

THE INFLUENCE OF LEADERSHIP, MOTIVATION, DISCIPLINE AND WORK ENVIRONMENT ON THE EMPLOYEE WORK PERFORMANCE OF THE RURAL CREDIT BANK IN WEST JAVA PROVINCE

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Abstract

This study seeks to understand the relationship between four key factors "leadership, motivation, discipline, and the work environment" on the work performance of employees at Rural Credit Banks in West Java Province. The research is motivated by the critical need for human resource development to improve competitiveness in the banking industry, particularly as these institutions have recently experienced a reduction in both staff and assets. To gather data, this study used a quantitative survey approach, focusing on the bank's permanent staff. One hundred questionnaire respondents (out of 234 respondents' population) met the eligibility criteria (mainly must be having 5 years working experience). Data were collected through G-form questionnaires and processing through 1 to 5 likert scale by using SmartPLS 4.0. This study found that motivation and discipline are very important for employee performance, while the work environment does not have much of an impact. Therefore, companies should focus on programs that increase motivation and discipline, such as rewards and coaching. Even if the work environment is good, the impact will be greater if it is combined with strong motivation and discipline.

Keywords: Leadership, Motivation, Discipline, Work Environment, Employee Work Performance.

INTRODUCTION

In Indonesia, the banking system is divided into two main types, namely commercial banks and rural banks. Commercial banks generally serve financial needs on a large scale, both for individuals, large companies, and the corporate sector. Meanwhile, Rural Credit Banks (BCP) have a specific function, namely to provide access to financing for MSME players who often face limitations in obtaining capital from large banks. According to Yasin (2021), the focus of BCP on MSMEs makes it a financial institution that plays a very important role in strengthening the foundations of the national economy. This is especially felt by the lower-middle class, the majority of whom live in rural areas, where access to commercial banking services is relatively limited (Mansyuri, 2021; Yasin, 2021).

In recent years, the number of Rural Credit Banks (BPR) has continued to decline, according to information released by the Financial Services Authority (OJK). This decline has occurred gradually since 2016 and continued until December 2023. Initially, there were 1,633 RCBs, but this number was reduced by 231 to 1,402 RCBs. The company is engaged in the financial services sector, especially in providing various financial services products (Permata, 2023).

In developing human resources at the Rural Credit Bank through coaching and educational activities such as workshops and training, it is one of the factors to improve human resource development that has successfully received prestigious awards. This performance assessment covers various aspects, such as assets, capital, credit quality, success in raising public funds, credit distribution, profit percentage, and management effectiveness throughout 2021 (Arbi, 2022).

The success of performance is directly tied to a leader's ability to motivate employees toward achieving the company's established objectives. Leadership, according to Mardiawan (2019), is not just a position or title, but a major factor that directly influences the achievement of company goals. Guiding and motivating employees is a key function of an effective leader, who works to unleash their team's potential in order to fulfill the company's objectives. This is evident from the performance appraisal results, where employees generally show very good performance.

A key factor in how well an employee does their job is motivation. While everyone has the ability to be self-motivated, the degree to which they are is often shaped by external factors. External factors, such as salary, rewards, a conducive work atmosphere, or support from coworkers, can strengthen a person's motivation. Conversely, work pressure, lack of appreciation, or poor working conditions can weaken it. In other words, motivation can act as a driving force that increases productivity, but it can also be a hindering factor if not managed properly (Esisuarni, 2024).



Every company generally has work discipline from employees to achieve their goals optimally, according to (Pratiwi, 2023) to improve work discipline, companies must set policies that are acceptable to employees and in accordance with the company's demands. Work discipline has an important role, because it is one of the factors that companies consider in assessing position positions, evaluating work periods, and measuring the ability of employees who are eligible for promotions (Pratiwi, 2023).

RESEARCH METHODS

The quantitative method was chosen for this study because it provides an objective picture through the processing of numeric data that can be measured statistically. In this way, researchers can test the relationship between variables, draw measurable conclusions, and ensure that the research results have a high level of validity. However, to enrich the analysis, qualitative data was also included as supporting evidence. Qualitative data was obtained from direct interactions between researchers and informants, either through interviews or consultations. According to (Dhewy, 2022) quantitative data is a research method with objects in the form of numerical or numerical data.

In the research process, one important step is to collect relevant data so that the analysis results can be accounted for. In this study, the technique chosen was field data collection. The instrument used was a questionnaire, in which the researcher compiled a number of structured questions to explore information in accordance with the research variables. Definition of questionnaire according to (Amalia *et al.*, 2022) a questionnaire is an instrument used to measure an event or occurrence that contains a collection of questions to obtain information related to research conducted with a measurement scale in this study using the Likert scale. Provide an explanation of each variable limitation used in the study to measure the variables so as to produce indicators. PLS-SEM was chosen for its ability to examine complex relationships, with the outer model validating indicators and the inner model testing the links between latent variables (Suryanto, 2020).

Figure 1 and 2 shows the framework of the research, namely "Leadership affects Employee Work Performance (H1)", "Motivation affects Employee Work Performance (H2)", "Discipline affects Employee Work Performance (H3)", and "Work Environment affects Employee Work Performance (H4)". Each variable is equipped with an indicator that serves as a measurement benchmark for each variable

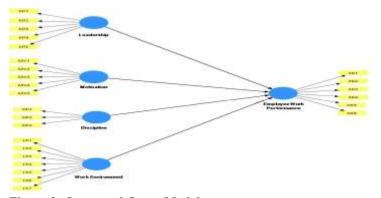


Figure 2. Inner and Outer Model

Research Model

The measurement model (outer model) is essential as it is the primary step to confirm the indicators accurately stand for the latent variables being examined. This model works by mapping the relationship between each indicator and the corresponding latent construct. Through this analysis, researchers can evaluate reliability (whether the indicators are consistent in measuring the construct) and validity (whether the indicators actually measure the intended concept). If the results of the analysis show good reliability and validity, then it can be ascertained that the research instrument used is appropriate and can proceed to the structural model analysis stage (Puta, 2021).

The structural model (inner model) is used to test how latent variables influence one another. Its main purpose is to test whether the proposed hypotheses are proven based on the collected data. The study evaluates how independent variables influence the dependent variable, assesses statistical significance, and reports R-squared to show variance explained. Thus, the structural model is the main tool for assessing the acceptance of hypotheses and understanding the mechanism of influence between variables in the study as a whole (Hair Jr *et al.*, 2021). R Square shows the degree to which the model explains variance in the dependent variable, with higher numbers indicating stronger models and 0.75, 0.50, and 0.25 representing strong, moderate, and weak explanatory power. However, if the R Square value is too high, this could indicate overfitting, where the model is too closely adjusted to a specific sample data set, resulting in less accurate predictions for new data (partial regression) that results in irregular samples (Hair Jr *et al.*, 2021).

Path coefficients describe the direction and magnitude of the influence between latent variables, so their significance is very important in proving the hypothesized relationship. To evaluate the significance of path



coefficients, researchers use the Bootstrapping procedure, which is a resampling method that allows for the assessment of the stability of coefficient estimates. Bootstrapping results provide parameter coefficient values and T values, which are then compared with certain significance limits to determine whether the influence between variables can be considered significant. In the Table, it is possible to find out whether the latent construct is significant or not based on the alpha value of 0.05(5%)=1.96 which will then be compared with the T-statistic (Andriyani *et al.*, 2020).

A research hypothesis is a hypothesis put forward by a researcher based on a conceptual framework. A research hypothesis is a preliminary assumption proposed by researchers as a tentative answer to a research question, which will later be tested using data. To ensure that the hypothesis is valid, researchers assess the significance of the relationship between variables using Bootstrapping, which produces parameter coefficient values and t-statistics. Hypothesis testing can use the t-value or p-value: at $\alpha = 5\%$, t > 1.96 or p < 0.05 indicates acceptance of the alternative hypothesis (Rahmawati, 2023).

RESULTS AND DISCUSSION

Validation Test

Based on data from 100 of 234 respondents who met the five-year work experience requirement, a validity test was conducted. Using a 1-to-5 Likert scale, the study assessed convergent and discriminant validity. For an indicator to be considered valid, its loading factor, which shows how strongly it measures its variable, must exceed 0.5, as per Nusrang et al. (2023).

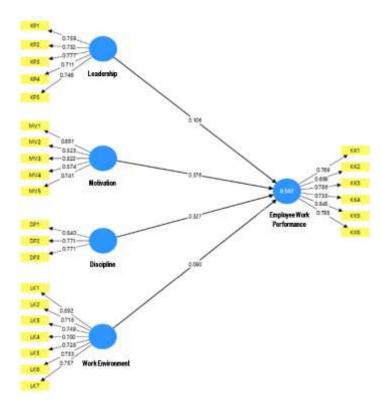


Figure 3. Outer Loadings Factor – First Order CFA

Source: *Output* SmartPLS4.0 2024

From Figure 3 shows that the framework of the research, namely Leadership affects Employee Work Performance (H1), Motivation affects Employee Work Performance (H2), Discipline affects Employee Work Performance (H3), and Work Environment affects Employee Work Performance (H4). Each variable is equipped with an indicator that serves as a measurement benchmark for each variable.

The results from the SmartPLS 4.0 Loading Factors analysis (Table 2) show that all indicators are valid. This finding confirms that the statements used in the study are suitable for the next stages of the research.



Table 2. Outer Loading Factors

Variables	Indicator	Outer Loading Factors	Criterion
Leadership (KP)	KP1	0.759	Valid
	KP2	0.732	Valid
	KP3	0.777	Valid
	KP4	0.711	Valid
	KP5	0.746	Valid
Motivation (MV)	MV1	0.891	Valid
	MV2	0.723	Valid
	MV3	0.823	Valid
	MV4	0.774	Valid
	MV5	0.741	Valid
Discipline (DP)	DP1	0.840	Valid
	DP2	0.771	Valid
	DP3	0.771	Valid
Work	LK1	0.692	Valid
Environment (LK)	LK2	0.716	Valid
	LK3	0.749	Valid
	LK4	0.700	Valid
	LK5	0.728	Valid
	LK6	0.733	Valid
	LK7	0.757	Valid
Employee Work	KK1	0.769	Valid
Performance (KK)	KK2	0.698	Valid
	KK3	0.786	Valid
	KK4	0.738	Valid
	KK5	0.845	Valid
	KK6	0.798	Valid

After Loading Factors, convergent validity is further tested using the AVE. An acceptable AVE value is above 0.5, indicating the variable accounts for over 50% of the variance in its corresponding indicators (Marliana, 2020).

Table 3. Average Variance Extracted (AVE)

	Cronbach' Alpha	rho-A	Composite Reliability	Average Variance Extracted (AVE)
Leadership	0.708	0.708	0.837	0.632
Motivation	0.866	0.871	0.899	0.599
Discipline	0.800	0.805	0.862	0.556
Work Environment	0.851	0.859	0.886	0.526
Employee Work Performance	0.779	0.845	0.841	0.525

Source: Output SmartPLS4.0 2024

With AVE scores above 0.5, Leadership 0.632, Motivation 0.599, Discipline 0.556, Work Environment 0.526, and Employee Work Performance 0.525 suggest that the constructs effectively explain their indicators, confirming valid convergent validity (Ghazali & Latan, 2015).

To strengthen variable measurement, discriminant validity testing confirms that indicators are more aligned with



their latent construct than with other constructs. According to the Fornell-Larcker Criterion, a variable has discriminant validity if the square root of its AVE exceeds its correlations with other variables.

Tabel 4. Larcker Criterion Fornell

Variables	Discipline	Leadership	Employee Work Performance	Work Environment	Motivation
Discipline	0.795				
Leadership	0.495	0.745			
Employee Work Performance	0.552	0.494	0.774		
Work Environment	0.444	0.510	0.510	0.725	
Motivation	0.353	0.481	0.595	0.587	0.724

Source: SmartPLS4.0 Output, 2024

Table 4 shows that the correlations of each variable with itself Discipline 0.795, Leadership 0.745, Employee Performance 0.774, Work Environment 0.725, Motivation 0.724 are higher than with other variables, confirming discriminant validity. Cross-loading represents the correlation of each indicator with its variable. The values of Cross Loading in this study can be seen in the table 5 as follows.

Table 5. Cross-Loading

Indicators	Discipline	Leadership	Employee Work Performance	Work Environment	Motivation
DP1	0.840	0.454	0.415	0.320	0.220
DP2	0.771	0.325	0.474	0.386	0.318
DP3	0.771	0.407	0.419	0.346	0.295
KK1	0.395	0.704	0.769	0.466	0.558
KK2	0.354	0.765	0.698	0.299	0.357
KK3	0.377	0.754	0.786	0.408	0.565
KK4	0.431	0.779	0.738	0.389	0.448
KK5	0.492	0.775	0.845	0.374	0.453
KK6	0.510	0.783	0.798	0.408	0.346
KP1	0.420	0.759	0.739	0.283	0.302
KP2	0.491	0.732	0.870	0.549	0.343
KP3	0.381	0.777	0.730	0.331	0.436
KP4	0.315	0.711	0.733	0.432	0.412
KP5	0.231	0.746	0.756	0.311	0.288
LK1	0.213	0.378	0.334	0.792	0.433
LK2	0.308	0.415	0.313	0.716	0.401
LK3	0.344	0.320	0.439	0.749	0.452
LK4	0.312	0.337	0.316	0.700	0.458
LK5	0.302	0.314	0.312	0.728	0.357
LK6	0.358	0.421	0.365	0.733	0.433
LK7	0.388	0.409	0.456	0.757	0.441
MV1	0.228	0.362	0.579	0.537	0.891
MV2	0.386	0.302	0.244	0.431	0.723
MV3	0.241	0.404	0.513	0.447	0.823
MV4	0.356	0.384	0.166	0.336	0.774



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	MV5	0.262	0.366	0.452	0.392	0.741	

The analysis of cross-loadings shows that all indicators have their highest correlation with the variable they are supposed to measure. This indicates the data passed the discriminant validity test.

Reliability Test

Table 6. Composite Reliability dan Cronbach's Alpha

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Variables	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)	Conclusion
Discipline	0.708	0.837	0.632	Reliable
Leadership	0.800	0.862	0.556	Reliable
Employee Work Performanc	0.866 e	0.899	0.599	Reliable
Work Environmer	0.851	0.886	0.526	Reliable
Motivation	0.779	0.841	0.525	Reliable

Source: SmartPLS4.0 Output, 2024

The table confirms that all constructs are reliable, as their Cronbach's Alpha values are all above the 0.7 threshold. This shows that the questionnaire was filled out consistently.

R-Square Testing

Table 7. R-Square Testing (R²)

are resting (iv)	R-square	R-square adjusted	Criterion
Employee Work Performance	0.502	0.481	Moderate

Source: SmartPLS4.0 Output, 2024

The findings indicate that the internal factors studied have a significant contribution to employee performance, explaining about half of the variation in performance (50.2%). However, the study also found that 49.8% of the variation in performance cannot be explained by these variables, indicating that there are other factors that also affect performance.

Path Coefficients

Table 8. Path Coefficients

	Leadership	Motivation	Discipline	Work Environment	Employee Work Performance
Leadership					0.106
Motivation					0.376
Discipline					0.327
Work Environment					0.090
Employee Work Performance					

Source: SmartPLS4.0 Output, 2024

The data in Table 8 shows that leadership (0.106), motivation (0.376), discipline (0.327), and work environment (0.090) all have a positive influence on employee work performance. This means that an increase in any of these factors leads to an increase in performance, confirming all four hypotheses (H1-H4) show a positive relationship.

The Effect of Discounted Prices on Beauty Product Purchase Decisions

Table 10. Hypothesis Test

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H1: Leadership ->					
Employee Work	0.106	0.110	0.106	1.002	0.317
Performance					
H2: Motivation ->					
Employee Work	0.376	0.377	0.111	3.377	0.001
Performance					
H3: Discipline - > Employee Work Performance	0.327	0.330	0.091	3.606	0.000
H4: Work Environment - > Employee Work Performance	0.090	0.099	0.119	0.756	0.450

Source: SmartPLS4.0 Output, 2025

Based on Table 10, the hypothesis test for the relationship between leadership and employee work performance showed a T-statistic of 1.002 (below 1.96) and a P-value of 0.317 (above 0.05). Although the sample coefficient was positive (0.106), these statistical results indicate that leadership has no significant effect on employee work performance. This finding is consistent with a previous study by Rosalina and Wati (2020), which also found no effect. Despite the statistical outcome, observations suggest that leadership is still a crucial element for organizational success.

The Effect of Motivation on the Performance of the Bank.

There is a significant positive relationship between motivation and employee performance, supported by strong statistical data (t-statistic = 3.377, p-value = 0.001). Consistent with a prior study by Ratnasari & Sutjahjo (2021), the results of this hypothesis test indicate that motivation has a notable impact on the performance of BMKG station staff in the Riau Islands Province.

Field observations confirm this condition, where motivated employees show high enthusiasm in completing tasks, actively take initiative, and make optimal use of support from their superiors. A positive and conducive work environment, where supervisors provide guidance, appreciation, and encouragement, also strengthens motivation and has a direct impact on work performance. This confirms that motivation is not only internal, but also influenced by external factors, such as organizational support and work culture. Companies can leverage the results of this study to enhance employee performance by implementing strategies that prioritize motivation. Practices that can be implemented include providing reward programs for high-performing employees, establishing good communication between supervisors and subordinates, providing opportunities for self-development, and creating a supportive and conducive work environment. By doing this, companies can not only improve productivity but also build a positive work environment that supports the organization's objectives.

The Influence of Discipline on the Performance of the Bank.

The data from the study confirms that discipline positively impacts employee work performance. The hypothesis test was significant, with a t-statistic of 3.606 and a p-value of 0.000. These results are in line with the study by Prayogi et al. (2019), which also emphasizes the importance of discipline in driving optimal performance. Direct observations in the field support these findings, as the majority of employees demonstrate good disciplinary behavior, such as complying with company regulations, arriving on time, completing work on schedule, and maintaining work ethics, which reflect professional awareness and responsibility for their duties.

This study provides guidance for companies to improve employee performance by strengthening work discipline. Several practical strategies that can be implemented include establishing clear company rules, providing regular supervision and guidance, rewarding employees who consistently demonstrate discipline, and providing training to foster a sense of responsibility. In this way, companies can increase productivity and build a professional and orderly work culture.

The Influence of the Work Environment on the Performance of the Bank.

The data shows that the work environment does not have a significant impact on employee work performance. The t-statistic of 0.756 is below the threshold of 1.96, and the p-value of 0.450 is not statistically significant. These findings are in line with previous research by Siahaan and Bahri (2019), which also showed that workplace factors are not always the main determinants of employee performance. Field observations confirm that companies have provided supportive facilities and working environments, but physical comfort and adequate facilities alone do not guarantee improved performance for all employees, as performance is also influenced by motivation, discipline, leadership, and other internal factors.

These findings indicate that companies cannot rely solely on physical improvements and workplace facilities to improve employee performance. Performance improvement strategies should focus on strengthening internal factors such as motivation, discipline, leadership, and a supportive work culture. Companies still need to maintain a conducive work environment for comfort and safety, but this needs to be balanced with employee development policies and programs that encourage enthusiasm, responsibility,



and productivity. Thus, improved employee performance can be achieved through a combination of a decent work environment and internal factors that motivate employees.

CONCLUSION

Based on the results of the study, it can be concluded that motivation and discipline have a positive influence on the performance of Rural Credit Bank (RCB) employees, while leadership and work environment do not show a significant influence on employee performance. The implications of these findings emphasize the importance of managing motivation and discipline as key strategies for improving employee performance, such as through effective reward programs, training, and supervision. The limitations of this study include the sample, which only covers RCB employees, so the results cannot be generalized to the entire banking sector, as well as the measurement of variables that are quantitative in nature without exploring qualitative aspects in depth. The suggestion that can be given is that banks need to focus on improving employee motivation and discipline, as well as evaluating work environment and break time policies to create a more conducive work atmosphere that supports optimal performance. To gain a more comprehensive understanding of the factors affecting employee performance, it is recommended that future research expand the sample to different types of banks and regions, and also use a mix of quantitative and qualitative methods.

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