

The Effect of Leadership Style and Organizational Culture on Employee Work Motivation with Work Environment as Intervening Variable (Empirical Study of PT. Permodalan Nasional Madani Tangerang Branch 1 and 2)

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ABSTRACT

This study aims to analyze the influence of leadership style, organizational culture, and work environment on employee work motivation at PT. Permodalan Nasional Madani Tangerang Branch. Work motivation is a key factor in improving employee performance and achieving organizational goals. Through a quantitative approach using Structural Equal Model (SEM) regression analysis, a total of 166 samples were used in this study. The decline in each of these factors during the 2022-2024 period contributed to a decline in work motivation and organizational performance, which is expected to serve as a basis for further improvement. This study provides recommendations for the management of PT. Permodalan Nasional Madani Tangerang Area 1 and 2 to improve these aspects to increase employee motivation. The results of this study show that no matter how good the leadership style is, it does not affect work motivation. The better the organizational culture, the higher the work motivation. The better the leadership style, the better the work environment. The better the organizational culture, the better the work environment. The better the work environment, the higher the work motivation. The work environment can mediate the relationship between leadership style and work motivation, and the work environment can mediate the relationship between organizational culture and work motivation

INTRODUCTION

Work motivation is a very important factor in improving employee performance in an organization. In rapidly growing organizations like PT. Permodalan Nasional Madani (PNM) Tangerang Area, employee work motivation is a key factor in achieving organizational goals and maintaining competitiveness. Employee work motivation is highly dependent on various factors, including the leadership style implemented by superiors and the organizational culture within the company. In this context, it's important to understand the relationship between these three variables. The right leadership style, a supportive organizational culture, and a good work environment can create a work climate that motivates employees to give their best performance. (Asyja, 2022).

Several factors that influence work motivation include leadership style, organizational culture, and work environment. Gertsen et al (2020) explain that an effective leadership style, which involves influencing, directing, and motivating subordinates, can increase work enthusiasm, create harmonious relationships, and foster employee loyalty. Conversely, an inappropriate leadership style can reduce motivation and hinder the achievement of organizational goals. According to Harmadi (2022), good leadership styles and organizational culture will build a positive work environment and also impact employee work motivation. Unfortunately, Permodalan Nasional Madani (PNM) has experienced a decline in performance, as shown in the following data:

Table 1. Average Work Performance or KPI of PT. Permodalan Nasional Madani Areas Tangerang 1 and 2 Over the Past 3 Years (2022-2024)

KPI Indicator	Year 2022	Year 2023	Year 2024	Average (%) Decrease
Sales Target Achievement	100	90	85	5% (Decrease)
Customer Satisfaction (CSAT)	95	85	80	7.5% (Decrease)
Service Completion Time	20 hours	30 hours	40 hours	20% (Decrease)
Employee Attendance Rate	98	95	90	4.5% (Decrease)
Operational Cost Efficiency	100	90	85	15% (Decrease)
Number of Employee Complaints	5	8	12	20% (Decrease)
Employee Retention Rate	97	90	85	12% (Decrease)
Absenteeism Rate	2	3	4	6% (Decrease)
Productivity (Output per Employee)	100	90	85	15% (Decrease)
Project Achievement	95	85	80	7.5% (Decrease)

Based on Table 1 the average decline in work performance or KPIs of PT. Permodalan Nasional Madani Area Tangerang during the 2022-2024 period. Several key indicators, such as sales target achievement, customer satisfaction, operational cost efficiency, and productivity, have experienced a significant decline, with an average decline of 5% to 20%. In addition, service completion

time, number of employee complaints, and employee retention rates also show negative trends. This decline reflects the challenges faced by the company in maintaining optimal performance and highlights the need for improvements in human resource management and operational management.

A decline in organizational performance can be influenced by various factors, including leadership style, organizational culture, work environment, and employee motivation. Research by Kaiser, Luthans, & Lee (2020) shows that unclear leadership and ineffective guidance can lead to decreased productivity and employee commitment. This is in line with the thinking of Cameron & Quinn (2016), who reveal that an organizational culture that does not support innovation or collaboration can hinder performance, especially if the dominant culture is too hierarchical or not adaptive to change. Additionally, Zhao & Seibert (2021) emphasize the importance of a work environment conducive to employee well-being, which can increase productivity. An unsupportive environment, such as excessive stress or role ambiguity, can decrease performance. Finally, Grant & Parker (2018) found that reduced motivation, whether intrinsic or extrinsic, is directly related to decreased productivity. Employees who feel undervalued or disengaged in the work process tend to have lower performance. All of these factors are interrelated and can cause a decline in KPI achievement within an organization. The following data pertains to satisfaction with leadership style, organizational culture, and work environment at Permodalan Nasional Madani (PNM):

Table 2. Percentage of Satisfaction with Leadership Style, Organizational Culture, and Work Environment at PT. Permodalan Nasional Madani Areas Tangerang 1 and 2

Measurement Aspect	2022	2023	2024
Leadership Style	95	88	80
Organizational Culture	92	85	78
Work Environment	90	83	75

Based on the data in Table 2, this table shows a decline in the percentage of satisfaction with leadership style, organizational culture, and work environment at Permodalan Nasional Madani (PNM) during the period 2022 to 2024. Satisfaction with leadership style decreased from 95% in 2022 to 80% in 2024. The same thing happened to satisfaction with organizational culture, which fell from 92% in 2022 to 78% in 2024. Satisfaction with the work environment also showed a decline, from 90% in 2022 to 75% in 2024. This significant decline indicates employee dissatisfaction with the leadership style, existing organizational culture, and working environment conditions, which need serious attention for improvement in order to increase employee motivation and performance in the future.

A decline in employee satisfaction with leadership style and organizational culture can significantly impact the work environment, which in turn affects employee work motivation (Surya, 2021). Gertsen et al. (2020) in their research on transformational leadership found that a decline in supportive leadership style

can decrease work motivation, as employees feel less supported or provided with clear direction. This aligns with the findings of Cameron & Quinn (2021), who explain that a decline in a healthy organizational culture can harm employee motivation, as a culture that does not support collaboration, innovation, or development can reduce their morale. Kuvaas (2020) also emphasizes that a decline in a supportive work environment can lower work motivation, considering that a stressful environment or role ambiguity can damage employee morale. Finally, Albrecht (2021) states that a decline in authentic leadership and an organizational culture that does not support employee well-being can reduce motivation, as employees feel disconnected from organizational values and less empowered.

Previous studies have shown mixed findings regarding the relationship between leadership style, organizational culture, and employee work motivation. For example, research by Soedarmo (2023) shows that effective leadership style, good organizational culture, and a conducive work environment have a positive and significant influence on employee work motivation. This confirms that the integration of these three variables can increase work motivation through providing holistic support to employees. However, on the other hand, research by Rahmawati & Haryanto (2022) found that although leadership style and organizational culture have an influence on work motivation, the work environment factor does not show a significant influence. This study shows that external or physical factors, such as the work environment, are not always variables that mediate the relationship between leadership style, organizational culture, and work motivation.

The inconsistency in the results of this study indicates a gap that remains unanswered in the existing literature, namely whether the work environment functions as a mediator or not, and how the interaction between leadership style, organizational culture, and work environment in various types of organizations (including smaller ones or those in different sectors) can affect employee work motivation as a whole. Based on this phenomenon, it is interesting to further examine the influence of leadership style and organizational culture on employee work motivation with the work environment as an intervening variable (An Empirical Study of PT. Permodalan Nasional Madani Tangerang Branches 1 and 2)

Referring to the research focus and problem formulation, the objectives of this study are as follows:

1. To examine the influence of leadership style on employee work motivation at PT PNM Area Tangerang 1 and 2.
2. To analyze the effect of organizational culture on employee motivation at PT PNM Tangerang 1 and 2.
3. To analyze the influence of leadership style on the work environment of employees at PT PNM Area Tangerang 1 and 2.
4. To identify the influence of organizational culture on the work environment of employees at PT PNM Area Tangerang 1 and 2.
5. To evaluate the influence of work motivation on the work environment of employees at PT PNM Area Tangerang 1 and 2.

6. To examine the influence of leadership style on work motivation through the work environment of employees at PT PNM Area Tangerang 1 and 2.
7. To analyze the influence of organizational culture on work motivation through the work environment of employees at PT PNM Area Tangerang 1 and 2.

LITERATURE REVIEW

Work Motivation

Work motivation refers to internal or external drives that encourage individuals to behave in certain ways to achieve organizational goals. According to Robinson & Judge (2020), work motivation is a force that influences an employee's level of involvement and commitment to their job and organization, which in turn affects their productivity and performance. Locke & Latham (2021) explain that work motivation can come from intrinsic factors, such as a sense of personal achievement, and extrinsic factors, such as rewards or incentives provided by the organization. Meanwhile, Ryan & Deci (2022) argue that work motivation can be influenced by an individual's basic psychological needs, such as the need for autonomy, competence, and relationships, which, if fulfilled, can increase employee motivation and performance levels. These three perspectives show that work motivation is an important factor in encouraging employees to strive to achieve organizational goals and improve their overall performance.

Factors Affecting Work Motivation According to Afandi (2021):

1. Internal Factors (From Within the Individual) Basic needs such as food, shelter, and other necessities that motivate individuals to work hard in order to fulfill those needs.
 - Work Needs: The desire to have a bright and stable future, which motivates individuals to work diligently.
 - Self-Esteem Needs: The desire to be valued and recognized by others, which can boost work motivation.
 - Need for Recognition of Work Achievement, the desire to achieve success in work and receive recognition for those achievements.

2. External Factors (From the Environment)

- Compensation and Rewards, Salary, allowances, and bonuses given by the company as a reward for employee performance.
- Work Environment, A conducive work atmosphere, adequate facilities, and good relationships among coworkers can increase motivation.
- Organizational Culture, Values and norms that apply within the organization that can influence employee behavior and work ethic.
- Leadership, The leadership style applied by superiors, such as participatory and communicative leadership, can increase employee work motivation.

According to Fred Herzberg (1959), indicators of work motivation can be explained as follows:

1. The Work Itself, The work itself refers to the nature and characteristics of the work being done.
2. Achievement, Achievement relates to success in achieving specific goals or results in the job.
3. Recognition, Recognition is a form of reward or appreciation for an individual's performance or contribution.
4. Responsibility, Responsibility refers to the extent to which an employee is given the authority to manage tasks and make decisions.
5. Self-Development, Self-development relates to the opportunities given to employees to improve their skills and abilities.
6. Promotion Opportunities, Promotion opportunities refer to the chances of obtaining a higher position within the organization.

Leadership Style

Leadership style is a pattern of behavior exhibited by a leader in directing, coordinating, and influencing subordinates to achieve organizational goals (Robbins & Judge, 2019). Effective leaders are able to motivate employees to work with high motivation through exemplary behavior, communication, and providing appropriate direction. Leadership style refers to a leader's pattern of behavior in directing, coordinating, and influencing subordinates to achieve organizational goals (Robbins & Judge, 2019). Effective leaders are able to motivate employees to work with high motivation through exemplary behavior, communication, and providing appropriate direction. Leadership style refers to the way a leader influences, directs, and manages employee behavior to achieve organizational goals. According to Northouse (2021), leadership style encompasses various approaches that leaders use to motivate, make decisions, and direct the organization. Bass & Avolio (2019) identify two main types of leadership styles, namely transformational leadership, which focuses on empowering and inspiring employees to achieve higher goals, and transactional leadership, which focuses more on task management and achieving short-term goals through rewards and punishments. Goleman (2020) emphasizes that effective leadership styles must adapt their approach to the situation and conditions of the team in order to create productive relationships and achieve optimal results. These three perspectives show that leadership styles have a significant influence on employee motivation and organizational success.

Factors Influencing Leadership Style According to Afandi (2021)

1. Emotional Maturity, the ability to control emotions and remain calm in various situations
2. Communicative, the ability to convey information clearly and effectively to subordinates
3. Decision-making skills, the ability to make appropriate and quick decisions in complex situations
4. Discipline, compliance with established rules and standards
5. Motivation, the ability to encourage subordinates to work optimally
6. Responsibility, willingness to take responsibility for actions and decisions made.
7. Work Environment, The atmosphere and conditions of the workplace that can influence the behavior and performance of subordinates.
8. Organizational Policies, Rules and procedures established by the organization that can limit or support leadership style.
9. Organizational Culture, Values and norms that apply within the organization that can influence the behavior of leaders and subordinates.

According to Northouse (2018), the types of leadership styles can be described as follows:

1. Autocratic Leadership, where the leader has full control over decision-making, without involving team members.
2. Democratic Leadership: The leader invites team members to participate in decision-making and listens to their input and ideas.
3. Laissez-Faire Leadership: The leader gives team members complete freedom in decision-making and carrying out their tasks
4. Transformational Leadership: Leaders focus on long-term change by inspiring and motivating team members to achieve greater goals.
5. Transactional Leadership: Leaders use rewards or punishments as tools to motivate employees to achieve goals.

According to Bass's Transformational Leadership Theory (1985), leadership style indicators can be explained as follows:

1. Idealized Influence: Leaders who demonstrate idealized influence are leaders who serve as role models for their followers.
2. Inspirational Motivation: Leaders with inspirational motivation are able to inspire their followers by communicating a clear and inspiring vision.
3. Intellectual Stimulation, Leaders with intellectual stimulation encourage followers to think critically and seek innovative solutions.
4. Individualized Consideration: Leaders with individualized consideration pay more attention to the needs, aspirations, and feelings of individuals in their team.

Organizational Culture

Organizational culture is a shared system of meaning embraced by members of an organization that distinguishes one organization from another (Schein, 2010). A strong culture creates values, beliefs, and norms that drive employee behavior. Organizational culture refers to the values, beliefs, norms, and behaviors that are accepted and practiced by members of an organization, which shape the way they interact and work. According to Schein (2021), organizational culture is a pattern of basic assumptions found, created, and learned within an organization, which serves to solve internal and external problems, which are then taught to new members as the correct way to respond to problems. Cameron & Quinn (2022) explain that organizational culture can be divided into four main types, namely clan, adhocracy, market, and hierarchy, which influence how organizations operate and interact with the external environment. Meanwhile, Kotter & Heskett (2023) argue that a strong organizational culture can improve long-term performance, given that shared values within the organization will create synergy and increase employee commitment and motivation. These three perspectives show that organizational culture plays an important role in shaping the behavior and performance of the organization as a whole, as well as creating an environment that supports the achievement of common goals.

Factors that influence organizational culture according to Hasibuan (2020):

1. Leadership. Visionary and communicative leadership can build a collaborative and innovative culture, while authoritarian leadership tends to create a more hierarchical and structured culture.
2. Organizational Values and Beliefs, Those accepted and implemented by the organization shape employee behavior and decisions.
3. Organizational Structure: Hierarchical or flat structures can influence organizational culture.
4. Level of Communication, Within an organization greatly influences the culture that develops. Organizations that prioritize open and two-way communication tend to have a more inclusive and collaborative culture.
5. External Influences, such as market changes, industry competition, and government regulations can also influence organizational culture.
6. Organizational History, which also plays an important role in shaping culture.
7. Employee Diversity: Cultural backgrounds, ethnicity, and life experiences can influence how employees interact and work together.
8. Technology and Innovation: Technology and the use of information systems can influence organizational culture, particularly in terms of work flexibility, remote collaboration, and the use of data in decision-making.

According to Robbins (2019), indicators of organizational culture can be described as follows:

1. Innovation and Risk-Taking, Leaders or individuals who are innovative and willing to take risks tend not to be afraid to try new things and face challenges that may not necessarily succeed.
2. Attention to Detail: Attention to detail is the ability to notice small and specific aspects of a situation or project that others may overlook.
3. Results Orientation, Results orientation indicates a focus on achieving concrete goals and results. Individuals or leaders with results orientation are highly focused on productivity and efficiency.
4. People Orientation, People orientation focuses more on the well-being and development of individuals within a team or organization.
5. Team Orientation, indicates the ability to work effectively in groups and encourage collaboration.
6. Aggressiveness, reflecting a strong drive and enthusiasm in achieving goals.
7. Stability, referring to the ability to maintain calmness, balance, and consistency, both in challenging conditions and in ordinary situations.

Work Environment

The work environment is all physical and non-physical conditions surrounding employees that affect their comfort, safety, and work effectiveness (Sedarmayanti, 2017). The work environment refers to the physical, psychological, and social conditions in the workplace that affect employee well-being, motivation, and performance. According to Kuvaas (2020), a conducive work environment can increase employee motivation and engagement, which in turn increases productivity and work quality. Zhao & Seibert (2021) explain that factors such as a comfortable workspace, good social support, and harmonious relationships between coworkers and superiors can create an environment that supports employee well-being. Meanwhile, Albrecht (2021) states that a stressful or unhealthy work environment can cause stress, reduce job satisfaction, and ultimately reduce employee performance. These three perspectives show that a good work environment is very important in encouraging employees to work optimally and achieve organizational goals.

Factors Influencing the Work Environment according to Robinson and Hasibuan (2020):

1. Physical conditions, workplace design, lighting, cleanliness, and safety influence employee comfort and productivity.
2. Social Relationships: Good interactions among coworkers and social support enhance a positive atmosphere in the workplace.
3. Leadership, an open and supportive leadership style can create a healthy and productive work environment.
4. Organizational Policies, Policies on work flexibility, welfare, and compensation influence employee satisfaction.
5. Technology: The use of adequate technology facilitates work and improves efficiency.
6. Diversity, an inclusive environment that respects differences creates a more creative and supportive work atmosphere.

According to Sedarmayanti (2017), workplace environment indicators can be described as follows:

1. Physical Environment, which includes aspects directly related to the physical conditions of the workplace and physical comfort that can affect employee performance and health.
 - Lighting, good lighting is very important for creating a comfortable and productive work environment.
 - Temperature & Ventilation, A comfortable temperature greatly affects work comfort.
 - Cleanliness, Cleanliness in the workplace is an important factor in creating a healthy and comfortable environment.
 - Layout, A good layout contributes to employee productivity and comfort.
2. Non-Physical Environment, focuses more on the social, emotional, and cultural elements within an organization that influence psychological well-being and interpersonal relationships.
 - Work Relationships, Healthy and positive work relationships among employees are a key factor in creating an environment that supports collaboration and productivity.
 - Communication, Effective communication in the workplace is essential to ensure that everyone understands their tasks, goals, and expectations.
 - Managerial Support, Managerial support is one of the key factors in creating a positive work environment.
 - Psychological Safety & Comfort, refers to the sense of security and comfort that employees have to express ideas, opinions, or concerns without fear of negative consequences, such as punishment or ridicule. Psychological safety is essential for supporting innovation, creativity, and active participation. When employees feel valued and have the space to speak without fear, they are more likely to contribute to the fullest extent possible.

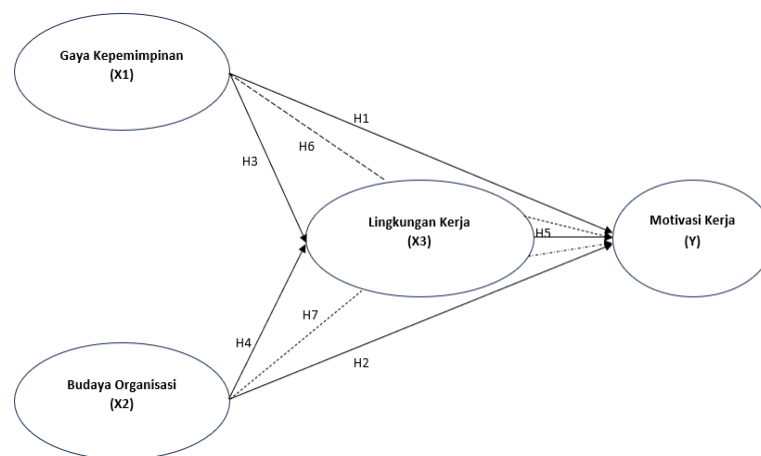


Figure 1. Conceptual Framework

Hypothesis

1. H₁: Leadership style has a positive effect on employee work motivation
2. H₂: Organizational culture has a positive effect on employee work motivation
3. H₃: Leadership style has a positive effect on the work environment of employees
4. H₄: Organizational culture has a positive effect on the work environment of employees
5. H₅: Work Environment has a positive effect on Employee Work Motivation
6. H₆: Leadership style has a positive effect on employee work motivation through the work environment
7. H₇: Organizational Culture has a positive effect on Employee Work Motivation through the Work Environment

METHODOLOGY

The method in this research is quantitative research with a field research approach. Field research aims to specifically and concretely discover what has been done intensively, in detail, and in-depth regarding a specific object by studying it as a case. In this study, field research was conducted directly with employees and customers of PT. Permodalan Nasional Madani Tangerang Area, focusing on leadership style, organizational culture, and work environment that influence employee work motivation. The aim of this research is to determine how these factors affect the level of employee work motivation at PT. Permodalan Nasional Madani Tangerang Area. The unit of analysis in this study is a specific entity that is the object of research. This unit of analysis involves sampling methods and study areas. In this study, the unit of analysis used is the employees of PT. Permodalan Nasional Madani Area Tangerang. This study aims to analyze the influence of leadership style, organizational culture, and work environment on employee work motivation in the area. According to Sugiyono (2022), a population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by the researcher to be studied and then conclusions are drawn. The population in this study was 285 employees of PT. Permodalan Nasional Madani Area Tangerang 1 and 2 who had certain characteristics related to leadership style, organizational culture, and work environment. A sample is a portion of the population that is expected to represent the population in the study (Sugiyono, 2021). A sample is a portion or representative of the population that is taken as the object of research. The sample in this study used the Slovin formula, which is often used to determine the size of a research sample and is important in quantitative research methods. Using the Slovin formula for a population of 285 and a margin of error of 5%, the required sample size was approximately 166 respondents from PT. Permodalan Nasional Madani Area Tangerang 1 and 2.

This study used non-probability sampling techniques. The method used in determining the sample was purposive sampling. In this study, the criteria used for sample selection were as follows: (1) respondents were employees of PT. Permodalan Nasional Madani Area Tangerang, (2) had worked for at least 6 months in the area, (3) were involved in work related to leadership style, organizational culture, and work environment that affected work motivation, and (4) were willing to complete the questionnaire based on their personal experiences. The primary data in this study were obtained by distributing questionnaires to employees of PT. Permodalan Nasional Madani Area Tangerang online using Google Forms. According to Sugiyono (2016), primary data are data obtained directly from the original source, either through interviews with research participants or through direct observation in the field. In this study, primary data was obtained directly from employees who were selected as respondents based on certain criteria related to leadership style, organizational culture, and work environment that affect work motivation. Secondary data in this study was obtained indirectly, through existing sources, such as literature, journals, books, or other media that are relevant and related to the research topic. In addition, secondary data was also obtained from the Human Resources (HR) Bureau of PT. Permodalan Nasional Madani Area Tangerang. Data from the HR Bureau was used to support and enrich the analysis conducted in the study, as well as to provide information about employee profiles, organizational structure, and other relevant data related to the influence of leadership style, organizational culture, and work environment on employee work motivation. The data collection method in this study used a questionnaire, which was distributed to 166 employees of PT. Permodalan Nasional Madani Area Tangerang. This questionnaire aimed to explore information related to the influence of leadership style, organizational culture, and work environment on employee work motivation. By distributing the questionnaire to each respondent, it is hoped that the researcher can collect data that is relevant to the research objectives in a valid and reliable manner. The type of measurement scale used in this study is the Likert scale, which is a measurement scale used to measure a person's attitude by placing their attitude on a continuum ranging from "very positive" to "very negative" towards a psychological object. The psychological object in question is the influence of leadership style, organizational culture, and work environment on employee motivation. The questionnaire consists of 5 alternative answers, namely: (SS) strongly agree, (S) agree, (N) neutral, (TS) disagree, and (STS) strongly disagree. The data in this study were analyzed using Structural Equation Modeling (SEM) with the SmartPLS 4 program. SEM is a statistical approach used to analyze the relationship between latent variables and their underlying indicators, as well as to test the hypotheses in this study. The analysis was conducted to determine the direction and magnitude of the influence of independent variables on dependent variables. SmartPLS 4 was used because of its ability to handle complex models and its advantages in analyzing data with non-normal distributions and small samples (Hair et al., 2017).

Table 3. Research Object

Criteria		Number	
Length of Employment	< 1 year	67	40.36
	1 - 2 years	45	27.11
	3-4 years	24	14.46
	> 5 years	30	18.07%
	Total	166	100.00%
Gender	Male	1	0.60
	Female	165	99.40%
	Total	166	100.00%
Age	< 20 years	32	19.28
	20-29 years	130	78.31
	30-39 years	3	1.81
	40-49 years	1	0.60
	Total	166	100.00%
Income	2,000,000 - 4,999,999	105	63.25
	5,000,000 - 9,999,999	60	36.14
	10,000,000 - 14,999,999	1	0.60
	Total	166	100.00

RESEARCH RESULT

Convergent Validity

Convergent validity is part of construct validity that measures the extent to which an indicator is truly capable of representing and reflecting the latent variable being measured. According to Hair et al. (2021), convergent validity tests whether all indicators of a construct are highly correlated with each other and move in the same direction in explaining the basic concept of the construct.

I. Outer Loadings

Outer loadings are correlations between indicators and their constructs. For example, the correlation between the item "managers set a good example" and the latent variable "leadership style." Hair et al.'s (2021) criteria are scores $\geq 0.70 \rightarrow$ good, strong indicators reflecting the construct, while scores $< 0.70 \rightarrow$ delete, due to low contribution

Table 4. Outer Loadings

	Organizational Culture	Leadership Style	Work Environment	Work Motivation
x1.1		0.826		
x1.10		0.892		
x1.2		0.891		
x1.3		0.764		
x1.4		0.878		
x1.5		0.903		
x1.6		0.874		
x1.7		0.922		
x1.8		0.954		
x1.9		0.905		

x2.1	0.905			
x2.10	0.922			
x2.2	0.935			
x2.3	0.872			
x2.4	0.894			
x2.5	0.919			
x2.6	0.927			
x2.7	0.893			
x2.8	0.904			
x2.9	0.919			
x3.1			0.849	
x3.10			0.871	
x3.2			0.895	
x3.3			0.843	
x3.4			0.909	
x3.5			0.922	
x3.6			0.919	
x3.7			0.911	
x3.8			0.904	
x3.9			0.853	
y1				0.924
y2				0.926
y3				0.937
y4				0.960
y5				0.930

All indicator statements on the variables of Leadership Style, Organizational Culture, Work Environment, and Work Motivation have high loadings (0.764–0.960) > 0.7. Thus, this model meets convergent validity

II. Average Variance Extracted (AVE)

Average Variance Extracted (AVE) is a statistical measure in PLS-SEM used to determine how much of the indicator variance can be explained by the latent construct on average. According to Hair et al. (2021), AVE is a measure of convergent validity that shows the proportion of indicator variance that can be extracted by the construct compared to the variance caused by error.

Table 5. AVE

	Average Variance Extracted (AVE)
organizational culture	0.827
leadership style	0.779
work environment	0.789
work motivation	0.875

All constructs have an AVE of 0.75–0.87, meaning that convergent validity is very strong and the indicators are homogeneous and mutually reinforcing

Discriminant Validity

According to Hair et al. (2021), discriminant validity shows the extent to which a construct is empirically different from other constructs that measure different concepts. This means that even though two variables are interrelated, they must have different meanings, definitions, and measurements

I. Fornell-Lacker Criterion

The Fornell-Larcker Criterion compares the square root of the AVE of a construct with the correlation between other constructs. According to Hair et al. (2021), discriminant validity is fulfilled if the square root of the AVE of a construct is greater than the correlation of that construct with other constructions

Table 6. Fornell-Larcker Criterion

	organizational culture	Leadership Style	Work environment	Work motivation
organizational culture	0.909			
leadership style	0.865	0.882		
work environment	0.896	0.859	0.898	
work motivation	0.878	0.733	0.869	0.935

All square roots of AVE of a construct are greater than the correlation of that construct with other constructs, thus indicating that it meets the requirements

II. HTMT (Heterotrait–Monotrait Ratio)

HTMT (Heterotrait–Monotrait Ratio) according to Hair et al. (2021) is useful for comparing two things: Heterotrait correlations → correlations between indicators from different constructs and Monotrait correlations → correlations between indicators within the same construct

Table 7. HTMT

	organizational culture	leadership style	Work environment	Work motivation
organizational culture				
leadership style	0.812			
work environment	0.896	0.816		
work motivation	0.823	0.767	0.882	

All values < 0.90 indicate that discriminant validity is met, the constructs are very different from one another, and there is no overlap in indicators

Construct Reliability

According to Hair et al. (2021), in construct reliability, all indicators in a latent variable must work uniformly to measure the same concept. The purpose of this test is to measure indicator stability, ensure indicator consistency, evaluate instruments, and identify weak indicators.

Table 8. Construct Reliability

	Cronbach's Alpha	rho_A	Composite Reliability
Organizational culture	0.977	0.977	0.979
Leadership Style	0.968	0.969	0.972
work environment	0.970	0.971	0.974
Work motivation	0.964	0.964	0.972

All values from the construct reliability test above 0.7 indicate a reliable and consistent construct. All outer model calculation results show good scores so that the analysis can proceed to the inner model.

R-Square

R² is useful for measuring how much the independent variable explains the dependent variable. The higher the score, the more the exogenous variable is able to explain the endogenous variable. The R² criteria according to Hair et al. (2021) are a score of 0.75 (Strong), a score of 0.50 (Moderate), a score of 0.25 (Weak), and a score of < 0.25 (Very weak).

Table 9. R-Square (R^2)

	R Square	Adjusted R-Square
Work environment	0.841	0.839
Work motivation	0.847	0.844

R^2 Work Environment 0.841 falls into the strong category, R^2 Work Motivation 0.847 also falls into the strong category. This shows that the model has great predictive power

Effect Size (f^2)

f^2 measures how much each exogenous variable contributes to the endogenous variable. The criteria for f^2 according to Hair et al. (2021) are a score of 0.02 (Small), a score of 0.15 (Moderate), and a score of 0.35 (Large)

Table 10. Effect Size (f^2)

	Organizational Culture	Leadership Style	Work Environment	Work Motivation
organizational culture			0.318	0.077
leadership style			0.242	0.008
work environment				0.353
work motivation				

The greatest contribution was made by Work Environment to Motivation ($f^2 = 0.353$) = large, while Leadership Style did not contribute to Work Motivation ($f^2 = -0.008$)

Predictive Relevance (Q^2)

Measures the extent to which the model can predict data not used in modeling and is calculated using the blindfolding technique. Hair et al. (2021) criteria score > 0

Table 11. Predictive Relevance (Q^2)

	SSO	SSE	$Q^2 (=1 - SSE/SSO)$
organizational culture	1,660,000	1,660,000	
leadership style	1,660,000	1660,000	
work environment	1,660,000	571,701	0.656
Work motivation	830,000	224,829	0.729

The Q2 values for Work Environment (0.656) and Work Motivation (0.729) are above 0, indicating that the model is relevant and falls into the strong prediction category

Hypothesis Test

Table 12. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Organizational culture -> work environment	0.503	0.516	0.098	5.155	0
organizational culture -> work motivation	0.279	0.286	0.109	2.57	0.011
leadership style -> work environment	0.439	0.427	0.093	4.741	0
leadership style -> work motivation	0.085	0.091	0.097	0.869	0.386
work environment -> work motivation	0.583	0.569	0.097	6.026	0.000
organizational culture -> work environment -> work motivation	0.293	0.293	0.073	4.038	0
leadership style -> work environment -> work motivation	0.256	0.244	0.070	3.651	0

DISCUSSION

The Influence of Leadership Style on Work Motivation

The t-statistic value = $0.869 < 1.96$ and the p-value = $0.386 > 0.05$, indicating that leadership style has no significant effect on work motivation. The very small coefficient (0.085) indicates that leadership style does not directly increase employee motivation. PNM employees feel the impact of leadership more through the daily work atmosphere, rather than directly on their motivation.

The Influence of Organizational Culture on Work Motivation

The t-statistic value = $2.570 > 1.96$ and p-value = $0.011 < 0.05$, this result shows that organizational culture also has a positive and significant effect on work motivation. Although the coefficient value is relatively moderate (0.279), this relationship is still statistically significant. This means that employees who feel that organizational values are consistently implemented will have higher work motivation.

The Influence of Leadership Style on the Work Environment

The t-statistic value = $4.741 > 1.96$ and p-value = $0.000 < 0.05$, this result shows that leadership style has a positive and significant effect on the work environment. The coefficient of 0.439 indicates that leadership behaviors such as the ability to give direction, assertiveness, and discipline substantially create a more supportive and orderly work environment.

The Influence of Organizational Culture on the Work Environment

The t-statistic value = $5.155 > 1.96$ and p-value = $0.000 < 0.05$, this result shows that organizational culture has a positive and significant influence on the

work environment. A coefficient of 0.503 indicates that the stronger the implementation of organizational values, the more conducive the work environment felt by employees.

The Influence of the Work Environment on Work Motivation

The t-statistic value = $6.026 > 1.96$ and p-value = $0.000 < 0.05$, this result shows that the work environment has a positive and very significant effect on work motivation. The coefficient of 0.583 is the largest value in direct influence, confirming that workplace comfort, interpersonal relationships, and good communication are the main factors that drive employee motivation.

The Influence of Leadership Style through the Work Environment on Work Motivation

The indirect coefficient of 0.256 indicates that leadership style has a positive impact on work motivation if it first improves the work environment. The t-statistic value = $3.651 > 1.96$ and p-value = $0.000 < 0.05$ confirm that this indirect relationship is significant. Leadership style alone is not enough to increase motivation. However, when leaders are able to create a comfortable, orderly, and supportive work atmosphere, employee work motivation increases. In other words, the work environment is the main channel connecting leadership style and work motivation. Because the direct effect is not significant, while the indirect effect is significant, this relationship falls into the category of full mediation.

The Influence of Organizational Culture through the Work Environment on Work Motivation

The indirect coefficient of 0.293 indicates that organizational culture has a positive impact on work motivation through the work environment. The t-statistic value = $4.038 > 1.96$ and p-value = $0.000 < 0.05$ confirm that this indirect relationship is significant. This value shows that when organizational culture is strengthened, for example through consistent corporate values, information disclosure, and employee appreciation, it can significantly improve the quality of the work environment and ultimately increase employee work motivation. A good organizational culture is not only felt abstractly, but actually creates a comfortable work environment and ultimately fosters employee work motivation. Organizational culture also has a direct influence on work motivation, so in this case, the mediation that occurs is partial mediation, meaning that organizational culture influences motivation both directly and indirectly through the work environment.

CONCLUSIONS

No Matter How Good the Leadership Style, It Does Not Affect Work Motivation

Even though leaders have an influence on the work atmosphere, this does not automatically make employees more enthusiastic about carrying out their daily tasks. The work motivation of employees at PNM Tangerang 1 and 2 branches is more influenced by factors that they experience directly every day, such as the comfort of the work environment, work pressure, inter-employee relationships, and the burden and demands of the targets they must meet. Employees at PNM Tangerang Branches 1 and 2 work under considerable

operational pressure. Many of them are Account Officers (AOs) who interact with customers on a daily basis, provide business assistance, complete financing administration, collect installments, and deal with various customer personalities and issues. This situation makes them prone to mental and physical exhaustion. In these conditions, leadership style, although important, cannot directly eliminate these heavy burdens. For example, even if leaders give clear instructions or are kind, it does not change the fact that employees still have to face monthly targets, daily reports, and various unexpected situations in the field. Therefore, it is natural that employee motivation does not automatically increase just because there is a good leader.

In addition, the work motivation of PNM Tangerang Branch 1 and 2 employees is also greatly influenced by their personal experiences with their work, not just their interactions with leaders. PNM Tangerang Branch 1 and 2 employees often feel that their enthusiasm is influenced by their success in helping customers, the satisfaction they feel when targets are achieved, and the rewards they receive from the company. Things such as official recognition, incentives, or even just a simple thank you from colleagues are often more emotionally meaningful than formal actions from leaders. Employees feel more motivated when they see the tangible results of their work, not solely because of leadership behavior or style.

However, this does not mean that leadership style is completely unimportant. Leaders still play a role in providing a sense of security, appreciation, and clear direction. But that influence works more indirectly through the creation of a conducive work environment, rather than directly making employees more motivated. In reality, employee motivation has much deeper roots and is greatly influenced by their daily work experiences, relationships with coworkers, personal achievements, and the support they feel from their surroundings.

The Better the Organizational Culture, the Higher the Work Motivation

At PNM Tangerang Branches 1 and 2, organizational culture is often reflected in the way leaders give recognition, how the company enforces discipline, how communication patterns are established, and how core values such as honesty, care, and professionalism are implemented in operational activities. Employees at PNM Tangerang Branch 1 and 2 face a heavy workload, especially those who serve as Account Officers (AO) who must go directly to the field, assist customers, collect installments, provide business assistance, ensure complete documentation, and meet certain targets each month. In such a demanding work situation, work motivation is greatly influenced by how the organization builds its culture. When employees feel that their efforts are appreciated, both formally and informally, they feel that their work is more meaningful. For example, when the branch gives simple appreciation in the form of a thank you, recognition in a meeting, or even just verbal praise for successfully meeting targets, this has a significant effect on employee morale. They feel that their hard work is recognized and not taken for granted.

In addition, the culture of open communication implemented by the company also has a major impact on work motivation. Employees feel free to

express their opinions, ask questions, or report obstacles without fear of being scolded or belittled, so they become more courageous in speaking up and more enthusiastic in carrying out their work. In their daily activities, many employees feel that good communication between leaders and staff makes them feel more valued as human beings, not just as workers. This is what makes work feel easier and strengthens their motivation to achieve targets.

A work culture that provides room for growth and learning also encourages employee motivation. PNM Tangerang Branches 1 and 2 have organized many training and competency development programs. When employees participate in these training programs, they feel that the company cares about their career development. This feeling makes employees feel more confident and more motivated to work better. An organizational culture that provides opportunities for growth makes employees feel that their future in the company is not stagnant, so they are more motivated to perform well.

The Better the Leadership Style, the Better the Work Environment

PNM Tangerang 1 and 2 Branches have a fairly intensive work structure with high field activity, various strict policies from the head office, and a busy daily work rhythm. The position of branch leader has a central role that can be directly felt by all employees. Leaders are not just people who give instructions, but also figures who shape the emotional, psychological, and operational atmosphere in the daily work environment. The way leaders interact, speak, set examples, and deal with problems will be reflected in all employees and will influence how they interpret the work atmosphere. Most of the employees at PNM Tangerang Branches 1 and 2 are young women with relatively short periods of service. With these characteristics, leadership style has a more intense influence because young employees tend to need clear direction, recognition, and emotional support in carrying out their duties. When branch leaders display a supportive, communicative, and consistent leadership style, employees feel that the work environment is more comfortable and secure. When a leader explains instructions in detail, shows patience in handling employee complaints, or sets an example of discipline in attendance and work completion, employees will feel more valued, better guided, and more easily adapt to the fast pace of work.

The work environment becomes much more positive when leaders not only give orders but are also willing to listen to employee's aspirations. Employees at PNM Tangerang Branches 1 and 2 often face pressure to meet financing targets, handle problematic customers, and complete administrative tasks within limited time frames. When they know that their leaders are willing to provide solutions and not just demand results, they feel more at ease. The work environment becomes more fluid, more communicative, and employees are more courageous in expressing their opinions or difficulties they face in the field. This makes the work environment feel less intimidating, allowing employees to work more focused and comfortably.

The Better the Organizational Culture, the Better the Work Environment

Organizational culture essentially creates shared patterns of behavior, ways of interacting, and standards of conduct that all employees follow without having to be explicitly instructed every day. At PNM's Tangerang 1 and 2 branches, where most of the employees are young women with relatively short periods of service, organizational culture has become a compass that helps them guide their behavior and actions when facing various work situations, ranging from administrative tasks and customer service to coordination with branch managers. When organizational culture is consistently applied, employees feel clarity about their roles, responsibilities, and limitations in their work, making the work environment feel more orderly, structured, and easier to understand. The organizational culture of PNM Tangerang Branches 1 and 2, which emphasizes discipline, information transparency, compliance with procedures, and performance recognition, has proven to create a more stable work atmosphere. For example, the consistent implementation of daily reports, a culture of weekly coordination meetings, and the way leaders convey instructions while maintaining politeness all give employees the experience that their workplace operates with certain standards that do not change. These conditions create a sense of security, because employees know what they have to do and what the consequences of each action are. When rules and values are applied fairly, the work environment feels objective and free of uncertainty, so that employees do not feel pressured by things beyond their control.

Organizational culture also influences social relationships in the workplace. In a healthy culture, employees not only work to meet targets, but also feel that they are part of a team that supports each other. At PNM's Tangerang 1 and 2 branches, especially among employees working as AOs, social interaction between employees is often a source of positive energy that helps them cope with work pressures. When the organizational culture promotes values of mutual respect, mutual assistance, and openness in communication, employees feel that their work environment is not just a place to work, but also a place to exchange ideas, find solutions, and build a sense of togetherness. The tangible impact of this condition can be seen in the way employees respond to their work: they are more enthusiastic, more cooperative, and less prone to unnecessary conflicts. Psychologically, a strong organizational culture makes employees feel that they have a common goal. The work environment becomes more positive not only because rules are enforced, but because employees understand the reasons behind those rules. They realize that every company policy, procedure, and value is designed to maintain the institution's credibility, improve the quality of customer service, and ensure the continuity of branch operations.

The Better the Work Environment, the Higher the Work Motivation

The work environment in the context of PNM Tangerang Branches 1 and 2 does not only include the physical condition of the room, lighting, or supporting facilities, but also encompasses the emotional atmosphere, inter-employee relationships, communication patterns, psychological comfort level, and how employees feel supported or unsupported in carrying out their duties. All these aspects of the work environment have been proven to greatly determine

whether employees feel motivated or lose enthusiasm. In practice, PNM Tangerang Branch 1 and 2 employees work under intense target pressure. Every day, Account Officers (AOs) deal with people from various backgrounds, conduct field visits, handle complaints, assist micro businesses, and ensure that installments are paid on schedule. Meanwhile, administrative employees must complete files, verify documents, and maintain data accuracy with significant consequences. This heavy workload makes them highly dependent on the work environment to be able to continue doing their jobs.

Interpersonal relationships among employees are also part of the work environment at PNM's Tangerang 1 and 2 branches. When coworkers have good relationships, help each other, and do not blame each other when mistakes occur, employee motivation increases because they feel they are not alone in dealing with work pressures. For employees who have to go out into the field, support from teammates, such as sharing strategies for dealing with difficult customers or providing motivation when targets are still far from being achieved, provides significant psychological energy.

The work environment also includes how superiors communicate with employees. Clear, open, and unemotional communication makes employees feel valued and treated as an important part of the organization. With a fast pace of work like at PNM Tangerang Branch 1 and 2, where the way superiors speak greatly affects the morale of their subordinates, the way superiors give directions, and the extent to which superiors provide moral support in completing work. The physical aspects of the work environment also play an important role. The neat rooms, good lighting, comfortable desk layout, and facilities such as air conditioning or the availability of adequate work equipment at PNM Tangerang Branch 1 and 2 greatly improve employee mood. Work motivation is ultimately the result of many interconnected factors in the work environment. A good work environment makes employees feel emotionally valued, physically facilitated, and supported in facing work pressures.

The Work Environment Can Mediate the Relationship Between Leadership Style and Work Motivation

Employees do not automatically become more enthusiastic just because their leaders are firm, friendly, or able to convey instructions well. However, when these leadership styles result in a safe, pleasant, orderly, and supportive work atmosphere, employees feel a stronger motivation to work.

Branch managers play a central role in determining the work atmosphere. The leaders of PNM Tangerang Branches 1 and 2 are considered capable of displaying consistent and professional attitudes that provide a sense of security for employees, such as giving clear work directions, not being easily angered, being willing to listen to subordinates' opinions, and not putting employees down in front of others. All of this slowly creates a comfortable and humane work environment. When employees feel that their leaders are someone they can ask questions, complain to when facing obstacles in the field, or simply discuss solutions with, the work environment becomes a space that supports the emotional and professional development of employees.

A work environment created by a positive leadership style will foster a sense of comfort, openness, and trust within the team. Employees at PNM's Tangerang 1 and 2 branches are in dire need of such a work atmosphere because they work under considerable pressure and are often in the field. When they return to the office, they expect an atmosphere that makes them feel appreciated and not judged. Leaders who are able to create a warm working atmosphere, for example by greeting employees every morning, providing space to talk about difficulties in the field, or giving small tokens of appreciation when employees complete tasks well, indirectly fill employees with the motivation they need to face their next routine. In addition, good leadership style also influences communication patterns in the office. When leaders open up space for employees to express their opinions and criticism without fear, the work environment becomes more democratic and cooperative. Employees feel that their voices are important and that decisions are not made unilaterally. This condition creates a sense of belonging to the job and to the branch office. This sense of belonging ultimately grows into motivation to achieve targets, complete tasks well, and maintain the good name of the office. Thus, employee work motivation is not directly driven by leadership style, but arises because that leadership style creates a comfortable, stable, and respectful work environment. Employees feel that the branch office is a safe place for them to grow, and this is what drives them to work with more enthusiasm.

The Work Environment Can Mediate the Relationship Between Organizational Culture and Work Motivation

At PNM Tangerang Branches 1 and 2, organizational culture is not just a slogan or values written in internal documents, but a way of working that employees experience on a daily basis. When organizational culture is implemented well, such as a culture of mutual respect, a culture of open communication, a culture of fair discipline, and a culture of recognition for achievements, this directly creates a comfortable and supportive work environment. Employees at PNM Tangerang Branches 1 and 2 who experience such a positive culture enjoy a more organized, supportive, and emotionally stress-free work environment. A healthy work environment makes employees feel more psychologically secure and valued as human beings, not just as workers. The organizational culture of PNM Tangerang Branch 1 and 2 is implemented consistently so that employees know what to do, how to behave, and what the company standards are. This clarity of culture creates a stable work environment and eliminates uncertainty, so that employees do not feel confused or afraid of making mistakes. Clear rules and consistent values make employees feel at ease, which helps to create more stable work motivation.

A strong organizational culture also creates better interpersonal relationships in the work environment, such as a culture of mutual assistance and respect, making employees feel that they are not carrying the burden of work individually, but together in a mutually supportive team. Such a cohesive work environment creates a warm working atmosphere, which indirectly encourages employees to work harder and with more enthusiasm. Employees feel that what they do matters to the team, and their success is not only appreciated but also celebrated together.

The work environment created by the organizational culture of PNM Tangerang Branches 1 and 2 has been established well enough that employee motivation has increased naturally. Employees who feel comfortable tend to work with greater enthusiasm. They work not only out of a sense of responsibility, but also because of an internal drive to contribute more. An AO who works in a positive work environment will feel more confident when dealing with customers, more patient in handling complaints, and more persistent in pursuing targets because they know that their colleagues and leaders appreciate their efforts. These things show that work motivation does not appear suddenly, but is the result of a work environment created by organizational culture.

RECOMMENDATIONS

In the leadership style variable, the lowest score was x1.3 (3.61) "Managers treat me politely when giving work orders." Although the score is still at the "agree" level, this lowest score indicates that some employees feel that managers' interactions are not entirely polite or empathetic, especially when giving orders in high-pressure work situations. Managers sometimes give instructions under pressure, and the targets to be achieved are often urgent, causing the tone of voice to rise. Brief and direct communication is sometimes considered impolite, and junior employees (who are in the majority) feel somewhat cornered when corrected. However, this is not yet a serious problem, but it is a signal that managers need to improve their interpersonal communication skills, especially when giving orders, in order to maintain a comfortable working environment and good team relations.

The organizational culture variable with the lowest score is x2.7 (3.59), which is employees' perception that outstanding performance always receives recognition from the organization. This score is relatively low compared to other indicators and sends an important signal that the internal reward system is not yet functioning optimally or is not considered equitable by all employees. In the context of PNM Tangerang Branches 1 and 2, high target pressure often causes management to focus more on achieving results than on personal rewards. Although formal rewards such as incentives or bonuses may exist, employees still feel that appreciation is inconsistent or not always given directly. Rewards are more often given for group/unit achievements, so individual achievements are less visible. Sometimes leaders are more focused on meeting targets that they forget to give verbal recognition, especially when the workload is increasing and new employees (who are very large in number based on demographic data) may not have experienced formal appreciation before and therefore do not yet feel the existence of a culture of reward. This condition causes some employees to choose neutral answers, so even though the organizational culture is considered good, the aspect of reward remains an area that must be strengthened in order to increase work motivation. The performance reward system is a major weakness, so it needs to be improved in order for the organizational culture to significantly increase work motivation. The aspects of reward and consistency in applying

values across all levels of the organization are necessary to form a more solid and comprehensive culture.

In the work environment variable, the statement with the lowest score, work environment safety ($\times 3.3 = 3.46$), was "I feel that my work environment is safe from the risk of accidents." This is the lowest indicator in the work environment variable. The score of 3.46 indicates that employees feel a sufficient level of safety, but it is not yet optimal. The nature of the work at PNM Tangerang Branches 1 and 2 requires most employees to frequently go out into the field to visit customers, verify businesses, collect payments, or attend Regular Group Meetings (PRK). These conditions mean that safety risks are not always under the company's control. For example, narrow or slippery access roads to customer locations, traveling by motorcycle with the risk of accidents, PRK locations being in customers' homes or non-standardized public spaces, and branch office conditions that are still relatively small, resulting in limited space for movement. These findings indicate that employee safety needs attention, whether through work safety training, standard operating procedures (SOPs) for field trips, or improvements in safety facilities.

In the work motivation variable, the lowest indicator statement was y1 (satisfaction with rights received) with a score of 3.59. This statement received the lowest score in the work motivation variable. This indicates that some employees are not fully satisfied with the rights or rewards they receive, even though they are not in the low category. In the field, this is due to differences in workloads between regions or teams that are not always considered commensurate with compensation, high targets that lead employees to expect additional compensation, and income levels that are predominantly in the range of IDR 2-5 million, which may be considered less than ideal given the complexity of the tasks and high work pressure in the microfinance sector. Therefore, employee motivation still needs to be strengthened through a review of the incentive or performance-based reward system.

FURTHER STUDY

This study was conducted using systematic procedures and a scientific approach through Partial Least Squares (PLS) analysis. However, as with most studies, there are a number of limitations that need to be acknowledged so that the results can be understood more proportionally and serve as input for future research. The limitations of this study do not diminish the value of the findings, but rather provide room for improvement in future research approaches.

One of the main limitations lies in the scope of the research location. This study was only conducted at PT Permodalan Nasional Madani (PNM) Tangerang Branches 1 and 2, so the characteristics of the respondents were very specific to that region. The work culture, leadership patterns, operational rhythms, and working environment conditions at these two branches may not necessarily be the same as those at other branches in different provinces. Thus, the results of this study cannot be fully generalized to all PNM branches in Indonesia, which have varying levels of development, work patterns, and operational pressures.

Additionally, the composition of respondents, which is dominated by young women, is another limitation. The majority of PNM Tangerang employees are women with relatively short periods of employment, so their perceptions of leadership, organizational culture, and work environment may differ from those of branches with more varied gender, age, or work experience compositions. This condition may influence the respondents' tendency to answer, especially on psychological variables such as work motivation and perceptions of leadership style.

This study also uses a survey approach with a questionnaire instrument, which has limitations related to the subjectivity of the answers. Respondents may answer based on personal perceptions influenced by mood, personal relationships with leaders or coworkers, or even social factors such as the desire to give answers that are considered "good" or "safe." This condition can cause bias in the interpretation of results. In addition, closed-ended questionnaires limit respondents from providing in-depth explanations about their daily work experiences, making it difficult to obtain rich qualitative information

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