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The Role of Leadership Strategy in Human Resources at PT Permodalan Nasional Madani Lampung Branch

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A R T I C L E I N F O

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A B S T R A C T

This study aims to analyze the role of leadership strategies in managing human resources (HR) at PT Permodalan Nasional Madani (PNM) Lampung Branch. The research background is based on the branch's productivity, which has not yet reached the optimal target, and the need for effective leadership strategies through knowledge sharing, coaching and mentoring, as well as compensation and reward systems. The study employs a qualitative descriptive design using in-depth interviews, observation, documentation, and triangulation across sources, techniques, and time. The key informants include the Branch Leader and Deputy Branch Leaders as strategic actors in HR management. The findings reveal that the leadership strategies applied at PNM Lampung Branch reflect transformational and participative leadership styles, which positively influence employee motivation, discipline, engagement, and performance. Regular coaching practices, open communication, and employee empowerment were found to enhance work capacity and service quality to clients. SWOT analysis and the IFE–EFE matrices show that the branch possesses strong internal capabilities and significant external opportunities, positioning its strategic direction in the SO (aggressive) quadrant. Accordingly, recommended strategies emphasize accelerating service digitalization, strengthening HR competencies, and expanding empowerment programs. This research contributes theoretically to the development of leadership strategy literature based on the Resource-Based View (RBV), and practically provides direction for PNM to formulate sustainable HR performance improvement strategies

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INTRODUCTION

The Importance of Human Resources (HR)Proper management of human resources is crucial due to the strategic role of HR in determiningthe success of an organization or company. Human resources are the main asset ofan organization. Without proper management, the potential of employees will notdevelop optimally, and this can hinder the growth and competitiveness ofthe company.Human resources are ain the development of an organization. The development of anorganization cannot be separated from the role of human resources. Qualityhuman resources are the basic capital in developing andrealizing organizational goals effectively and efficiently. Conversely,low-quality human resources can be a burden on organizational developmentand can even hinder the achievement of goals. Dewi (2021).PT Permodalan Nasional Madani (Persero), or PNM for short, is an Indonesian state-owned enterprise engaged in financial services. PT Permodalan Nasional Madani (Persero)was established based on Government Regulation No. 38 of 1999 dated May 25,1999, concerning the Participation of Capital of the Republic of Indonesia for the establishment ofPersero Companies in the context of developing cooperatives, smalland medium enterprises. www.pnm.co.id/tentang/sejarah.

PNM has a leader in each division and work unit. Currently, the productivity of the Lampung Branch of PNM is still not as significant as the set target. Therefore, in the future, a leadership strategy oriented towards increasing productivity will be implemented, with an emphasis on strengthening team performance, operational effectiveness, and optimizing existing resource potential. Leaders have an important position in this organization. Currently, the productivity achievement of the Lampung Branch of PNM is 100% of the RKAP target. It is hoped that after this research is conducted, it can reach a target of 120%.

Leadership is a process in which a person consciously attempts to influence other individuals to regulate activities and relationships within an organization. The essence of leadership lies in a leader's ability to interpret various events, direct the course of the organization, and foster cooperation among members to achieve predetermined goals. No matter how small an organization is, the role of a leader still has a big influence in creating, developing, maintaining, and improving synergy among its members. This influence encourages subordinates or followers to commit to giving their best contribution to achieve the organization's goals.

The success of a leader in an organization or institution is greatly influenced by how they behave in carrying out their responsibilities. A leader's attitude and actions are reflected in the way they make decisions, give orders, delegate tasks, communicate, motivate subordinates, guide and direct, enforce discipline, and supervise their staff. In addition, the way a leader reprimands or sanctions employees is also part of their leadership behavior. Thus, a leader's behavior in applying leadership functions has a significant and decisive impact on the effectiveness of the organization in achieving its objectives.

A leader must be able to influence, encourage, invite, and move others to work, think, behave, and act in accordance with the applicable rules so that the

desired goals can be achieved effectively. Of course, there must be a way to do this. This method is often referred to as a strategy. Yulmawati. (2016).

According to Domai (2012), there are four general characteristics that influence the success of organizational leadership, namely: "(1) intelligence, (2) maturity, (3) self-motivation and drive to achieve, and (4) human relations skills." Furthermore, according to Domai, (2012) defines "leadership as an individual's ability to influence, motivate, and enable others to contribute effectively to the organization's effectiveness and success."

A leader is given a great deal of responsibility in achieving organizational goals because leaders are the driving force behind all resources in an organization, especially human resources. Leaders can be decision makers, agents of change, spokespersons, and coaches, which can become a person's leadership style to motivate their subordinates to carry out their responsibilities. Destiana. (2023).

Leaders have implemented various strategies, one example being the regular sharing of knowledge with employees through internal forums such as morning briefings, weekly meetings, and coaching sessions. Additionally, training programs are conducted both online and in person, in collaboration with central and regional training teams, as well as employee skill enhancement, or the provision of compensation and rewards to high-performing employees. This is part of the leadership strategy to improve employee performance.PT Permodalan Nasional Madani

(PNM) as a state-owned financing institution has a strategic role in empowering micro, small, and medium enterprises (MSMEs) through the Mekaar and ULaMM programs. The success of these programs is not only determined by the amount of capital disbursed, but also greatly depends on the quality of human resources (HR) who implement the strategy at the branch level.

At the Lampung Branch of PNM, the dynamics of HR management reveal a number of interesting phenomena. First, the high financing distribution targets require employees to work intensively while maintaining the quality of customer service. This poses challenges in the form of potential burnout, decreased motivation, and high turnover rates.

Third, conditions in the field indicate a need for a leadership strategy that can integrate the company's vision with HR needs, such as providing motivation, developing competencies, and creating a collaborative work culture. Without the right leadership strategy, HR potential will not be managed optimally, which will ultimately impact the branch's organizational performance.

These phenomena show that there is a gap between the expectations of central management and the reality on the ground, so it is important to further examine how leadership strategies play a role in human resource management at PNM Lampung Branch as the object of research.

LITERATURE REVIEW

Leadership plays a very important role in an organization because it is one of the main factors that determine the success of achieving organizational goals. Every decision, step, and direction of organizational development requires effective leadership. The importance of leadership also lies in its function as a foundation for forming and strengthening solid teamwork.

The leadership theory developed by Hambrick & Finkelstein (1987) discusses the role of top leaders in influencing the direction of an organization through strategic decision-making, namely:

1. Basic Concepts of Strategic Leadership (Hambrick & Mason, 1984)

Hambrick & Mason introduced the Upper Echelons Theory, which asserts that the characteristics of top executives (age, experience, values, cognitive style, educational background, etc.) will influence their interpretation of the organizational situation, and ultimately determine strategic choices and organizational performance.

In the context of PNM Lampung Branch, this theory is relevant because the branch's leadership strategy is determined by the style, vision, and experience of the branch leader, which then influences the direction of HR management (e.g., through knowledge sharing, coaching & mentoring, compensation, and empowerment).

Strategic Leadership (Hambrick & Finkelstein, 1987)

Hambrick & Finkelstein expand on this concept by emphasizing that top leaders have "discretionary power" (strategic authority) that allows them to:

a. Determine the vision and direction of the organization.
b. Shape a work culture that supports the strategy.
c. Manage human resources in alignment with strategic objectives.
d. Respond adaptively to changes in the external environment.

In this study, the adaptive and transformative leadership strategies at PNM Lampung Branch reflect strategic leadership practices, where branch leaders act not only as operational managers but also as strategic actors who influence competitive advantage through digital transformation, collaborative culture, and human resource empowerment.

Definition of Leadership Strategy

Leadership strategies play a very important role in the management of companies and organizations. The success and development of an organization greatly depend on the strategies implemented. Well-designed strategies will influence both individual and overall organizational performance. In formulating these strategies, company or organizational leadership plays an important role in determining the direction and effectiveness of the strategies.

Leaders act as the main drivers in utilizing the resources and facilities owned by the organization, while also being a key factor in determining the success of the organization. Being a leader is not a simple matter, because this position has a major influence on the running of the organization being led. To be able to carry out this role effectively, a leader must pay attention to many aspects. Leaders do not only serve as symbols of their position, but are also required to have abilities and strengths that surpass other individuals in the organization.

According to Huang et al, (2021), effective leadership strategies involve several important components, such as effective communication, direct involvement in team tasks, wise delegation of tasks, and the creation of a positive work environment.

According to Yang (2016), good communication between leaders and team members can increase understanding and motivation, while direct involvement can strengthen the bond between leaders and teams.

According to Andersen et al. (2018), effective leadership strategies not only aim to improve team performance but also to strengthen teamwork and motivation among team members. Thus, organizations can achieve their goals more effectively and efficiently.

From the three sources above, it can be concluded that effective leadership strategies include several important aspects such as good communication, direct involvement of leaders in team activities, appropriate task delegation, and the creation of a positive work environment. Effective communication and leader involvement can improve understanding, motivation, and strengthen the relationship between leaders and teams. In addition, the right leadership strategy also aims to improve performance, strengthen cooperation, and encourage team member motivation, thereby helping organizations achieve their goals more efficiently and effectively.

Leadership Strategy Derivatives

This leadership strategy derivative is designed as a guide for directing managerial processes and decision-making at the branch level. With a focus on team empowerment, service innovation, and integrity in action, this document is expected to serve as a strategic framework that strengthens the role of banks and financial institutions as the frontline in promoting financial inclusion and economic independence in the community.

The following are leadership strategy derivatives that can be adapted for organizations, educational institutions, government, or companies. This strategy will be broken down into several key aspects for easy implementation:

a. Leadership Vision and Mission, a strategy for setting a clear and inspiring long-term direction. The derivative strategies include: Formulating a vision and mission that are in line with the organization's goals, Involving the team in formulating the strategic direction, and Consistently socializing the vision and mission.
b. Human Resource Development, a strategy to improve the capacity and competence of the team. The derivative strategies include: Leadership training and development for all levels, Mentoring and coaching programs, and Periodic performance appraisals with constructive feedback.
c. Servant Leadership, a strategy that prioritizes the needs of the team in decision-making. The outcomes are: Establishing effective two-way communication, Providing space for team members to express their aspirations and participate, and Valuing individual and group contributions.
d. Continuous Evaluation and Improvement, a strategy of monitoring, assessing, and refining leadership. This involves conducting regular

leadership satisfaction and effectiveness surveys, performing SWOT analyses of leadership styles and impacts, and adjusting strategies based on feedback and data.

The Influence of Leadership on Human Resources

Leadership has a strategic impact on the behavior, motivation, competence, and performance of human resources in an organization. Management literature shows that leadership styles and strategies are key determinants in the effectiveness of human resource management, both at the individual and organizational levels. The following is a description of its influence and theoretical basis.

The following are the impacts of leadership on human resources:

a. Improving Performance: A positive leadership style can significantly improve employee performance through motivation and guidance.
b. Increasing Motivation: Leaders who involve employees in decision-making and value their opinions will increase work motivation.
c. Improving HR Development: Effective leadership is directly correlated with the optimization of human resource development, including the improvement of competencies and skills.
d. Shaping Morale and Job Satisfaction: Effective leaders are able to influence employee morale, job satisfaction, and quality of working life.
e. Creating Team Synergy: Leaders play a role in creating harmonious integration among team members and fostering cooperation to achieve common goals.

Leadership Capability *(Kapasitas Kepemimpinan)*

Leadership Capability is a leader's ability to influence, direct, motivate, and facilitate individuals and teams in achieving organizational goals effectively and sustainably. This capacity includes cognitive, interpersonal, strategic, and emotional skills, as well as the ability to adapt to the dynamics of the business environment. In the context of modern organizations, including microfinance institutions such as PNM, leadership capacity is a key factor in ensuring transformation, innovation, and performance sustainability. The following are the main dimensions of leadership capability:

a. Personal Leadership The ability of leaders to manage themselves, including emotional competence, value orientation, integrity, and resilience. Leaders with personal mastery are better able to make data-driven and ethical decisions, as well as serve as role models for their subordinates.
b. Interpersonal Leadership (Ability to Manage People) The ability to build relationships, motivate, and move others through effective communication, empathy, and empowerment. In service industries such as microfinance, interpersonal skills determine service quality and member/client retention.
c. Strategic Leadership (Strategic Leadership) The ability to formulate a vision, understand external dynamics, make long-term decisions, and manage organizational change. In the context of fintech and digital lending competition, strategic capabilities determine competitive positioning.Adaptive & Innovative Leadership (Kemampuan Adaptif dan Inovatif) The ability to respond quickly to change, innovate, and manage

uncertainty and complexity. Organizations need leaders who can drive digitalization, process efficiency, and service innovation.

d. Organizational Leadership (Ability to Manage Systems and Structures)

The ability to lead through policy, organizational structure, governance, and work culture. In financial institutions, strengthening governance and service culture is key to sustainability.

METHODS

In this study, the researcher applied a qualitative research paradigm which, according to Moleong (2012), is a constructivist paradigm. The qualitative research paradigm is usually associated with qualitative research that is descriptive, analytical, comparative, focuses on meaning, and data obtained through observation and document analysis. This paradigm views reality as a construction or creation of humans themselves. The constructionist paradigm views social reality not as a natural reality, but as a constructed one. Therefore, the focus of analysis in the constructionist paradigm is to discover how events or realities are constructed and how these constructions are formed. In communication studies, this constructionist paradigm is often referred to as the paradigm of meaning production and exchange. It is often contrasted with the positivist paradigm or the transmission paradigm.

According to Sugiyono (2013), qualitative methods are: "Research methods based on postpositivism philosophy, to study an object in its natural conditions (as opposed to experiments) where the researcher acts as the key instrument. samples and data sources are taken purposively and snowball using triangulation (combination) collection techniques, data analysis is inductive/qualitative, where the results of qualitative research emphasize meaning and generalization."

Research Data Collection Methods

In order to produce the data needed for this study, an appropriate technique is required. In this study, the researcher used the following data collection techniques:

1. In-depth Interviews

To obtain accurate information from direct sources as primary data, the researcher conducted interviews. Interviews are a method of data collection that involves asking questions to people closely related to this group, including their problems, either in writing or verbally, in order to obtain information on the issues being studied.

2. Participant Observation

Observation is an interactive participatory technique in natural situations and through the use of time and observation notes to explain what happened.

3. Documentation

Documentation is a record of the past; documents can be in the form of writing, pictures, or monumental works of a person. The documentation technique in qualitative research complements the use of observation and interview methods. The documentary method is one of the data collection methods used in social research methodology to trace historical data. It can be concluded that documents are a source of data used to complement research,

whether in the form of written sources, films, images (photos), or monumental works, all of which provide information for the research process.

The documentation carried out consists of taking photographs during interviews and observations of the research subjects. This serves as evidence that the research and interviews with informants have been conducted.

1. Focus group discussion (FGD)

Focus group discussions (FGD) aim to explore the views, experiences, and perceptions of stakeholders regarding PNM Lampung Branch's competitive strategy, identify the strengths, weaknesses, opportunities, and challenges faced by PNM in maintaining business sustainability, and formulate practical input in formulating a sustainable competitive strategy direction.

2. Triangulation

The author uses the triangulation method by using different informants as sources in obtaining data in this study. According to Bachtiar (2010), triangulation is a way of obtaining data validity by using a multiple approach, namely a technique for checking data validity by utilizing something other than the data source itself, for the purpose of checking or comparing the data. According to Sugiyono (2013), Triangulation is defined as a data collection technique by combining data from a variety of different sources.

Data Processing and Analysis Methods

Various types of analysis are used to analyze and determine the steps that a person will take to find a solution or test feasibility. The author has selected three types of analysis that can be used, including:

a. Classic SWOT Matrix (SWOT Quadrant), using a diagram of strengths, weaknesses, opportunities, and threats.
b. TOWS Matrix, a strategic analysis tool that expands on SWOT analysis by linking internal factors (strengths and weaknesses) with external factors (opportunities and threats) to produce better strategies.
c. IE Matrix (Internal-External), a portfolio management tool used to compare divisions within an organization in terms of revenue and profit percentage in relation to the Internal Factor Evaluation (IFE) matrix score and the External Factor Evaluation (EFE) matrix score.

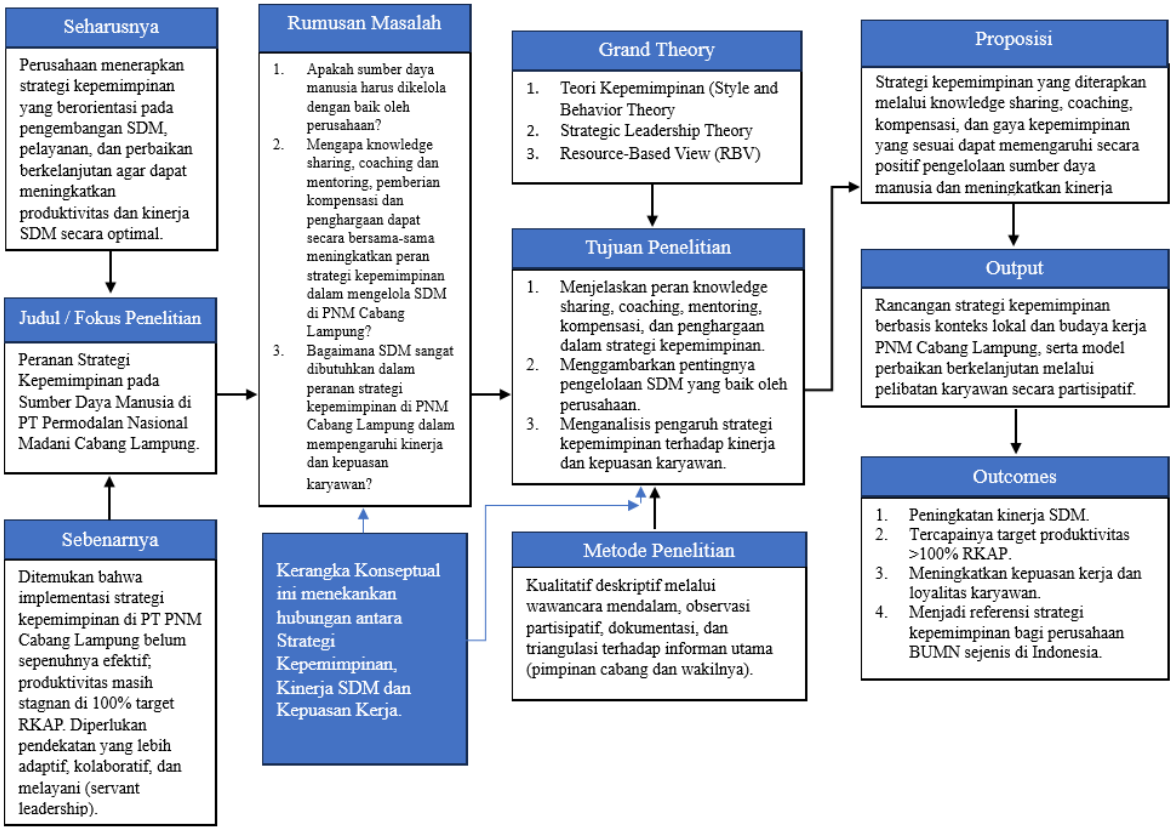
The analysis method used by the author is an in-depth analysis using SWOT analysis. SWOT analysis, developed by Michael E. Porter, provides a framework for analyzing the level of competition in an industry and the forces that influence it by evaluating five key factors, namely the threat of new entrants, the bargaining power of suppliers, the bargaining power of buyers, the threat of substitute products, and competition among competitors. (Porter, 1980).

Using this method, the direction of a sustainable competitive strategy can be identified using SWOT analysis (Strengths, Weaknesses, Opportunities, Threats), which provides insight into the internal (strengths and weaknesses) and external (opportunities and threats) conditions of the company. Through the SWOT method, an appropriate strategy can be developed for PT Permodalan Nasional Madani Lampung Branch to maximize its competitive advantage.

Frame of Mind

The framework of this study is based on the view that leadership strategies play an important role in human resource management. Effective leadership not only functions as a guide and decision maker, but also as a key driver in creating motivation, discipline, and optimal performance in the work environment. Through the application of appropriate leadership strategies, it is hoped that there will be an improvement in the quality of human resources, which will have implications for productivity and the achievement of organizational goals. Thus, the relationship between leadership strategies and human resource development becomes a conceptual basis that explains how leadership plays a role in strengthening the competitiveness and effectiveness of an organization.

Table 1. Thinking of Framework Table



RESULTS

This theoretical discussion combines findings from field research at PNM Lampung Branch with various leadership theories, human resource management theories, and the Resource-Based View (RBV) framework as the main theoretical basis. The aim is to show the extent to which the leadership strategies implemented have an impact on strengthening human resource capacity and creating sustainable competitive advantage.

a. Transformational Leadership Dominates Managerial Practices at PNM Lampung Branch

Interviews with the Branch Manager of PT Permodalan Nasional Madani (PNM) Lampung Branch, The findings show that branch leaders apply a more

dominant transformational leadership style—characterized by providing inspiration, a vision for change, and motivation to employees in line with Bass & Avolio's (1994) theory, which asserts that transformational leadership increases individual commitment and performance through idealized influence, individualized consideration, and inspirational motivation.

b. Coaching-Based Leadership Strategies Improve the Competence of AO/UMi Partners

Interview with the Branch Manager of PT Permodalan Nasional Madani (PNM) Lampung Branch. Findings indicate that managers routinely provide coaching and on-the-job learning to AO, reflecting the application of leader as coach, which emphasizes empowerment and capacity building (Ellinger, 2014). Theoretically, coaching improves self-efficacy, productivity, and problem-solving skills among human resources. Leadership coaching practices also support the RBV principle, which is to strengthen firm-specific skills that are difficult for competitors to imitate, thereby increasing sustained competitive advantage.

a. Open Leadership Communication Systems Increase Employee Engagement

Interviews with the Deputy Head of Branch 1, PT Permodalan Nasional Madani (PNM) Lampung Branch, found that leaders use open communication, discussion forums, and daily briefings to address field issues, reinforcing the theory of open communication leadership. According to Men (2014), an open leadership communication style increases employee engagement, trust, and readiness for change. Effective communication is also an organizational capability that is difficult for competitors to replicate, making it a capability-based advantage in RBV.

b. Situational Leadership Applied to Adjusting Targets, Risks, and Regional Conditions

Interviews with the Deputy Branch Manager 2 of PT Permodalan Nasional Madani (PNM) Lampung Branch revealed that branch leaders do not apply a single leadership style but adapt it to regional characteristics (rural/urban), credit risk levels, and AO capacity. This pattern is in line with Hersey & Blanchard's Situational Leadership theory (1988), which emphasizes leadership flexibility based on subordinate readiness. In the context of PNM Lampung Branch, strategic adjustments can be seen in: a) An intensive and directive approach for new AOs. b) A delegative approach for senior AOs. c) A specific strategy for high-risk areas (e.g., areas with high NPL rates).

c. Leadership Strategies to Drive HR Performance Improvement and Competitive Advantage

Interviews with Deputy Branch Managers 1 and 2, PT Permodalan Nasional Madani (PNM) Lampung Branch. The results of the study show a relationship between leadership strategy and increased human resource productivity, credit administration discipline, and improved service quality to UMi customers. This is in line with strategic leadership theory, which states that leaders play a role in changing the direction of an organization through the creation of a vision, allocation of resources, and shaping of culture (Hitt, Ireland & Hoskisson, 2017). The findings from the field at PNM Lampung Branch are

consistent with the view that competitive advantage in microfinance institutions is greatly influenced by effective leadership strategies.

Based on research findings, interviews, and field observations of the Branch Manager and Deputy Branch Manager, the human resource management expected by PNM Lampung Branch can be summarized in the following five main aspects:

a. Human Resources Managed with a Transformational Leadership Approach, Human resources are expected to be managed humanely, motivated, and directed towards positive change, not just through instructions.
b. Coaching and On-the-Job Learning-Based Human Resource Management, Human resources expect continuous capacity building, not just administrative direction.
c. Open and Participatory Communication System: Findings show that open communication increases employee engagement, trust, and HR involvement in achieving targets.
d. HR Management that Emphasizes Training, Knowledge Sharing, and Rewards: Informants mentioned that these activities are already being carried out by leaders but need to be strengthened in order to increase productivity.
e. HR Expectations for Work Culture: Collaborative, Harmonious, and Target-Oriented. Leaders who are actively involved in daily activities are an important factor in ideal HR management.
f. HR Management that Prioritizes Clear HR Planning. This was mentioned several times in the theory section and interview results, that HR planning is very important in order to have quality employees that meet the needs.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that leadership strategies play a very important role in managing and improving human resource performance at PT Permodalan Nasional Madani (PNM) Lampung Branch. The findings show that branch managers apply transformational, participatory, and situational leadership styles, which are reflected in open communication, motivational support, employee empowerment, and the ability to adapt approaches to regional conditions and human resource competencies. This approach has a significant impact on increasing engagement, team collaboration, and the effectiveness of target achievement.

Knowledge sharing, coaching, and mentoring practices are key strategies in improving employee competencies, especially for Account Officers and UMi assistants. Internal training and regular mentoring help strengthen specific organizational skills that are difficult for competitors to replicate, thereby

aligning with the principles of the resource-based view (RBV). In addition, a culture of open communication and daily briefings has been proven to improve work coordination, administrative discipline, and a sense of ownership of organizational goals.

The IFE–EFE analysis places PNM Lampung Branch in the Grow and Build strategic position, where internal strengths such as a solid work culture and structured training system can be used to capture external opportunities in the form of digitalization and MSME market growth. However, threats such as fintech competition, demands for technological adaptation, and the risk of employee burnout still require serious attention so as not to hinder long-term performance.

Overall, this study confirms that adaptive and transformative leadership can improve human resource management, strengthen competitive advantages, and support the business sustainability of PNM Lampung Branch.

Recommendations

Based on the above findings, the following recommendations can be formulated to ensure implementation and alignment with dominant internal and external factors:

a. Accelerate service digitization through the development of monitoring applications and digital training for AO to improve efficiency and competitiveness.
b. Strengthen the tiered training system with digital competency modules, risk analysis, and inclusive services to meet market share needs.
c. Optimize structured coaching and knowledge sharing to ensure continuous improvement in human resource competencies.
d. Workload management and human resource retention programs need to be strengthened through regional redistribution, performance-based incentives, and welfare support to prevent burnout.
e. Improve strategic communication through periodic evaluation forums to ensure that field issues are resolved quickly and to improve teamwork harmony.
f. Strengthening PNM's service differentiation through intensive assistance and empowerment of MSMEs as added value that fintech competitors do not have.

FURTHER STUDY

This research still has limitations so it is necessary to conduct further research related to the topic of the Role of Leadership Strategy in Human Resources at PT Permodalan Nasional Madani in order to perfect this research and increase insight for readers.

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