



Vol. 2 • No. 2 • September 2025  
 Page (Hal.) : 183 – 198

ISSN (online) : 3047-1982  
 ISSN (print) : 3047-3470

website. : 10.70001/jidea.v2i2.413  
<https://ojs.ideanusa.com/index.php/JIDEA>

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## Analysis of Leadership Style, Compensation, Physical Work Environment on Employee Performance Through Motivation

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### ARTICLE INFO

Research Paper

#### Article history:

Received : June, 2025

Revised : July, 2025

Accepted : August, 2025

**Keywords:** Earnings Per Share; Earnings Yield; Profit Growth; Stock Trading Volume; Stock Price.



### ABSTRACT

**Purpose** – This research aims to empirically prove the influence of Leadership Style, compensation, and Physical Work Environment on Motivation, as well as the influence of Leadership Style, compensation, Physical Work Environment, and Motivation on Employee Performance at Bank Sentra Mandiri Central Jakarta.

**Methodology/approach** – This research uses a quantitative approach with a descriptive research type. The population in this study amounted to 135 employees, all of whom became respondents using a saturated sample at Bank Sentra Mandiri Central Jakarta, then sampling was carried out using a proportionate stratified random sampling technique in each department. Data were collected through a survey method by distributing questionnaires to respondents. The data analysis technique used is Structural Equation Modeling based on Partial Least Square (PLS-SEM) with the help of the SmartPLS 4.1.1.6 application.

**Findings** – The results showed that: (1) Leadership Style has a positive and significant effect on Motivation. (2) Compensation has a positive and significant effect on Motivation (3) Physical Work Environment has a positive and significant effect on Motivation (4) Leadership Style has a positive and significant effect on Employee Performance. (5) Compensation has a positive and significant effect on Employee Performance (6) Physical Work Environment has a positive and significant effect on Employee Performance (7) Motivation has a positive and significant effect on Employee Performance

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## INTRODUCTION

Human Resources are strategic assets that determine the success and sustainability of the organization. In the context of increasingly dynamic global competition, companies are not only required to have superior technology, but also adaptable, innovative Human Resources that are relevant. Human Resources are a determining factor in the process of achieving organizational goals through the contribution of productivity, creativity, and the ability of employees to carry out tasks effectively. Therefore, planned and structured Human Resource management is a major need for modern organizations.

In facing the dynamics of the increasingly complex and digitized banking industry, the Bank as a Company is required to have qualified Human Resources, which are always adaptive and have high integrity. The banking industry is currently facing a huge challenge to improve the performance of its Human Resources. Improving employee performance is also crucial, not only to support innovation, but also to have a deep understanding of the Bank's various risks, as well as to run the Bank's business in full compliance with evolving Government regulations. Faced with the above problems, the banking industry is aware of the employee gap in terms of digital literacy, risk management, and understanding of banking governance principles correctly.

To reduce these gaps and increase employee performance capacity, the Bank's management seeks to provide non-training interventions, namely through managerial variables and Human Capital. These interventions include: providing the right motivation, implementing an effective leadership style, providing a conducive physical work environment, and offering competitive compensation. These various forms of intervention are considered as strategic alternatives to ensure that the Bank's employees are able to respond to industry challenges, improve performance, and ultimately maintain the stability of the national financial system. The goal is to quickly achieve Organizational Transformation through the implementation of Corporate Work in order to strengthen competitiveness, encourage innovation, and gain public trust.

The role of Human Capital Management in organizational transformation and performance improvement is very vital, where Human Resources are seen not only as assets but also as Capital that must be continuously maintained and developed. The Directorate of Human Capital is tasked with developing a sustainable strategy to ensure optimal employee productivity and performance in the face of national and global competition.

Although the Bank has provided a variety of competitive compensation programs, optimal employee performance is largely determined by human interaction factors in the work environment. One of the most dominant internal factors that has a direct impact on employee motivation, compliance, and readiness in the face of digital transformation is the Leadership Style applied by management. In the midst of the demand to have adaptive and high-integrity Human Resources, a rigid, authoritarian, or less supportive leadership style can actually be the main obstacle in closing the performance gap. Therefore, a transformational and situational leadership style is needed, which is able to motivate employees to innovate, take measurable risks, and instill a deep awareness of the importance of compliance with OJK regulations. By analyzing the role and impact of the leadership style applied, the Bank can ensure that Human Capital is not only technically developed, but also emotionally and strategically supported to generate optimal work productivity and employee performance improvement.

According to Mangkunegara (2021), performance is the result of an employee's work in terms of the quality and quantity achieved in carrying out tasks according to the responsibilities given to him. Improving employee performance in the banking industry which is required to be adaptive and compliant is the result of the synergy of various integrated managerial factors. The foundation is laid through an effective Leadership Style, where the leader not only directs, but also becomes a catalyst that triggers intrinsic and extrinsic motivation in subordinates.

This already formed and strong motivation must then be supported by adequate working conditions, namely a conducive and ergonomic Physical Work Environment, so that employees can focus on high-risk and compliant tasks. Finally, all of the employee's efforts, dedication, and performance achievements must be recognized and rewarded through a fair and competitive Compensation system. By ensuring that these four variables, Leadership Style, Motivation, Physical Work Environment, and Compensation are managed harmoniously and strategically, the Bank can close the jobdesk gap and consistently achieve optimal employee performance in accordance with OJK professionalism standards and global competition demands.

Based on the company's internal observations, the performance of Bank Sentra Mandiri Central Jakarta employees over the past three years can be seen in the following table. The assessment compares the total weights achieved on each criterion with an ideal score of 100, with categories: A (Excellent) = 80%-100%, B (Good) = 60%-79.99%, C (Adequate) = <60%.

**Table 1 Performance of Mandiri Bank Employees in 2021-2025**

No	Strategic Goals	Size & Target	Weight	Shoes 2021	Shoes 2022	Shoes 2023	Shoes 2024	Shoes 2025
I	Financial Strategic		40%	<b>78.00</b> (B)	<b>84.38</b> (A)	<b>65.00</b> (B)	<b>86.50</b> (A)	<b>88.50</b> (A)
1	Operational Efficiency	Cost Per Activity & Opex	30%	80.00	88.00	68.00	89.00	91.00
2	Credit Quality (Npl)	Non Performing Loan (Npl)	5%	78.00	85.00	62.00	88.00	90.00
3	Risk Control	Zero Operational Loss	5%	55.00	62.00	50.00	70.00	75.00
li	Customer Strategic		15%	<b>80.00</b> (B)	<b>86.00</b> (A)	<b>64.00</b> (B)	<b>89.00</b> (A)	<b>91.00</b> (A)
4	Customer Satisfaction	Satisfaction Survey Score	10%	85.00	90.00	68.00	92.00	94.00
5	Business Acquisition	Total Credit Disbursement	5%	70.00	78.00	56.00	83.00	87.00
lii	Internal Business Strategy		35%	<b>60.00</b> (C)	<b>66.29</b> (B)	<b>48.00</b> (C)	<b>68.71</b> (B)	<b>72.00</b> (B)
6	Work Productivity	Applications Are Processed Per Employee	15%	75.00	82.00	55.00	85.00	88.00
7	Speed & Automation (Sla)	Sla & Digitalization	20%	45.00	54.50	42.75	56.50	60.00
iv	Strategic Development		10%	<b>48.00</b> (C)	<b>52.00</b> (C)	<b>45.00</b> (C)	<b>55.00</b> (C)	<b>60.00</b> (B)
8	Capabilities & Competencies	Internal/External Training	10%	48.00	52.00	45.00	55.00	60.00
<b>Average Total</b>				<b>69.50</b>	<b>74.05</b>	<b>58.60</b>	<b>76.58</b>	<b>80.30</b>
<b>Total Percentage</b>				<b>69.50%</b>	<b>74.05%</b>	<b>58.60%</b>	<b>76.58%</b>	<b>80.30%</b>
<b>Category</b>				<b>B</b>	<b>B</b>	<b>C</b>	<b>B</b>	<b>A</b>

Source: Personnel Data of Bank Sentra Mandiri Central Jakarta, 2025

Based on Table 1 the average value of Employee Performance of Bank Sentra Mandiri Central Jakarta (Year 2021-2025). Performance over the past five years has been dependent on results orientation, but has a chronic vulnerability to internal process efficiency. Performance shows a dominant strength in the quality of financial and customer output, but vulnerability in time efficiency and capacity development.

The performance landscape of Bank Sentra Mandiri Central Jakarta employees over the past five years has formed a fluctuating pattern, where great success in the financial aspect has not been able to lift the company's overall performance due to obstacles in the internal sector.

## LITERATURE REVIEW

The allowances given to employees of Bank Sentra Mandiri Central Jakarta as a form of additional income beyond the basic salary have not been fully felt to be able to support welfare and work comfort optimally. In the implementation of daily tasks that require precision, speed of service, and high responsibility, allowances should play a role as a support for work needs and a balance between the burden of duties and the rewards received. However, the perception of some employees shows that the existing benefits do not fully reflect the actual needs in the work environment, so they do not provide an adequate sense of security and satisfaction. This condition has the potential to affect the morale and consistency of employee performance in supporting the smooth operation of Bank Sentra Mandiri Central Jakarta.

The physical work environment is also an important variable to support the needs of employees, especially the issues of layout, security and facilities provided by the company to employees. According to Budiasa (2021), the physical work environment is everything that exists around employees at work, whether physical or non-physical, directly or indirectly, which can affect themselves and the employee's work while working.

In addition to welfare problems, work effectiveness at Bank Sentra Mandiri Central Jakarta is also hampered by a less conducive work atmosphere, especially related to the layout of the space which is considered inefficient and less ergonomic. Poorly planned furniture placement and arrangement of customer service areas have created a chaotic work atmosphere, disrupted mobility, and eliminated the physical comfort that should be the foundation of a smooth operational workflow. The problem of this space atmosphere is further exacerbated by the high level of noise, both from internal activities and public areas, which is a serious obstacle in maintaining employee focus. In fact, as a banking institution, a high level of concentration is crucial to process financial data precisely; But in reality, the noisy atmosphere actually triggers work stress and reduces employee thoroughness.

This condition is exacerbated by the limitations of facilities and work equipment that have not fully supported the digital transformation of banking. The unpreparedness of infrastructure and technology creates recurring technical obstacles in customer service, so the equipment used is considered less relevant to the complexity of the current workload. The gap between the demands of digitalization and the availability of work facilities not only reduces productivity, but also triggers employee frustration, which ultimately hinders the achievement of performance and service quality at Bank Sentra Mandiri Central Jakarta.

This gap is an important basis for in-depth research to analyze the influence of Leadership Style, Motivation, and Physical Work Environment on Employee Performance, by including Compensation as a mediating variable that plays a crucial role in the Bank. Based on the description and performance analysis, this study aims to make a theoretical and practical contribution in an effort to improve the performance of employees of Bank Sentra Mandiri Central Jakarta by paying holistically to relevant internal factors.

## METHODOLOGY

The approach used in this study is a quantitative approach. According to Sugiyono (2021), research with a quantitative approach emphasizes its analysis on numerical data (numbers) processed by statistical methods. This numerical data is used to test established hypotheses and to make generalizations from the sample to the population. Basically, this quantitative approach is carried out in inferential research (in the context of hypothesis testing) and realizes the conclusion of the results on a probability of error of rejecting the hypothesis is nil. With the quantitative method, the significance of group differences or the significance of the relationship between the variables studied will be obtained. While this type of research is correlational, which is research that connects between two or more variables.

The reason the author chose the descriptive quantitative method in this study is because the method allows a clear and systematic description of conditions or phenomena based on the numerical data obtained. This method is suitable to provide a detailed picture of the variables being studied, so that the results can be measured, statistically analyzed, and generalized to the wider population. In addition, this method is efficient in collecting data using structured instruments such as questionnaires, which facilitates the research process in terms of time and cost. With this approach, the author can obtain valid and reliable data to answer research problems objectively and measurably.

Based on the above statement, it is concluded that the object of research is a goal that the researcher wants to achieve to obtain data with a certain purpose and use about something. In this study, the author took the title of the research, namely, "Analysis of Leadership Style, Compensation, Physical Work Environment, on Employee Performance through Motivation". In accordance with the title of the study, this study consists of five variables, namely three independent variables, one variable and one intermediate variable (intervening) and one dependent variable. The research objects that became independent variables were Leadership Style ( $X_1$ ), Compensation ( $X_2$ ) and Physical Work Environment ( $X_3$ ) while the dependent variables were Performance ( $Y$ ) and Motivation intervening variables ( $Z$ ), this study will be conducted on employees of Bank Sentra Mandiri Central Jakarta

## RESULT AND DISCUSSION

This research takes place at Bank Sentra Mandiri Jakarta Central. The scope of this research only collects and researches data that is closely related to the title of this thesis, namely, Analysis of Leadership Style, Compensation, Physical Work Environment, Employee Performance Through Motivation in Employees of Bank Sentra Mandiri Central Jakarta, this research will be conducted on employees of Bank Sentra Mandiri Central Jakarta. Thus, Bank Sentra Mandiri Central Jakarta is located at Jl. R.P. Soeroso No. 2-4, Menteng District, Cikini Village, Central Jakarta City, DKI Jakarta Province 10330. Bank Sentra Mandiri Central Jakarta was established on October 2, 1998 as part of the Indonesian government's banking restructuring program after the monetary crisis. This bank is the result of the merger of four government banks, namely Bank Bumi Daya (BBD), Bank Dagang Negara (BDN), Bank Ekspor Impor Indonesia (Bank Exim), and Bank Pembangunan Indonesia (Bapindo), which were effectively fully merged in July 1999. Bank Sentra Mandiri Central Jakarta has a vision: "To become the first choice financial partner and build a position as The Best Financial Institution in Southeast Asia through a world-class operational foundation, leading digital capabilities, and a culture of innovation and sustainable transformation". Bank Sentra Mandiri Central Jakarta has a mission to provide reliable digital banking solutions. Creating added value for Central Jakarta Central Bank Sentra Mandiri stakeholders.

The sample in this study is 135 employees. The employees of Bank Sentra Mandiri Central Jakarta consist of Admin 67, Executor 45, Officer 14, Section Head 7, Department Head 1, Goup Head 1. The sample is an employee at Bank Sentra Mandiri Central Jakarta.

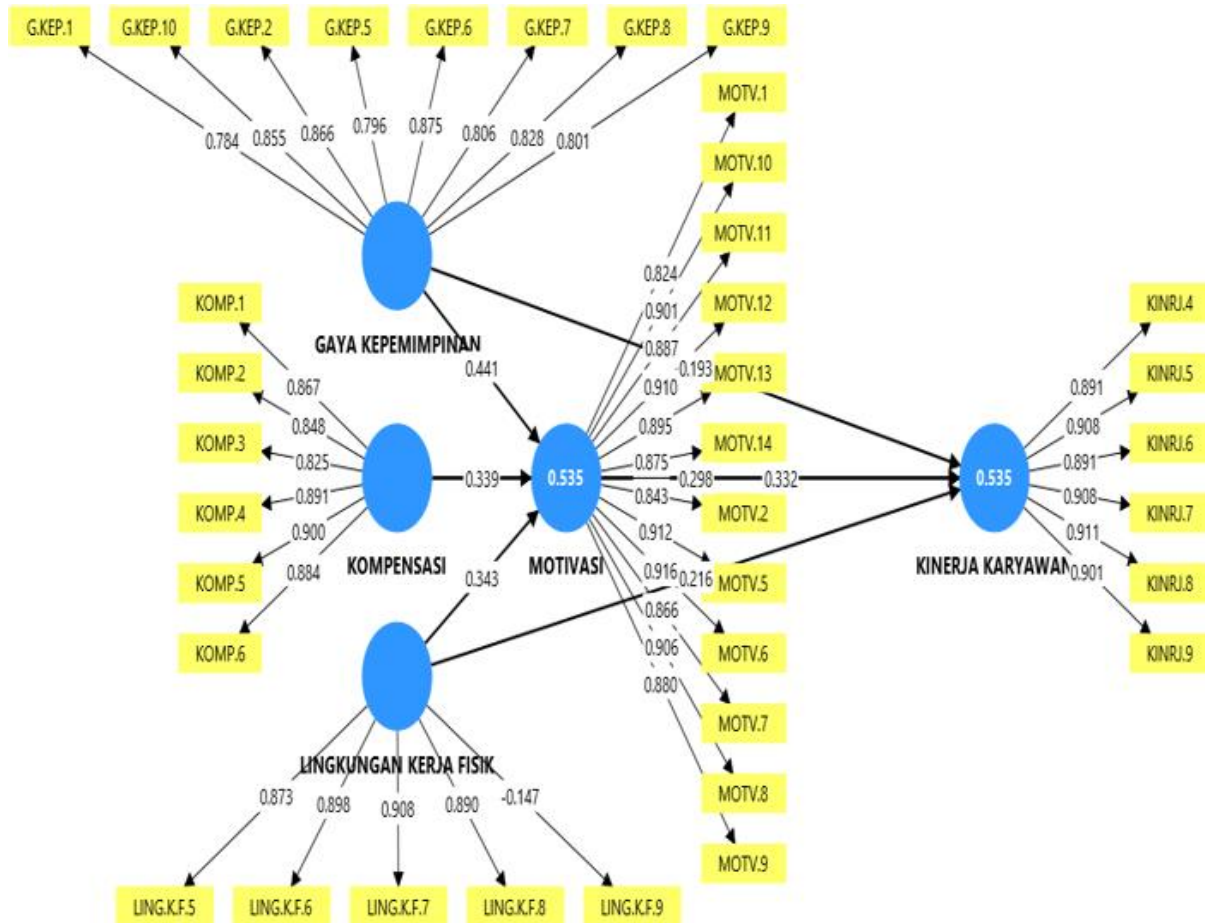


Figure 1 Outer Model

The first stage of testing carried out is to measure *the reliability indicator* by looking at *the outer loading factor* which describes the correlation value between the indicator and its construct. The results of data processing with smart PLS showed that in each indicator, the *outerloading factor* had a value of > 0.70 which was said to be ideal which means that the indicator is valid in measuring its construct. The data processing results showed that all indicators showed *that the outerloading factor* had a value of > 0.70. Based on the results of data processing using the SEM-PLS method, a structural model and the relationship between latent variables were obtained that illustrate the relationship between research indicators. It can be seen as shown in Figure 4.9 above and Table 4.10 outer loading matrix below

Tabel 2 Outer Loading Matrix

Variabel	Item	Outer Loading Value	Outer Loading Value Limitation	Verdict
Leadership Style (X1)	G.KEP.1	0.784	0,70	Valid
	G.KEP.10	0.855	0,70	Valid
	G.KEP.2	0.866	0,70	Valid

	G.KEP.5	0.796	0,70	Valid
	G.KEP.6	0.875	0,70	Valid
	G.KEP.7	0.806	0,70	Valid
	G.KEP.8	0.828	0,70	Valid
	G.KEP.9	0.801	0,70	Valid
<b>Compensation (X2)</b>	COMP.1	0.867	0,70	Valid
	COMP.2	0.848	0,70	Valid
	COMP.3	0.825	0,70	Valid
	COMP.4	0.891	0,70	Valid
	COMP.5	0.900	0,70	Valid
	COMP.6	0.884	0,70	Valid
<b>Physical Work Environment (X3)</b>	LING. K.F.5	0.878	0,70	Valid
	LING. K.F.6	0.900	0,70	Valid
	LING. K.F.7	0.906	0,70	Valid
	LING. K.F.8	0.893	0,70	Valid
<b>Employee Performance (Y)</b>	KINRJ.4	0.891	0,70	Valid
	KINRJ.5	0.908	0,70	Valid
	KINRJ.6	0.890	0,70	Valid
	KINRJ.7	0.908	0,70	Valid
	KINRJ.8	0.911	0,70	Valid
	KINRJ.9	0.901	0,70	Valid
<b>Motivation (Z)</b>	MOTV.1	0.824	0,70	Valid
	MOTV.10	0.901	0,70	Valid
	MOTV.11	0.887	0,70	Valid
	MOTV.12	0.910	0,70	Valid
	MOTV.13	0.895	0,70	Valid
	MOTV.14	0.875	0,70	Valid
	MOTV.2	0.843	0,70	Valid
	MOTV.5	0.912	0,70	Valid
	MOTV.6	0.916	0,70	Valid
	MOTV.7	0.866	0,70	Valid
	MOTV.8	0.906	0,70	Valid
	MOTV.9	0.880	0,70	Valid

*Internal Consistency (Construct Reliability) dengan Composite Reliability*

**Tabel 3 Uji Construct Reliability**

	<b>Cronbach's Alpha</b>	<b>rho_A</b>	<b>Composite Reliability</b>	<b>Average Variance Extracted (AVE)</b>
<b>Leadership Style</b>	0.934	0.936	0.945	0.684
<b>Employee Performance</b>	0.954	0.955	0.963	0.813
<b>Compensation</b>	0.935	0.938	0.949	0.756
<b>Physical Work Environment</b>	0.917	0.921	0.941	0.800
<b>Motivation</b>	0.975	0.975	0.977	0.783

A variable is said to have high reliability if Cronbach's Alpha value  $> 0.70$  and Composite Reliability  $> 0.70$ . Based on table 4.11, the variable that has the highest value of Cronbach's Alpha is the variable Motivation (0.975). The variable that has the highest Composite Reliability value in Motivation (0.977). The entire research construct was declared Very Reliable, which means the questionnaire has excellent consistency when used in repeated research.

### Internal Consistency (Construct Reliability) dengan Convergent Validity

Table 4 Convergent Validity Test

	Average Variance Extracted (AVE)	Remarks
Leadership Style	0.684	Valid
Employee Performance	0.813	Valid
Compensation	0.756	Valid
Physical Work Environment	0.800	Valid
Motivation	0.783	Valid

Test results in table 4.13. Construct Reliability using *convergent validity* indicates that the *Average Variance Extracted* (AVE) value of all independent variables is above 0.5. Convergent validity shows the extent to which the indicators in a variable are strongly related to each other. The condition that must be met is the AVE value  $> 0.50$ . Leadership Style (0.684), Compensation (0.756), Physical Work Environment (0.800), and Motivation (0.783) all had AVE values above 0.50. Employee performance (0.813) has also met the minimum requirements (0.50). Conclusion: all variables are declared Convergent Valid, which means that the information contained in the indicators is able to represent the latent variables well.

### Discriminant Validity – Fornier – Larcker Criterion

Tabel 5 Discriminant validity - Fornier-Larcker criterion

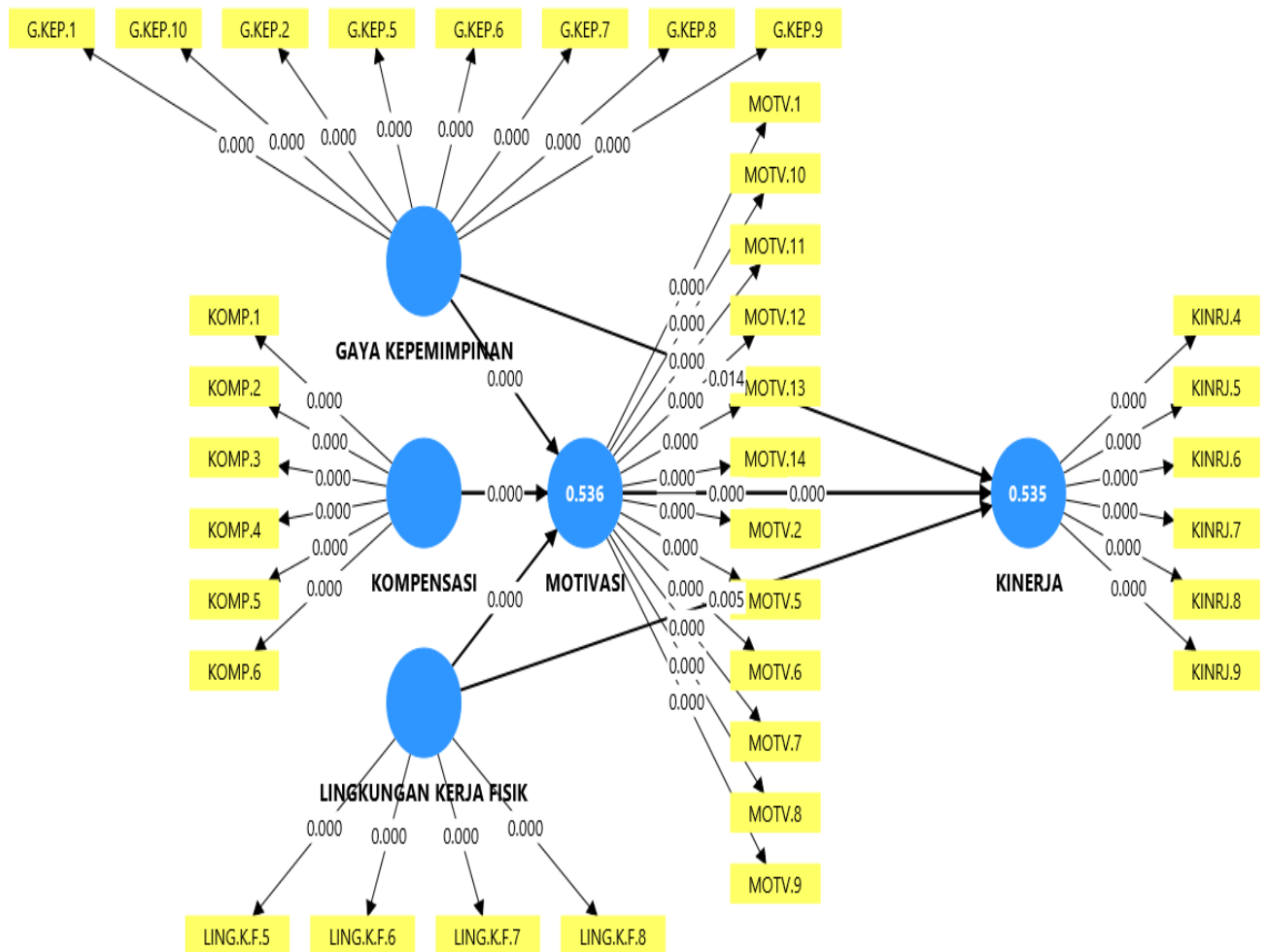
	Leadership Style	Employee Performance	Compensation	Physical Work Environment	Motivation
Leadership Style	0.827				
Employee Performance	0.450	0.902			
Compensation	0.097	0.463	0.870		
Physical Work Environment	0.214	0.425	0.053	0.894	
Motivation	0.548	0.656	0.402	0.456	0.885

The next test is to use the *Discriminant validity - Fornell-Larcker criterion*. Based on the results of the *Discriminant validity test - Fornell-Larcker criterion* shows that the *Average Variance Extracted (AVE)* value is greater than the correlation value, so it can be concluded that the requirements of the *discriminant validity test* have been met. The *Discriminant Validity test* with the *Fornell-Larcker criteria* aims to ensure that each latent variable is completely different from the others.

The *Discriminant Validity test* aims to ensure that a construct or variable is truly unique and does not share the same information excessively with other variables in the model. Based on the *Fornell-Larcker criterion*, a model is said to have good *discriminant validity* if the square root value of *AVE* (*Square Root of AVE*) for each variable is greater than the correlation value of that variable with the other variables in the model.

Based on the results of the above test, all research variables met the *Fornell-Larcker criteria*. The diagonal value (*AVE root*) in each construct is higher than the correlation value between other constructs. This shows that each variable in this study (*Leadership style, Compensation, Physical Work Environment, Motivation, Work Performance*) has good *discriminant validity* and is really an empirically distinct identity.

### Inner Model Measurement (Structural Model)



Sumber: Hasil Olahan SmartPLS 4

Gambar 2 T Statistic (Bootstrapping)

**Table 6. Test Results Path coefficients - Matrix**

	Leadership Style	Employee Performance	Compensation	Physical Work Environment	Motivation
Leadership Style		0.193			0.442
Employee Performance					
Compensation		0.299			0.341
Physical Work Environment		0.217			0.343
Motivation		0.331			

The results of the study show that Leadership Style has a positive and significant effect on Motivation. This is evidenced by the path coefficient value (O) of 0.193, the T-Statistics value (2,465) > 1.96, and the P-Values (0.000) < 0.05. In context, **leadership style** is defined as the behavior pattern of branch leaders, unit heads, and supervisors in managing human resources to ensure the achievement of business targets, customer service quality, and compliance with banking regulations. Leadership style includes the ability to provide firm but communicative instructions, build effective work coordination, and create a safe and disciplined physical work environment in accordance with prudential banking principles. When the leadership style is implemented effectively, bank employees tend to have **a higher work drive**, especially in carrying out tasks that require rigor, accuracy, and responsibility, such as managing financial transactions, customer service, and operational administration. A consistent and fair Leadership Style also increases clarity of roles and responsibilities, so employees are able to work in a focused and directed manner. The motivation of banking employees arises as a response to the Leadership Style that is able **to carry, provide professional support, and appreciate the contribution of employees in achieving the performance of the work unit**. The encouragement does not only come from external factors such as leadership attention, performance evaluation, and recognition of target achievement, but also from internal factors in the form of security, confidence, and commitment to the banking organization. This condition encourages bank employees to work disciplined, **responsible, and oriented towards service quality and achievement of performance targets**. Thus, leadership style in the banking environment not only serves as a control and supervision mechanism, but also as a psychological factor capable of generating and maintaining employee motivation. This relationship is one-way, where the more effective the leadership style felt by bank employees, the higher the level of motivation that employees have. Ultimately, an effective Leadership Style will create **a conducive, regulatory, and performance-oriented banking work climate**, thereby supporting the optimal achievement of organizational goals. The results of this study are in line with previous research, Rizki Reza Satria, Deden Mulyana, Asep Yusup Hanapiah (2024), The results of the study show that the influence of leadership style on motivation and performance is in very good condition. Leadership style, compensation and work environment have a positive and significant effect on motivation.

## CONCLUSION

Based on the results of the analysis in the previous chapter, the following conclusions can be presented:

### The Influence of Leadership Style on Motivation

Leadership Style has a positive and significant effect on Motivation. This is evidenced by the value of the path coefficient (O) of 0.193, the T-Statistics value (2,465) > 1.96, and the P-Values (0.000) < 0.05.

### The Effect of Compensation on Motivation

Compensation has a positive and significant effect on Motivation. The value of the path coefficient (O) is 0.299 with T-Statistics (4.090) > 1.96 and P-Values (0.000) < 0.05.

### The Influence of the Physical Work Environment on Motivation

The Physical Work Environment has a very strong positive and significant effect on Motivation. With a coefficient value of 0.217, T-Statistics (2.788) > 1.96, and P-Values (0.000) < 0.05.

### The Influence of Leadership Style on Employee Performance

Leadership Style has a positive and significant effect on employee performance. This is shown by the value of the coefficient of 0.442, T-Statistics (8,363) > 1.96, and P-Values (0.014) < 0.05.

### The Effect of Compensation on Employee Performance

Compensation has a positive and significant effect on employee performance. The path coefficient value is 0.341 with T-Statistics (6,000) > 1.96 and P-Values (0.000) < 0.05.

### The Influence of the Physical Work Environment on Employee Performance

The Physical Work Environment has a positive and significant effect on employee performance. Judging from the value of the coefficient of 0.343, T-Statistics (6.435) > 1.96, and P-Values (0.005) < 0.05.

### The Influence of Motivation on Employee Performance

Motivation has a positive and significant effect on employee performance. The value of the coefficient was 0.331 with T-Statistics (3.759) > 1.96 and P-Values (0.000) < 0.05.

### Suggestions

Based on the results of the analysis of research data on Central Jakarta Central Bank Sentra Mandiri Employees, the following are strategic suggestions compiled based on the item with the lowest weight in each variable to improve employee performance.

The results of the findings on the leadership style variable with the lowest indicator, namely the ability to motivate in the statement "Leaders encourage me to achieve", point 4 – Weight: 3.56 show that the leadership encouragement in fostering the spirit of achievement of employees at Bank Sentra Mandiri Central Jakarta still needs to be improved to be more consistent and have a real impact. Therefore, leaders at Bank Sentra Mandiri Central Jakarta are advised to be more active in providing motivation through setting clear work targets, giving appreciation for employee achievements, and delivering constructive and constructive feedback. In addition, leaders also need to show personal support, such as paying attention to the development of employee competencies and opening communication spaces that encourage employees to continue to develop. With more optimal and sustainable motivational

skills, it is hoped that employees will be more motivated to excel so that organizational performance can improve more effectively and competitively.

The results of the findings on the Compensation variable with the lowest indicator, namely the allowance in the questionnaire statement in Item 11 - Weight: 2.71 "Allowance helps improve my welfare" shows that the allowance provided by Bank Sentra Mandiri Central Jakarta has not been fully felt to be optimal in improving employee welfare. Some employees may still view that the amount and type of benefits received are not fully proportional to the needs and workload they undertake. Therefore, the researcher suggested that the management of Bank Sentra Mandiri Central Jakarta evaluate the system of providing benefits, both in terms of nominal, type, and accuracy of the recipient's targets, as well as ensuring transparency in the determination mechanism. In addition, adjustment of benefits to the level of responsibility and employee contributions also needs to be considered so that the benefits are not only administrative, but are actually able to improve welfare while being a stronger motivation driving factor.

The results of the findings on the variable Physical work environment with the lowest indicator, namely the working atmosphere in the questionnaire statement in Item 2 - Weight: 2.75 "The temperature of the workspace feels comfortable" In an effort to create a more comfortable working atmosphere, the management of Bank Sentra Mandiri Central Jakarta is advised to pay more attention to the temperature regulation of the workspace. This can be done by ensuring that the air conditioning system functions optimally and adjusts the room temperature to the needs and comfort of employees. A comfortable workspace temperature is expected to help increase concentration, reduce fatigue, and support employee productivity in completing daily tasks.

The findings on the Motivation variable with the lowest indicator were the use of time in the questionnaire statement in Item 15 - Weight: 2.64 "I manage work time so that the task is completed on time." Based on the results of the research, the motivation aspect related to the management of working hours in the banking realm still needs to be improved. Therefore, it is recommended that Bank Sentra Mandiri Central Jakarta encourage employees to improve their time management skills in completing work tasks and responsibilities. These efforts can be made through setting work priorities, setting more effective work schedules, and habituating time discipline in operational activities. Good working time management is expected to help employees complete tasks on time and improve the effectiveness and quality of service.

The findings on the Employee Performance variable with the lowest indicator are commitment to the questionnaire statement in Item 11 - Weight: 2.99 "I maintain work ethics for the sake of the good name of the company." As an effort to improve employee performance in the banking realm, Bank Sentra Mandiri Central Jakarta is advised to continue to emphasize the importance of work ethics in every operational activity. Instilling the values of integrity, professionalism, and work responsibility needs to be carried out consistently, both through the example of leaders and the implementation of clear work rules. With a work ethic that is maintained in a sustainable manner, it is hoped that the good name of Bank Sentra Mandiri Central Jakarta can be maintained and trust in the company will increase.

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