

Impact of Transformational Leadership Style, Adhocracy Organizational Culture, Work Environment, Work Motivation, and Job Satisfaction toward Work Productivity of Bank XYZ Employees in Regions K and L

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Abstract

The banking industry in Indonesia is rapidly growing and becoming more competitive. Banks are striving to gain market share by offering innovative products and services and ensuring excellent customer service. XYZ has capitalized on this growth, evidenced by a 11.7% YoY credit growth in various sectors in 2022. Despite overall positive performance, some branch offices face challenges in optimizing productivity. This study aims to analyze factors influencing work productivity at XYZ. Six variables are examined: leadership style, organizational culture, work environment, work motivation, job satisfaction, and work productivity. Data from 350 respondents at XYZ Bank K and L region were analyzed using SEM LISREL. The study finds that a significant direct influence was found between transformational leadership style and work environment on work motivation, adhocracy organizational culture and work environment on job satisfaction, and job satisfaction on work productivity at Bank XYZ. There is no significant influence between adhocracy organizational culture on employee work motivation, transformational leadership style on employee job satisfaction, transformational leadership style on work productivity, adhocracy organizational culture on work productivity, work motivation on work productivity, and work environment on work productivity at Bank XYZ. The mediating relationship that was not significant in this research was the relationship between transformational leadership style, adhocracy organizational culture, and work environment on work productivity through work motivation, as well as transformational leadership style on work productivity through job satisfaction. This research shows that there are two significant mediating relationships, namely adhocracy organizational culture influences employee productivity through job satisfaction and the work environment influences work productivity through job satisfaction. The managerial implication is that XYZ Bank should adopt a transformational leadership style, adhocracy organizational culture, and prioritize work environment improvements to enhance work motivation and job satisfaction, ultimately leading to increased work productivity.

Keywords: Adhocracy culture; transformational leadership; work environment; banking; work productivity.

Received: 4 March 2024

Revised: 23 June 2024

Accepted: 07 July 2024

1. Introduction

The banking sector in Indonesia is experiencing rapid growth due to its large population and the rising middle class society, which has contributed to the increasing demand for banking services. Along with the economic and banking sector growth in Indonesia, Bank XYZ has successfully capitalized on the rising demand for credit across various industries and segments, including corporate, commercial, SMEs, and consumer segments. This success is reflected in XYZ's 2022 annual report, showing a credit growth of 11.7% year-on-year across various segments. XYZ demonstrated strong performance in various financial aspects in 2022.

Despite overall positive growth and robust performance, few of the regional offices and branches need further enhancements as they happen to be the business drivers for Bank XYZ. This is evidenced from the 2023 regional performance that failed to meet the various achievement indicators, such as CASA volume targets, individual customer growth targets, SME and commercial credit volume growth targets, and NPL percentage. The performance of the

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regions is further supported by the performance of the main and sub-branches under the regions. If a certain branch will not meet its performance target, the same will definitely affect the performance of the region.

Each year, Bank XYZ management sets targets to be achieved as a whole, which are then distributed from the head office to the regions, down to individual employees. This effort demands the involvement of all employees, and it is hoped that each individual understands the importance of productivity improvement. Therefore, it is crucial to formulate strategies to enhance employee productivity at Bank XYZ.

The next variable that is deemed important to investigate in the banking industry, which is a dynamic and innovative environment, is leadership style. King 2003 and Kongkaew and Nuangjamnong 2023. The leadership style denotes the various ways utilized by the leader to influence the subordinate towards the actualization of goal attainment. Rivai 2014. However, Ohemeng et al. 2018, Idris et al. 2022, and Arifin et al. 2023 very well evidenced that transformational leadership style is positively and significantly related to employee performance and influences job satisfaction, among others.

The emergent requirements of its customers and the digital transformation of the business foster innovation on the products and services delivered. For Kreiter and Kinicki, organizational culture is a set of taken-for-granted assumptions held by the members of a group that define how it perceives and thinks, and reacts to specific environmental conditions. Organizational culture can promote the employee to be initiative, take the corresponding proactive (Diamantidis & Chatzoglou, 2018) activity, and explore the new idea and implicitly help them to adjust themselves quickly for the dynamically changing necessity of the customers. The organizational culture was also found to have a significant effect on employee performance in previous studies such as by Cherian et al. (2021) and Makhmut, Armanu, & Kurniawati, 2023 and job satisfaction of the employees (Kongka).

Bank XYZ must ensure the development of a positive and supportive working environment to retain the best talents and protect employee psychological well-being. Besides, the required facilities and infrastructure should be in place and accessible to deliver such performance by the employee (Arifin et al., 2023). The workplace refers to the conditions that surround the employee, found in the employee's ability to perform tasks well (Robbins & Judge, 2017). Apparently, both Lindeberg et al. (2022) and Arifin et al. (2023) found a positive relationship between the physical work environment and work productivity development.

Indeed, Bank XYZ expects all employees to work with high motivation and always place customer needs first. Motivated employees will always spend maximum time on an activity, hence highly productive. Working motivation is a process that emanates from physiological and psychological need that espouses the need to achieve a goal or incentive (Luthans, 2011). It has been found that work motivation influences and attaches to employee performance (Kuswati, 2020; Idris et al., 2022; Arifin et al., 2023).

Job satisfaction is the feeling and assessment of employees regarding their job conditions. Employees who are satisfied with their jobs will do the performance right and even give more than their expected input to the company. Further, Arifin et al. (2023) stated that.

This study models the direct effect of transformational leadership style, adhocracy, ERG work motivation, work environment, and ERG job satisfaction on employee productivity at Bank XYZ as well as the mediating effect of ERG work motivation and job satisfaction.

2. Literature Review

2.1 Work Productivity

Work productivity measures how effectively a company utilizes its employees in the production process to achieve desired output. A company is considered productive if it can achieve its goals by converting inputs into outputs at the lowest possible cost. Therefore, productivity requires both effectiveness and efficiency (Robbins & Judge, 2017).

An employee is considered productive if they are skilled and able to perform their job according to the leader's expectations. For a company to achieve its growth targets, employee productivity levels must be high to support these achievements. This, in turn, will increase the company's revenue and profit (Robbins & Judge, 2017).

2.2 Leadership Style

Leadership style refers to the approach a leader uses to influence the behavior of others. The alignment between leadership style, organizational norms, and culture is believed to be the key to a company's success (Pawirosumarto, Sarjana, & Gunawan, 2017). Leadership style has a significant impact on job satisfaction (Kongkaew & Nuangjamnong, 2023) and employee performance (Ohemeng, E.Amoako-Asiedu, & Darko, 2018). Previous research shows that transformational leadership style positively relates to employee performance (Idris, Maryadi, Saripuddin, Firman, & Hidayat, 2022).

One modern theory of leadership is transformational leadership. This style involves providing vision and mission, instilling pride, earning respect and trust, inspiring by communicating important goals simply, enhancing intelligence, rationality, and careful problem-solving, and giving personal attention to each employee. Transformational leadership is based on the leader's values and beliefs and the needs of each team member (Luthans, 2011).

Hypotheses:

H1: Transformational leadership influences work motivation.

H2: Transformational leadership influences job satisfaction.

H3: Transformational leadership influences work productivity.

H12: Transformational leadership influences work productivity through work motivation.

H13: Transformational leadership influences work productivity through job satisfaction.

2.3 Organizational Culture

Organizational culture is a set of long-standing implicit assumptions held by all members of the organization that determine how they perceive, think, and react to various environmental conditions (Kreiter & Kinicki, 2013). An adhocracy organizational culture emphasizes a desire to be at the forefront, readiness to change, and facing new challenges (Cameron & Quinn, 2006). Companies with an adhocracy culture are characterized by a dynamic and creative work environment and visionary, innovative, and risk-oriented leadership.

Organizational culture is known to significantly influence organizational effectiveness (Denison & Mishra, 1995). Research by Wang and Ye (2021) shows that employees with high job satisfaction tend to identify with the organizational culture and remain loyal to their company. Previous studies indicate that organizational culture significantly impacts employee performance (Cherian, Gaikar, Paul, & Pech, 2021; Makhmut, Armanu, & Kurniawati, 2023) and job satisfaction (Kongkaew & Nuangjamnong, 2023).

Hypotheses:

H4: Adhocracy organizational culture influences work motivation.

H5: Adhocracy organizational culture influences job satisfaction.

H6: Adhocracy organizational culture influences work productivity.

H14: Adhocracy organizational culture influences work productivity through work motivation.

H15: Adhocracy organizational culture influences work productivity through job satisfaction.

2.4 Work Environment

The work environment encompasses all tools and materials in the workplace, the way work is done, and how work is arranged, both individually and in groups. The work environment is a crucial aspect influencing a company's operations (Gemina, Samsuri, Khoirunisa, Harini, & Palahudin, 2023). It consists of the surrounding conditions that affect employees' ability to complete tasks effectively (Robbins & Judge, 2017). Lindeberg, Saunila, Lappalainen, Ukko, and Rantanen (2022) found that the physical work environment positively relates to developing work productivity. Gemina et al. (2023) state that the physical aspects of the work environment, such as standard work conditions and available facilities, provide comfort and ease for employees to complete their tasks. The non-physical aspects involve

relationships with supervisors and colleagues, which, if well-maintained, can enhance productivity by helping employees complete their assigned tasks.

Hypotheses:

- H7: Work environment influences work motivation.
- H8: Work environment influences job satisfaction.
- H9: Work environment influences work productivity.
- H16: Work environment influences work productivity through work motivation.
- H17: Work environment influences work productivity through job satisfaction.

2.5 Work Motivation

Motivation is a process that occurs due to physiological and psychological needs, activating behavior or drives to achieve a goal or incentive (Luthans, 2011). Alderfer's ERG theory expands and offers an alternative to Maslow's theory, focusing on three needs: E (existence), R (relatedness), and G (growth) (Alderfer, 1989). Research by Idris et al. (2022) shows that work motivation can contribute to enhancing employee performance. Studies by Sriyani (2022) and Kuswati (2020) find that an employee's work motivation can affect their performance.

Hypotheses:

- H10: Work motivation influences work productivity.

2.6 Job Satisfaction

Job satisfaction is an emotional response to various aspects of one's job (Kreiter & Kinicki, 2013). Employees with high job satisfaction have a positive attitude toward their job and tend to perform better (Robbins & Judge, 2017). Satisfied employees are likely to perform well and contribute positively to the company, often exceeding expectations (Arifin et al., 2023).

Hypotheses:

- H11: Job satisfaction influences work productivity.

Based on the Hypotheses above, the research paradigm is formulated as Figure 1.

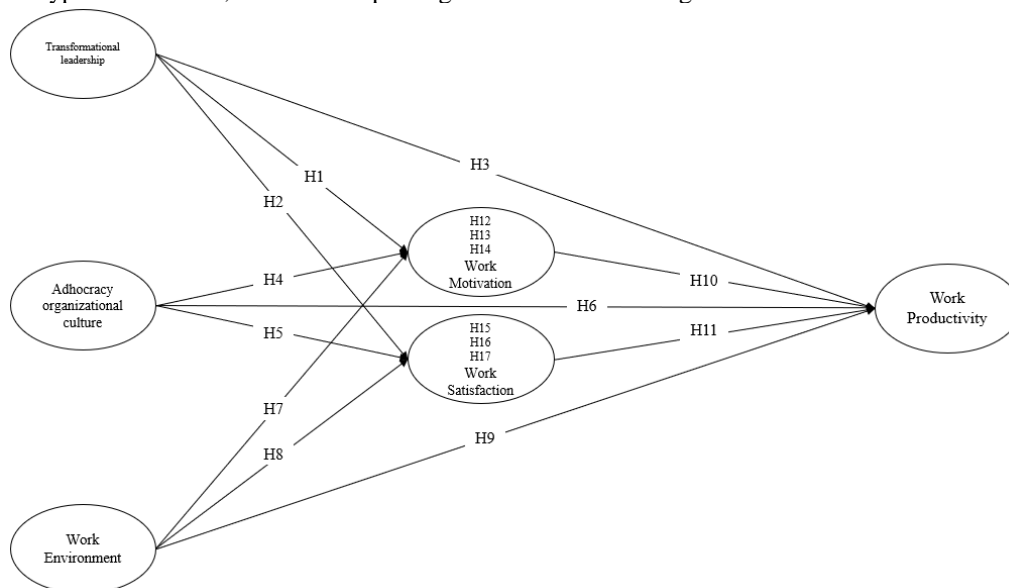


Figure 1. Research Paradigm

3. Research Method and Materials

This study targets employees of Bank XYZ working in regions K and L, which were chosen due to their lower performance compared to other regions. Questionnaires were distributed to 350 Bank XYZ employees in these regions. The study employed a cross-sectional approach and utilized non-probabilistic, volunteer sampling, where participants were selected based on their willingness to participate.

Research variables were assessed using multiple statement items on a 5-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (5). A preliminary test was conducted to evaluate the validity and reliability of the questionnaire. The data from the main study were then analyzed using both descriptive and quantitative methods.

Descriptive statistical analysis was used to process respondent profiles and responses to each measurement item. Quantitative analysis was performed using Covariance-Based Structural Equation Modeling (CB-SEM) with LISREL.

4. Results and Discussion

The respondents in this study are employees of Bank XYZ working in regions K and L. The characteristics of the respondents are as follows: 58.29% are female, 44.00% are aged between 21-25 years, and 74.57% are unmarried. The majority of respondents have a bachelor's degree (98.29%). Most respondents work in main branch offices (62.57%), with a monthly income between Rp 5,000,001 and Rp 10,000,000 (46.29%).

4.1. First Order CFA Analysis

The first-order CFA (Confirmatory Factor Analysis) ensures that the model used does not have offending estimates. Validity is assessed by measuring the t-value and standardized loading factor (SLF) for the indicators, while reliability is measured by calculating the construct variance (CR) and variance extracted (VE) for the variables. An indicator is considered valid if the t-value is ≥ 1.96 and the SLF is ≥ 0.5 . A variable is considered reliable if the CR is ≥ 0.7 and the VE is ≥ 0.5 (Hair, Black, Babin, & Anderson, 2010). All indicators in this study are valid, and all variables are reliable as they meet these criteria.

The overall model fit was tested by examining Goodness of Fit (GOFI) using four indicators: absolute fit measures, incremental fit measures, parsimonious fit measures, and other GOFI. A model is considered to have a good fit if at least three indices meet the good fit criteria from these four indicators (Hair, Black, Babin, & Anderson, 2009). The results show that 10 GOF indices have good fit values: RMSEA (0.078), SRMR (0.051), ECVI (19.17), NNFI (0.97), NFI (0.96), RFI (0.96), IFI (0.97), CFI (0.97), AIC (6595.94), and CAIC (7666.36). Therefore, it can be concluded that the overall measurement model fit in this study is good.

4.2. Second Order CFA Analysis

The second-order CFA examines the correlations between first-order latent variables and second-order latent variables. In this process, first-order indicators must have consistent and significant relationships with second-order latent variables, testing dimensions in multidimensional indicators such as Work Motivation, which has three dimensions: existence, relatedness, and growth. All indicators are valid as they meet the criteria of t-value ≥ 1.96 and SLF ≥ 0.5 . Additionally, the research variables are reliable with CR ≥ 0.7 and VE ≥ 0.5 .

The overall model fit was tested using the same four indicators of GOFI. A model is considered to have a good fit if at least three indices meet the good fit criteria from these four indicators (Hair, Black, Babin, & Anderson, 2009). The results show that 10 GOF indices have good fit values: RMSEA (0.079), ECVI, NNFI (0.97), NFI (0.96), RFI (0.96), IFI (0.97), CFI (0.97), AIC (6694.66), CAIC (7711.81), and Critical "N" (109.03). Therefore, it can be concluded that the overall measurement model fit in this study is good.

4.3. Structural Model Analysis (Main Test)

The overall model fit was tested and analyzed by comparing various goodness-of-fit measures with the output from LISREL. The overall model fit can be seen in 10 GOF indices with good fit values: RMSEA (0.079), ECVI (12.85), NNFI (0.97), NFI (0.96), RFI (0.96), IFI (0.97), CFI (0.97), AIC (6764.70), and CAIC (7781.84). Therefore, it can be concluded that the overall measurement model fit in this study is good.

4.4. Causal Relationship Analysis

The causal relationship analysis aims to identify relationships between variables. This analysis examines the t-value, structural equation coefficients, and determination coefficient (R2). A 95% confidence level or an alpha value (α) of 0.05 is used. According to the t-table, the critical value for $\alpha = 0.05$ is 1.645. Thus, a relationship between variables is considered positive if the t-value is ≥ 1.645 and negative if the t-value is ≥ -1.645 . The t-values and structural relationships between latent variables in this study are shown in Table 1.

Table 1. Structural Relationships Between Latent Variables

Hypotheses	Path	t-values	Conclusion
H1	Transformational Leadership Style → Work Motivation	2.36	Significant
H2	Transformational Leadership Style → Job Satisfaction	0.46	Not Significant
H3	Transformational Leadership Style → Work Productivity	1.12	Not Significant
H4	Adhocracy Organizational Culture → Work Motivation	-1.59	Not Significant
H5	Adhocracy Organizational Culture → Job Satisfaction	2.91	Significant
H6	Adhocracy Organizational Culture → Work Productivity	1.3	Not Significant
H7	Work Environment → Work Motivation	10.12	Significant
H8	Work Environment → Job Satisfaction	7.16	Significant
H9	Work Environment → Work Productivity	-0.99	Not Significant
H10	Work Motivation → Work Productivity	1.5	Not Significant
H11	Job Satisfaction → Work Productivity	7.36	Significant

The determination coefficient shows the proportion of the dependent variable that can be explained by the independent variables simultaneously in the research model (Wijanto, 2008). The R2 analysis examines the results in the structural equations and reduced form equations. The structural equations show the R2 value for each dimension against the latent variables, while the reduced form equations derive from the structural equations.

The study reveals that 87% of the variance in work productivity among Bank XYZ employees is explained by the work environment, adhocracy organizational culture, transformational leadership style, work motivation, and job satisfaction, leaving 13% to other factors. Similarly, 84% of job satisfaction variance is influenced by transformational leadership style, work environment, and adhocracy organizational culture, with 16% due to other factors. Furthermore, 95% of the variance in work motivation is attributed to transformational leadership style, work environment, and adhocracy organizational culture, while the specific dimensions of existence, relatedness, and growth account for 84% of work motivation variance, underscoring the critical role of these factors.

4.5. Direct Effects Between Variables

Hypotheses testing determines whether an exogenous variable affects an endogenous variable. The Hypotheses test results show that out of 11 direct effect hypotheses tested, five are supported.

4.5.1. Effect of Transformational Leadership Style

Hypotheses 1: Transformational leadership style affects employee work motivation. This Hypotheses is supported with a t-value of 2.36, indicating a positive and significant effect. Similar results were found by Sugiyono and Rahajeng (2022), where leadership style positively and significantly influenced work motivation. The approach by Bank XYZ leaders to their employees makes them feel valued. Leaders inspire employees with future plans, provide new perspectives, and demonstrate empathy, thus enhancing motivation.

Hypotheses 2: Transformational leadership style affects job satisfaction. This Hypotheses is not supported, with a t-value of 0.46, indicating no significant effect. This aligns with Deddy (2022) and Wulandari (2022), who found no significant impact of transformational leadership on job satisfaction. Despite having admired leaders, some employees may still be dissatisfied due to unaddressed job challenges and pressures.

Hypotheses 3: Transformational leadership style affects work productivity. This Hypotheses is not supported, with a t-value of 1.12, indicating no significant effect. This finding aligns with Togatorop, Andri, and Mandataris (2024), who found no significant impact of leadership style on productivity. Leaders need to go beyond inspiration and provide effective supervision to meet work targets.

4.5.2. Effect of Adhocracy Organizational Culture

Hypotheses 4: Adhocracy organizational culture affects work motivation. This Hypotheses is not supported, with a t-value of -1.59, indicating no significant effect. Sugiyono and Rahajeng (2022) also found no significant impact of organizational culture on work motivation. Despite XYZ Bank’s dynamic and entrepreneurial nature, it doesn’t significantly influence work motivation.

Hypotheses 5: Adhocracy organizational culture affects job satisfaction. This Hypotheses is supported, with a t-value of 2.91, indicating a positive and significant effect. Similar findings were reported by Togatorop, Andri, and Mandataris (2024) and Tran (2021), highlighting the positive impact of an innovative and flexible culture on job satisfaction.

Hypotheses 6: Adhocracy organizational culture affects work productivity. This Hypotheses is not supported, with a t-value of 1.30, indicating no significant effect. Similar results were found by Togatorop, Andri, and Mandataris (2024). While XYZ Bank promotes continuous change, it does not directly affect productivity in meeting work targets.

4.5.3. Effect of Work Environment

Hypotheses 7: Work environment affects work motivation. This Hypotheses is supported, with a t-value of 10.12, indicating a positive and significant effect. Sari, Ribhan, and Erlina (2021) also found a significant impact of the work environment on motivation, highlighting that a positive environment enhances motivation.

Hypotheses 8: Work environment affects job satisfaction. This Hypotheses is supported, with a t-value of 7.16, indicating a positive and significant effect. Ingsih, Wuryani, and Suhana (2021) also found a significant impact of the work environment on job satisfaction. Comfortable work conditions maximize satisfaction.

Hypotheses 9: Work environment affects work productivity. This Hypotheses is not supported, with a t-value of -0.99, indicating no significant effect. Dhyana, Parashakti, and Noviyanti (2021) also found no significant impact of the work environment on productivity.

4.5.4. Effect of Work Motivation

Hypotheses 10: Work motivation affects work productivity. This Hypotheses is not supported, with a t-value of 1.50, indicating no significant effect. High motivation does not guarantee high productivity, aligning with Lussa, Sudiro, and Hapsari (2023).

4.5.5. Effect of Job Satisfaction

Hypotheses 11: Job satisfaction affects work productivity. This Hypotheses is supported, with a t-value of 7.36, indicating a positive and significant effect. Employees who feel supported and satisfied are more likely to meet work targets. Similar findings were reported by Togatorop, Andri, and Mandataris (2024), Tentama, Subardjo, Mulasari, and Meilani (2019), and Gumasing, Rendon, and German (2023).

4.6. Mediation Effects

The Sobel test was used to identify the significance of mediating variables at a 95% confidence level. A mediating relationship is significant if the Z-score is ≥ 1.645 or ≥ -1.645 . Table 2 shows the Z-scores and mediation effects.

Table 2. Mediation Effects Between Research Variables

Hypotheses	Path	ta	tb	Z-score	Conclusion
H12	Transformational Leadership Style → Work Motivation → Work Productivity	2.36	1.5	1.265	Not Significant
H13	Transformational Leadership Style → Job Satisfaction → Work Productivity	0.46	7.36	0.459	Not Significant
H14	Adhocracy Organizational Culture → Work Motivation → Work Productivity	-1.59	1.5	1.091	Not Significant
H15	Adhocracy Organizational Culture → Job Satisfaction → Work Productivity	2.91	7.36	2.706	Significant
H16	Work Environment → Work Motivation → Work Productivity	10.12	1.5	1.483	Not Significant
H17	Work Environment → Job Satisfaction → Work Productivity	7.16	7.36	5.132	Significant

The results indicate six significant mediation relationships. Four paths are not significant: transformational leadership style to work productivity through work motivation, transformational leadership style to work productivity through job satisfaction, adhocracy organizational culture to work productivity through work motivation, and work environment to work productivity through work motivation.

For the two significant mediation relationships:

- a. Adhocracy Organizational Culture → Job Satisfaction → Work Productivity: The Sobel test shows a Z-score of 2.706, meeting the $Z \geq 1.645$ criterion. The direct effect between adhocracy culture and productivity is not significant, indicating full mediation by job satisfaction.
- b. Work Environment → Job Satisfaction → Work Productivity: The Sobel test shows a Z-score of 5.132, meeting the $Z \geq 1.645$ criterion. The direct effect between the work environment and productivity is not significant, indicating full mediation by job satisfaction.

5. Conclusion

The study identifies both direct and indirect (mediation) effects. Significant direct effects are found between transformational leadership style and employee work motivation, work environment and employee work motivation, organizational culture and employee job satisfaction, work environment and employee job satisfaction, and job satisfaction and employee work productivity at Bank XYZ. There are no significant direct effects between organizational culture and employee work motivation, transformational leadership style and employee job satisfaction, transformational leadership style and employee work productivity, organizational culture and employee work productivity, work motivation and employee work productivity, and work environment and employee work productivity. The insignificant mediation relationships include transformational leadership style to work productivity through work motivation, transformational leadership style to work productivity through job satisfaction, adhocracy organizational culture to work productivity through work motivation, and work environment to work productivity through work motivation. However, the study reveals two significant mediation relationships: adhocracy organizational culture affects work productivity through job satisfaction, and work environment affects work productivity through job satisfaction. In both cases, the direct effects are insignificant, indicating full mediation.

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