



## THE INFLUENCE OF LEADERSHIP STYLE AND WORK MOTIVATION ON THE PERFORMANCE OF CONSUMER LENDING UNIT EMPLOYEES AT BANK BTN BEKASI BRANCH OFFICE

Muhamad Fauzil Adzim, Usran Masahere, Fadli Ilyas  
Universitas Bina Sarana Informatika  
(Naskah diterima: 1 Maret 2026, disetujui: 31 Maret 2026)

### *Abstract*

*This study aims to analyze the influence of leadership style and work motivation on employee performance at the consumer lending unit of Bank BTN Bekasi branch office. The method used in this study is quantitative statistics by distributing questionnaires through Google Forms, the population in this study consisted of 58 employees of the consumer lending unit of Bank BTN Bekasi branch office. Data sources used in this study include primary and secondary data, data processing methods used, descriptive analysis, multiple regression analysis, coefficient of determination and hypothesis testing. Based on the results of the study, it shows that the leadership style variable has a positive influence on employee performance, while work motivation does not affect employee performance. Simultaneously, there is an influence of leadership style and work motivation on employee performance. This is proven based on the calculated  $F$  value of 17.066 which means that the calculated  $F > F$  table of 3.168 ( $17.066 > 3.168$ ). In addition, the resulting significance value is 0.000, which is smaller than the significance level of 0.05 ( $0.000 < 0.05$ ).*

**Keywords:** Leadership Style, Employee Performance, Work Motivation.

### *Abstract*

Penelitian ini bertujuan untuk menganalisis pengaruh gaya kepemimpinan dan motivasi kerja terhadap kinerja karyawan di unit kredit konsumen kantor cabang Bank BTN Bekasi. Metode yang digunakan dalam penelitian ini adalah statistik kuantitatif dengan mendistribusikan kuesioner melalui Google Formulir, populasi dalam penelitian ini terdiri dari 58 karyawan unit consumer lending kantor cabang Bank BTN Bekasi. Sumber data yang digunakan dalam penelitian ini meliputi data primer dan sekunder, metode pengolahan data yang digunakan, analisis deskriptif, analisis regresi berganda, koefisien penentuan dan pengujian hipotesis. Berdasarkan hasil penelitian, menunjukkan bahwa variabel gaya kepemimpinan memiliki pengaruh positif terhadap kinerja karyawan, sedangkan motivasi kerja tidak mempengaruhi kinerja karyawan. Secara bersamaan, ada pengaruh gaya kepemimpinan dan motivasi kerja terhadap kinerja karyawan. Hal ini dibuktikan berdasarkan nilai  $F$  yang dihitung sebesar 17,066 yang berarti bahwa tabel  $F > F$  yang dihitung sebesar 3,168 ( $17,066 > 3,168$ ). Selain itu, nilai signifikansi yang dihasilkan adalah 0,000, yang lebih kecil dari tingkat signifikansi 0,05 ( $0,000 < 0,05$ ).

**Kata kunci:** Gaya Kepemimpinan, Kinerja Karyawan, Motivasi Kerja.

## I. INTRODUCTION



Every company certainly expects the best performance from each of its employees especially human resources are the most important aspect in the sustainability of a company. The success or not of a company is determined by the performance of the company's employees themselves. Therefore, the implementation of an effective Human Resource Management (HR) strategy is very important in an effort to increase employee productivity. Bank BTN Bekasi Branch Office is one of the business entities that is highly dependent on the performance of its employees with the aim of getting the company's expected results. Kinerja pegawai yang optimal merupakan kunci untuk memberikan pelayanan terbaik kepada nasabah, mencapai target, serta menjaga reputasi dan citra positif bank di mata masyarakat.

Employees who have high performance will be able to complete their jobs efficiently and effectively. The performance of these employees also contributes to increasing customer satisfaction, which will ultimately increase customer loyalty to the bank. One of the important factors in a company that can affect the performance of its employees is leadership style. Ideally, a leader should be able to be a good role model and provide inspiration for the entire team under his leadership. However, in this context, the leader concerned is considered to be lacking in delegating tasks efficiently and sometimes assigning tasks and responsibilities outside of the applicable job description (jobdesc).

Leadership style is a set of characteristics that leaders use to influence subordinates so that organizational goals can be achieved; or it can also be said that leadership style is a pattern of behavior and strategies that are preferred and often applied by a leader. A similar opinion states that leadership style is a way in which a leader is able to influence subordinates to voluntarily take joint actions ordered by the leadership without feeling pressured in order to achieve organizational goals.

Likewise, a lack of employee motivation such as not being disciplined in entering work and laziness at work, will certainly cause low employee performance. This is caused by external and internal factors. External factors include an unpleasant work environment for employees and inadequate compensation, thereby reducing employee motivation to produce good performance. Therefore, Bank BTN Bekasi Branch Office needs to strive to improve and create a conducive work environment and can provide the right motivation to employees.

Lack of motivation and lack of support from leaders are caused by poor leadership style. Overall, this has a negative impact on employee performance. Therefore, further research is needed to comprehensively understand how disproportionate workload and low work motivation can affect employee performance at Bank BTN Bekasi Branch Office. There were

differences in the results in previous studies, where some stated that leadership style and motivation had a positive influence on employee performance, while other studies stated that leadership style and motivation had no effect on employee performance. Based on this background, the researcher is interested in conducting a research entitled: "The Influence of Leadership and Work Motivation for the Performance of Employees of the Consumer Lending Unit of Bank BTN – Bekasi Branch Office".

## **II. THEORETICAL STUDIES**

### **Leadership Style**

Leadership style refers to the fact that there are several different leadership styles that have varying levels of effectiveness and efficiency for specific contexts and goals. Leadership style is also the perception of followers of the behavior patterns shown by a leader when influencing the activities of others. Leadership style is a form of behavior that is designed to align company goals with individual goals, so that they can achieve goals.

Indicators of leadership style according to Miftha Thoha include:

1. Decision-making ability.
2. Ability to motivate.
3. Communication skills.
4. Ability to control subordinates.
5. Ability to control emotions.

### **Work Motivation**

Work motivation is a person's desire to strive in a job. High labor productivity can support a company's success and help achieve its goals. High motivation encourages a person to continue to improve themselves and face challenges with confidence. On the other hand, poor motivation is shown by decreased performance, low target achievement, and increased employee turnover.

According to Maslow, there are several main indicators in work motivation, namely:

1. Physical Needs.
2. The Need for a Sense of Security.
3. Social Needs.
4. The Need for Rewards.
5. The Need for Self-Actualization.

### **Employee Performance**

Employee performance refers to the ability of employees to carry out all the tasks for which they are responsible. Performance is defined as the result of a person's or group's job function or activities in an organization that are influenced by various factors to achieve organizational goals within a certain period of time. Employee performance is not just work output, but reflects the extent to which a person is able to meet organizational expectations in terms of quantity, quality, time efficiency, and contribution.

Indicators that can measure employee performance are as follows:

1. Quantity.
2. Quality.
3. Efficiency.
4. Discipline.
5. Initiative.

### **III. RESEARCH METHODS**

This study uses a quantitative approach with a causality design to analyze the influence of leadership style and work motivation on employee performance. The location of the study was determined at Bank BTN Bekasi Branch Office with a population of 58 employees in the consumer lending unit. Given the population of less than 100, this study applied a saturated sampling technique (census), so that all members of the population totaling 58 people were used as samples or respondents. Data collection is carried out through library research to obtain secondary data, as well as field research to obtain primary data through the distribution of questionnaires on the Likert scale. The data analysis technique used was Multiple Linear Regression Analysis with the equation model  $Y = a + B1 X1 + B2 X2 + e$ . The reliability of the model and hypothesis testing were measured through the T Test to find out the influence partially and the F Test to find out the influence simultaneously, where an alternative hypothesis (H1) was accepted if the *significance value of the p-value* was  $< 0.05$ . In addition, a determination coefficient test was carried out by looking at *the Adjusted R2* value to evaluate the extent to which independent variables are able to accurately explain variance in dependent variables without variable addition bias (Ghozali, 2021).

### **IV. RESEARCH RESULTS**

This research is expected to be an evaluation material for companies that are researched about the influence of leadership style and work motivation on employee performance. Data analysis was carried out quantitatively using the SPSS program, which included instrument test stages such as validity and reliability tests to ensure the feasibility of the questionnaire as a data

collection tool. Multiple linear regression analysis is used as the primary method for testing relationships between variables. In addition, the t-test was conducted to see the partial influence of each independent variable, while the F-test was used to test the influence simultaneously to test empirically how much the role of leadership style and motivation in determining employee performance in the company being studied Multiple Linear Regression Test Results

Based on the results of data processing, the researcher compiled regression equations to prove the relationship between variables as follows:

**Tabel 4. 1**  
**Results of the Bergand Linear Regression Analysis Testa**

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	28,524	5,252		5,431	,000
Gaya kepemimpinan	,612	,112	,637	5,449	,000
Motivasi Kerja	-,042	,103	-,047	-,405	,687

a. Dependent Variable: Kinerja Pegawai

The resulting regression equation is  $Y = 28.524 + 0.612 (X1) - 0.042 (X2)$ . From this equation, a constant value of 28,524 is obtained, which means that if other independent variables have a fixed value, then employee performance (Y) is 28,524. The leadership style variable (X1) has a regression coefficient value of 0.612 which has a positive value, indicating a unidirectional relationship where an increase in leadership style will be followed by an increase in employee performance. On the other hand, the work motivation variable (X2) has a regression coefficient value of -0.042 which has a negative value, indicating the absence of a unidirectional relationship where if work motivation increases, employee performance actually decreases by 0.042.

**Hypothesis Test Results**

Hypothesis testing is carried out through the T test for partial influence and the F test for simultaneous influence. Based on the results of the T test, the leadership style variable (X1) has a t-count value that is greater than the t-table ( $5,449 > 1,673$ ) with a significance of  $0.000 < 0.05$ , so that this variable has a positive effect on employee performance. Meanwhile, work motivation (X2) had a t-count smaller than the t-table ( $-0.405 < 1.673$ ) with a significance of  $0.682 > 0.05$ , so H2 was rejected and Ho was accepted, meaning there was no significant influence between work motivation on employee performance.

**Table 4. 2**  
**T Test Results (Partial)**

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	28,524	5,252		5,431	,000
Gaya kepemimpinan	,612	,112	,637	5,449	,000
Motivasi Kerja	-,042	,103	-,047	-,405	,687

a. Dependent Variable: Kinerja Pegawai

**Table 4. 3**  
**F Test Results (Simultaneous)**

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	577,316	2	288,658	17,066	,000 <sup>b</sup>
Residual	930,287	55	16,914		
Total	1507,603	57			

a. Dependent Variable: Kinerja Pegawai

b. Predictors: (Constant), Motivasi Kerja, Gaya kepemimpinan

In the simultaneous test (F Test), an F-count value of 17.066 was obtained, which is greater than the F-table of 3.168, with a significance value of 0.000. This shows that leadership style and work motivation together have a significant effect on employee performance.

**Coefficient Determination Test**

**Leadership Style Partial Determination Coefficient Test (X1)**

**Table 4. 4**  
**Results of the Leadership Style Partial Determination Test (X1)**

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,617 <sup>a</sup>	,381	,370	4,082

a. Predictors: (Constant), Gaya kepemimpinan

Based on the results, an R Square value of 0.381 was displayed which indicates that 38.1% means that the variable leadership style has a moderate correlation significance on employee performance.

**Partial Determination Coefficient Test of Work Motivation (X2)**

**Table 4.5**  
**Results of the Partial Determination Test of Work Motivation (X2)**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.223 <sup>a</sup>	.050	.033	5,058

a. Predictors: (Constant), Motivasi Kerja

Based on the results, an R Square value of 0.050 was displayed which indicates that 0.50% means that the variable work motivation has a weak correlation significance on employee performance.

**Simultaneous Determination Coefficient Test**

**Table 4.6**  
**Results of the Simultaneous Determination Coefficient Test**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.619 <sup>a</sup>	.383	.360	4,113

It is known that the value of the correlation coefficient (R square) is 0.383. This means that leadership style (X1) and employee performance (X2) contribute 38.3% to employee performance (Y). While the remaining 61.7% was influenced by other variables outside of this study such as Organizational Culture, Work Environment, Compensation, and Job Satisfaction. The Adjusted R Square value of 0.360 indicates that after adjusting for the number of independent variables in the model, the model's ability to explain the dependent variables is 36.0%. This value indicates that the regression model used is good enough and feasible to explain the relationship between independent variables and dependent variables.

**Discussion of Research Results**

This study analyzes the influence of leadership style and work motivation on employee performance in the Consumer Lending Unit of Bank BTN Bekasi Branch Office. Regarding the influence of leadership style on employee performance, the test results showed a partially significant effect with a t-count value of 5.449 and a significance of 0.000. Regarding the influence of work motivation on employee performance, it was found that work motivation did

not have a partial significant effect with a t-count of -0.405 and a significance of 0.682. However, simultaneously, these two variables had a significant effect on employee performance with an F-count value of 17,066 and a significance of 0.000. The implications of this study show that leadership style has a dominant role, while work motivation alone is not enough without the support of other factors such as a good work structure

## V.CONCLUSION

Based on the results of the study on the influence of leadership style and work motivation on employee performance at the Consumer Lending Unit of Bank BTN Bekasi Branch Office, it can be concluded that leadership style partially has a positive and significant influence on employee performance. On the other hand, partial work motivation does not have a significant effect on employee performance, which shows that the high and low work motivation in the unit has not been able to have a real impact on improving work outcomes without being supported by other factors. However, when viewed together, leadership style and work motivation are proven to have a simultaneous and significant effect on employee performance, which is confirmed through the acquisition of an F-count value of 17,066 with a significance level of 0.000. Thus, the variable of leadership style is the most dominant factor in determining the success of achieving targets and the effectiveness of employee work within Bank BTN Bekasi Branch Office.

## REFERENCE

- Arista, M. (2022). Pengaruh disiplin dan beban kerja terhadap kinerja karyawan pada CV Sisi Jati Bening di Gresik. *Jurnal Mitra Manajemen*.
- Asriyanti, S., Febrianti, A. A., Wulansari, F. N., Mubarak, S., & Anshori, M. I. (2024). Peran strategi manajemen sumber daya manusia dalam meningkatkan produktifitas kerja karyawan. *Pusat Publikasi Ilmu Manajemen*, 2(3), 8–21.
- Astuti, I. P., & Miyono, N. (2023). PENTINGNYA GAYA KEPEMIMPINAN KEPALASEKOLAH TERHADAP PENINGKATAN KINERJA GURU SD NEGERI MEDONO. Didaktik: *Jurnal Ilmiah PGSD STKIP Subang*, 9(5), 3978–3987.
- Chumaidah, S., Hariyadi, A., & Utomo, S. (2023). Gaya Kepemimpinan Demokratis dan Visioner. *Equity In Education Journal*, 5(1), 88–95.
- Dirwan, D., Firman, A., Anka, N. A., & AS, S. A. (2024). Mengkaji Dampak Beberapa Faktor Yang Mempengaruhi Kinerja Pegawai. *Economics and Digital Business Review*, 5(1), 251–265.
- Fadilah, R. F., Iano, T. R., & Gistituati, N. (2025). Tipologi gaya kepemimpinan yang relevan dari perilaku organisasi di sekolah. *Jurnal Nira*, 17(3), 53–61.

- Handayani, S., Haryono, S., & Fauziah, F. (2020). Upaya Peningkatan Motivasi Kerja Pada Perusahaan Jasa Konstruksi Melalui Pendekatan Teori Kebutuhan Maslow. *JBTI: Jurnal Bisnis: Teori Dan Implementasi*, 11(1), 44–53.
- Herison, H., & Firdaus, N. S. (2022). Pengaruh Kompensasi Terhadap Kepuasan Kerja Karyawan Pada PT. Dharma Guna Wibawa Di Tapung Kabupaten Kampar. *Eko Dan Bisnis: Riau Economic and Business Review*, 13(1), 31–40.
- Hutahaean, W. S., & SE, M. T. (2021). Filsafat dan teori kepemimpinan. *Ahlimedia Book*.
- Iqbal, M., & Salsabila, S. (2023). Validitas dan Reliabilitas Kuesioner Kebiasaan Menonton Mukbang. *Muhammadiyah Journal of Nutrition and Food Science (MJNFS)*, 4(2), 102–109.
- Iswahyudi, M. S., PCC, A., Umaliahyati, S., KM, S., Kasanusi, M. S., Fatma Sire, S. T., Subhan, H. M., Zulkifli, S. E., Hasmiri, S. A., & Ag, M. (2023). Gaya kepemimpinan. *Cendikia Mulia Mandiri*.
- Julaffles, F. (2024). Pengaruh Kepemimpinan Melayani, Kompensasi Dan Motivasi Kerja Terhadap Kinerja Karyawan Di Pt Bio Farma (Persero) Bandung. *Universitas Komputer Indonesia*.
- Kgs, S. (2023). Hubungan antara Motivasi Kerja dan Kinerja Pada AnggotaBintara Remaja Samapta di Polres Oku Selatan. *Universitas Bina Darma*.
- Latif, L., & Sunarto, A. (2024). Pengaruh Budaya Organisasi dan Gaya Kepemimpinan terhadap Kinerja Karyawan PT. Sineri Komindo Fokustama Indonesia Cabang BSD City Tangerang Selatan. *Jurnal Ilmiah Ilmu Manajemen*, 2(1), 10–19.
- Lelo Sintani, M. M., Fachruazi, H., Mulyadi, S. E., Nurcholifah, I. E., S., Fauziah, M. M., Sri Hartono, S. E., & Jusman, L. A. (2022). Dasar Kepemimpinan. *Cendikia Mulia Mandiri*.
- Lestari, D. (2024). Pengaruh Disiplin Kerja Dan Lingkungan Kerja Fisik Terhadap Kinerja Pegawai Pada Smk Pgri Maja Kabupaten Lebak-Banten. *Journal of Research and Publication Innovation*, 2(4), 981–993.
- Mardiana, A., & Saleh, A. (2021). Pemberian Reward Terhadap Peningkatan Motivasi Kerja Karyawan Dalam Perspektif Islam. *MUTAWAZIN (Jurnal Ekonomi Syariah)*, 2(1), 1–14.
- Nurlatifah, N., & Jaelani, D. (2024). Hubungan Antara Motivasi Kerja dengan Kinerja Karyawan Pada PT. Trijaya Pratama Futures Jakarta Pusat. *Innovative: Journal of Social Science Research*, 4(3), 9914–9923.
- Rahmat, F., & Sutarto, B. (2025). PENGARUH GAYA KEPEMIMPINAN DAN LINGKUNGAN KERJA FISIK TERHADAP KINERJA KARYAWAN PADA PT ARGO BOGA UTAMA CINANGKA DEPOK. *Jurnal Intelek Insan Cendikia*, 2(5), 9699–9713.
- Rahmawati, M. D. A., Zahra, Z., & Rosihana, D. (2025). Pengaruh Gaya Kepemimpinan dan Motivasi Kerja terhadap Kinerja Karyawan pada Bank BTN Kantor Cabang Syariah Bekasi. *Jurnal Manajemen Dan Pendidikan Agama Islam*, 3(4), 370–388.
- Rompis, B., Dyro, H., & Mumu, S. (2024). PENGARUH GAYA KEPEMIMPINAN DAN MOTIVASI TERHADAP KINERJA KARYAWAN PADA PT. PEGADAIAN

- KANTOR WILAYAH MANADO. *Management and Accounting Research Eben Haezer*, 2(2), 53–66.
- Santhi, N. H., Harmiatun, S., & Hartiani, H. (2024). Pengaruh Gaya Kepemimpinan Kepala Desa Terhadap Motivasi Kerja Perangkat Desa di Desa Lendang Nangka Kecamatan Masbagik Kabupaten Lombok Timur. *Jurnal Publikasi Ilmu Manajemen*, 3(2), 94–107.
- Siahaan, T. A., & Prayetno, S. (2024). ANALISIS FAKTOR FAKTOR MOTIVASI KERJA TERHADAP KINERJA KARYAWAN DI PT. CENTRAL MANDIRI INDUSTRY. *Jurnal Ilmu Manajemen Indonesia*, 2(2), 34–46.
- Sihotang, H. (2023). Metode penelitian kuantitatif. *Uki Press*.
- Sulastri, S., Nurkolis, N., & Kusumaningih, W. (2024). Pengaruh gaya kepemimpinan kepala sekolah dan motivasi kerja guru terhadap digitalisasi pembelajaran di sekolah dasar negeri. *Jurnal Inovasi Pembelajaran Di Sekolah*, 5(1), 329–337.
- Suryanto, W. (2022). Analisis Pengaruh Stres Kerja dan Komitmen Organisasional terhadap Kinerja Karyawan pada Hotel Borneo di Pontianak. *BIS-MA (Bisnis Manajemen)*, 7(7), 1553–1564.
- Suwanto, S., Nurjaya, N., Sunarsi, D., Rozi, A., & Affandi, A. (2021). Pengaruh Komunikasi Internal Dan Disiplin Kerja Terhadap Kinerja Karyawan Pada Bagian Produksi Pt Adicipta Boga Intiprima Jakarta Pusat. *Jurnal Tadbir Peradaban*, 1(3), 222–229.
- Usman, I. (2022). Meneliti Faktor-Faktor yang Mempengaruhi Kinerja Pegawai. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 5(2), 1178–1192.
- Vallery, R. R., & Rahayu, N. P. W. (2024). PENGARUH DISIPLIN KERJA DAN MOTIVASI TERHADAP PRODUKTIVITAS KERJA KARYAWAN PT LION SUPERINDO CABANG KEMILING KOTA BANDAR LAMPUNG. *Multilingual: Journal of Universal Studies*, 4(3), 174–195.
- Waedoloh, H., Purwanta, H., & Ediyono, S. (2022). Gaya kepemimpinan dan karakteristik pemimpin yang efektif. *Social, Humanities, and Educational Studies (SHES): Conference Series*, 5(1), 144–152.
- Wahyuningish, S. (2021). Gaya Kepemimpinan & Kinerja Organisasi. *Penerbit NEM*.
- Wulandari, A. A. S. P., Lukman, J. P., & Wirantari, I. D. A. P. (2025). Pengaruh Gaya Kepemimpinan Dan Budaya Organisasi Terhadap Kinerja Pegawai Di Dinas Pendidikan, Kepemudaan Dan Olahraga Kota Denpasar. *Juima: Jurnal Ilmu Manajemen*, 15(1).
- Yulianah, S. E. (2022). Metodologi Penelitian Sosial. *CV Rey Media Grafika*.
- Yusuf, M. A. (2025). Motivasi dalam Organisasi: Pengertian, Proses, Teori, Penerapan, dan Hubungannya dengan Kinerja. *Islah Tarbawi: Journal of Islamic Education and Learning*, 1(1), 1–11.
- Zerylke, J. H. (2023). PENGARUH KEPUASAN KERJA, LINGKUNGAN KERJA, DAN MOTIVASI KERJA TERHADAP KINERJA KARYAWAN BAGIAN PRODUKSI PT KEONG NUSANTARA ABADI (WONG COCO) LAMPUNG.