viewing problems from various perspectives. Furthermore, leadership pays attention to the needs and development of each employee and provides opportunities for professional development.

The results of this study are in accordance with the findings of Djuraiddi and Laily (2020), who showed that Transformational Leadership influences employee performance. Transformational Leadership

influences Job Satisfaction, and Job Satisfaction influences employee performance, showing that job satisfaction can mediate the influence of transformational leadership on employee performance. In this study, there was also a significant indirect influence of Transformational Leadership Style on Employee Performance through Job Satisfaction. This indicates that Job Satisfaction is a good intervening variable in the relationship between Transformational Leadership Style and Employee Performance (Djuraidi, A., & Laily 2020).

The findings of this study indicate that work motivation has a significant effect on job satisfaction, thus reinforcing it. This evidence indicates that work motivation among PT. The respondents considered the BPR Bank Jombang Perseroda employees to be good. This is reflected in the respondents' answers stating that respondents receive facilities that support their welfare as employees, and the income received by employees is in accordance with the work performed. Respondents feel safe while working at the company because it provides adequate work safety guarantees.

The results of this study align with those of Basalamah and As'ad (2021), who demonstrated that motivation significantly influences job satisfaction. This demonstrates that both theoretical and previous empirical studies have shown that increased work motivation increases job satisfaction. These results also align with the findings of Rahayu and Aprianti (2020), who stated that employee job satisfaction influences motivation assessment. Therefore, it can be concluded that work motivation significantly influences employees' job satisfaction.

The findings of this study indicate that work motivation does not significantly affect employee performance. This means that work motivation does not reinforce employee performance. This evidence indicates that work motivation among employees of PT. According to respondents, BPR Bank Jombang Perseroda is already good in terms of its relationship with employee performance. This is reflected in the respondents' answers stating that they feel accepted as part of the work environment and feel comfortable interacting with colleagues and superiors. Even the work achievements of employees receive recognition from the company and appropriate awards for the contributions made by employees.

The results of this study are consistent with the findings of Mursyid (2011), who showed that technology. This study is consistent with the findings of Putri and Mujanah (2023), who showed that work motivation, work ethic, and self-awareness significantly influence employee performance. The results of this study are also consistent with the findings of Husain (2022), who proved that individual characteristics, work abilities, and turnover intentions influence employee performance. Therefore, a strategy is needed to improve employee performance in terms of quality, quantity, tasks and job responsibilities.

This study also found an indirect, non-significant influence of work motivation on employee performance through job satisfaction. This indicates that job satisfaction is an insignificant intervening variable in the relationship between work motivation and employee performance.

The findings of this study indicate that the work environment has a significant effect on job satisfaction, thus reinforcing job satisfaction. This evidence shows that the work environment of employees at PT. According to respondents, BPR Bank Jombang Perseroda is good. This is reflected in the respondents' answers, who stated that the created work atmosphere makes employees more enthusiastic about working, and the work environment supports concentration in completing work. Even respondents have good working relationships with their coworkers, and communication between coworkers in the company runs well.

The results of this study are in accordance with the findings of Yuliantini and Santoso (2020), who showed that the work environment, work motivation, and work discipline have a positive and significant influence on employee job satisfaction. The results of this study are also in accordance with the findings of Irma and Yusuf (2020), who proved that the work environment influences employee job satisfaction.

The findings of this study indicate that the work environment has a significant influence on employee performance. Thus, the work environment reinforces employee performance. This evidence shows that the work environment for employees of PT. According to the respondents, BPR Bank Jombang Perseroda is good. This is reflected in the respondents' answers, who stated that the work equipment used is available in adequate quantities, and the work facilities provided by the company support the smooth running of employee work. Even respondents have good working relationships with coworkers, and communication between coworkers is effective.

The results of this study align with the findings of Badrianto and Ekhsan (2020), who demonstrated that the work environment and job satisfaction have a positive and significant influence on employee performance. Anasi (2020) also demonstrated a significant linear relationship between work relationships, workload, work environment, and job satisfaction. However, work relationships and the work environment had a statistically significant relative influence on job satisfaction.

This study also found a significant indirect effect of the work environment on employee performance

through job satisfaction. This indicates that job satisfaction is a good intervening variable in the relationship between the work environment and employee performance.

The findings of this study indicate that job satisfaction has a significant effect on employee performance. Thus, job satisfaction reinforces employee performance. This evidence shows that job satisfaction among employees of PT. According to the respondents, BPR Bank Jombang Perseroda is good. This is reflected in the respondents' answers, who stated that their work provides personal satisfaction, and they enjoy the responsibilities carried out at work. Respondents are satisfied with the promotion system implemented in the company, and the promotion process in this company is carried out fairly and transparently. In addition, superiors provide clear directions at work and constructive feedback on my performance.

The results of this study align with those of Omar et al. (2020), who demonstrated that job satisfaction significantly and positively affects employee performance. Therefore, improving employee satisfaction is crucial. These findings align with those of Djuli et al. (2023), who demonstrated the influence of job satisfaction on employee performance. Furthermore, Dziuba et al. (2020) stated that job satisfaction significantly impacts how employees perform their jobs.

CONCLUSION

This study concludes that the integration of marketing automation platforms and artificial intelligence (AI)-based chatbots significantly increases the effectiveness of digital strategies in the e-commerce sector, especially in optimizing efficiency, personalization, and the depth of customer interactions. However, the success of this technology is not self-sufficient, but rather relies heavily on human capabilities in interpreting data and managing strategies contextually, and is influenced by variables such as trust, ethical compliance, and data security. Consequently, practitioners must align system sophistication with sociological aspects and consumer protection to build sustainable business models. For future development, empirical studies using case studies across various industrial sectors are recommended to deepen the understanding of more comprehensive AI implementation.

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