

**THE INFLUENCE OF TRANSFORMATIONAL LEADERSHIP, WORK-LIFE
BALANCE, AND ORGANIZATIONAL CULTURE ON EMPLOYEE
PERFORMANCE IN FINANCE CORPORATE**



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Abstract

This study aims to analyze the impact of transformational leadership, work-life balance, and organizational culture on employee performance at PT Summit Oto Finance. The basis of this research is about the significance of employee performance in ensuring operational success and company competitiveness, especially in the financial services sector. The research method applied is quantitative, by collecting information using a questionnaire distributed to 100 respondents. The results of regression analysis show that transformational leadership (X1) and organizational culture (X3) have a positive and significant influence on employee performance, while work-life balance (X2) shows a significant negative influence. Assessment for validity and reliability showed that all tools utilized in the research were indeed valid and dependable. At the same time, the third independent variable significantly influences employee performance. This study highlights the significance of leadership style and organizational culture in improving performance, as well as providing more focus in the implementation of work-life balance policies.

Keywords: The Influence Of Transformational Leadership, Work-Life Balance, And Organizational Culture On Employee Performance

INTRODUCTION

In the financial services industry, especially in financial services companies, employee performance is a key factor that affects the operational success and competitiveness of the organization. Performance stems from the efforts exerted by individuals or teams within an organization, aligned with their specific authorities and responsibilities, to reach organizational objectives while adhering to legal regulations and upholding moral and ethical standards (Muis, et al. 2018) as mentioned in the journal (Rivai, 2020). Maximizing performance is not only influenced by personal skills, but also by various internal and external elements. This research is driven by the importance of employee performance in the financial services industry, especially in banking, which is strongly influenced by several internal elements such as transformational leadership, work-life balance, and organizational culture. Transformational leadership is a leadership approach that emphasizes inspiring, motivating, and changing employees and the organization as a whole to achieve higher goals (Prajogo et al., n.d.). Work-life balance refers to a person's ability to manage their job duties alongside personal responsibilities, thereby achieving comfortable conditions. In other words, balance is achieved when engaging in work that is in line with one's responsibilities and produces positive benefits for mental and physical well-being (Diana Paembong et al., 2023). Regarding organizational culture, the goal is to improve human resources characterized by organizational discipline, great integrity, responsibility, and quality in line with the vision and mission of the organization (Pratiwi, 2021) as stated in the journal (Hariyani, n.d.). We believe that this research will provide a thorough insight into how these three elements can improve employee performance, thereby strengthening the company's competitiveness in a highly competitive environment. Through academic perspectives and scientific studies, we hope that this research can provide useful contributions in both theoretical and practical aspects in the workplace.

REVIEW OF LITERATURE

Transformational Leadership

Transformational leadership is a style of leadership that focuses on encouraging and motivating employees to achieve their highest potential. Transformational leadership is the type of leadership that is needed today, because effective leaders can motivate employees to enhance their performance. Thus, transformational leadership can be said to be efficient in this manner because it increases a strong bond with employees based on a clear vision, while displaying concern and consideration for the needs of each employee. The considerable effect of transformational leadership urges employees to be more motivated to exert effort and fulfill the goals that have been formalized (Kusumadewi et al., 2023) in daily (Faqih Rachman et al., 2024). Meanwhile, (Pillai et al., 2024) in daily (Safria, 2022), describes transformational leadership as a type of leadership attitude that changes employee norms and values, where leaders share inspiration with employees to exceed their expectations. Transformational leadership is a leadership style in which a leader works with his team to facilitate meaningful change and enhance the vision to inspire and guide the change, working with a dedicated team to implement it (Bushra et al., 2011) in daily (Kholifah & Fadli, 2022). Meanwhile, as noted by (Restukumala & Prasetyo, 2023) in (Hayati et al., 2024), a transformational leader inspires and motivates their followers to reach exceptional outcomes.

Work Life Balance

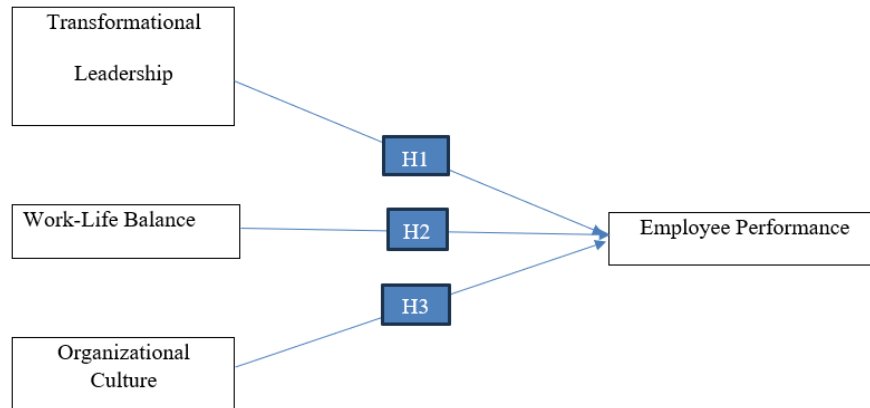
Work-life balance is a condition of balance that exists between the demands of personal life and work obligations in addition to family responsibilities (Muhammad Nuskan Abdi & Chalimah, 2023) in the journal (Sulaiman, 2024). Meanwhile, as stated by Greenhaus et al. (2023) in the journal (Turangan et al., 2022), work-life balance refers to how much a person is connected to work and family. The level of a person's connectedness in work and family, and being satisfied with his role at work and in the family. Work-life balance refers to the same level of involvement and satisfaction with the time and emotional investment they have in professional and personal roles, along with the absence of conflict between these two aspects (Wijaya Y, 2020) as stated in the journal (Timbuleng et al., 2023). Meanwhile, Weckstein (2013) stated in the journal (Hikmah, 2023), that work-life balance is defined as a concept that balances ambition or career with personal happiness, leisure time, family time, and time for spiritual growth.

Organizational Culture

Culture is described as a collection of important beliefs that are shaped, held and used by a community. An organization consists of individuals from different backgrounds who come together and collaborate to achieve a common goal. Organizational culture offers clear insights and embodies the characteristics of an organization, which distinguishes it from others. Organizational culture includes all patterns of behavior of members in the organization and serves as a guide for individuals in their interactions, both internally and when engaging with the external environment. (Robbins 2010) cited in the journal (Lompoliuw et al., 2021). Culture in a company or organization is very important, because it consists of a collection of values, beliefs, or norms that have been established, accepted, and obeyed by its members to guide behavior and solve organizational problems (Hakiki et al., 2024). An organization must develop a culture that can serve as an identity and guide for action and behavior, because a strong culture is essential for organizational success (Irsyad et al., 2022). Organizational culture must be instructed to all newcomers regarding the proper way to understand, consider, and respond emotionally to this issue (Hadijaya, 2020; 3) in the journal (Pratiwi et al., 2022).

Employee Performance

As stated by Afandi (2018; 84) in the journal (Nur & Yurika, 2023), performance refers to how well an individual has contributed to carrying out the organization's strategy, either by achieving certain goals related to their role or by demonstrating skills relevant to the organization. In contrast, employee performance refers to the results or contributions made by each person or team within a company, which in turn affects the effectiveness of the organization as a whole (Paais & Pattiruhu, 2020) as noted in the journal (Lestari & Waskito, 2025). Meanwhile, (Wahyuni, S. R & Nimala, 2023) in the article (Faiqotul Himmah et al., 2025), explains that employee performance reflects work achievement, assessing individual results against established criteria. Employee performance is influenced by the quality and quantity of employee efforts in fulfilling the assigned tasks. Furthermore, work results, behavior, and support from supervisors have a significant impact on productivity, because they can motivate others to lead and organize tasks effectively, resulting in increased work productivity (Kayanie et al., 2025).



Based on Figure 1, the proposed hypothesis is as follows:

H1: Transformational leadership has a significant positive effect on employee performance.

H2: Work-life balance negatively affects employee performance.

H3: Organizational culture has a significant positive effect on employee performance.

RESEARCH METHOD

This research uses quantitative methodology. It is used to study a specific population or sample, ensuring that data is collected using research tools. The information is analyzed quantitatively/statistically to assess the formalized hypothesis. Information for this research will be collected through a standardized questionnaire using a Likert scale of 1 to 5, where participants will rate their level of agreement with various statements regarding the variables in focus. Surveys will be developed to assess key aspects of each variable, such as transformational leadership, work-life balance, organizational culture, and employee performance. The financial services industry in the PT Summit Oto Finance Cirebon region will be the research population, with a sample of 100 respondents selected to guarantee robust and statistically meaningful data collection. This method allows the research to gather various viewpoints within the industry.

Regarding the sampling method, this study will use the same sampling technique as the population, which is suitable for reaching respondents who have opinions about the financial services industry. This approach will ensure that participants are aware of the dynamics of financial services and can provide relevant answers regarding the variables under study. To analyze the data, this study will use IBM SPSS Statistics 25. The subjects of this study consisted of all staff of PT Summit Oto Finance Cirebon, totaling 100 people, and the sampling method applied was a method whose sample matched the population, with 100 employees who became respondents.

RESULTS AND DISCUSSION

Based on the results of research collected through survey distribution at PT Summit Oto Finance Cirebon, the various results of respondent characteristics are shown in the table below.

Table 1

No	Respondent Characteristics		Amount	Percent
1	Gender	Male.	85	85%

		Female	15	15%
amount			100	100%
2	Age	20 – 30	81	81%
		31-40	16	16%
		41-50	3	3%
amount			100	100%
3	Education	SMA	57	57%
		S1	43	43%
amount			100	100%

This study involved 100 participants, which included various characteristics such as gender, age, and educational background. The findings regarding the characteristics of respondents based on gender showed that there were 85 male respondents (85%) and 15 female respondents (15%). The number of respondents aged 20-30 years was 81 respondents or represented 81%. In the 31-40 years age group, there were only 16 respondents or representing 16%, while in the 41-50 years age group there were 3 respondents or representing 3%. Based on the level of high school education, there were 57 respondents or representing 57%, while at the Bachelor's level of learning there were 43 respondents or representing 43% Bachelor.

Validity Test

The measurement approach uses IBM SPSS statistics 25 statistics to determine whether each question item is valid or invalid. The criteria are as follows: if the coefficient between the item and the total item equals or exceeds 0.1966, the item is considered valid; however, if the correlation value falls below 0.1966, the item is considered invalid. The results of the validity test conducted with 100 respondents can be summarized in the Corrected Item Total Correlation table.

Table 2

Statement	R count	R table	Description
X1.1	0.805	0.1966	Valid
X1.2	0.722	0.1966	Valid
X1.3	0.801	0.1966	Valid
X1.4	0.774	0.1966	Valid
X1.5	0.830	0.1966	Valid
X1.6	0.779	0.1966	Valid
X1.7	0.550	0.1966	Valid
X1.8	0.592	0.1966	Valid
X1.9	0.286	0.1966	Valid
X1.10	0.640	0.1966	Valid
X1.11	0.794	0.1966	Valid
X2.1	0.683	0.1966	Valid
X2.2	0.633	0.1966	Valid
X2.3	0.727	0.1966	Valid
X2.4	0.644	0.1966	Valid

X2.5	0.715	0.1966	Valid
X2.6	0.729	0.1966	Valid
X2.7	0.732	0.1966	Valid
X2.8	0.719	0.1966	Valid
X2.9	0.756	0.1966	Valid
X2.10	0.705	0.1966	Valid
X2.11	0.691	0.1966	Valid
X2.12	0.638	0.1966	Valid
X2.13	0.447	0.1966	Valid
X2.14	0.501	0.1966	Valid
X2.15	0.456	0.1966	Valid
X2.16	0.463	0.1966	Valid
X2.17	0.454	0.1966	Valid
X3.1	0.719	0.1966	Valid
X3.2	0.806	0.1966	Valid
X3.3	0.764	0.1966	Valid
X3.4	0.823	0.1966	Valid
X3.5	0.725	0.1966	Valid
Y1	0.828	0.1966	Valid
Y2	0.854	0.1966	Valid
Y3	0.911	0.1966	Valid
Y4	0.891	0.1966	Valid
Y5	0.912	0.1966	Valid
Y6	0.847	0.1966	Valid
Y7	0.825	0.1966	Valid
Y8	0.874	0.1966	Valid
Y9	0.863	0.1966	Valid
Y10	0.841	0.1966	Valid
Y11	0.877	0.1966	Valid
Y12	0.891	0.1966	Valid

This table shows that each research variable has reached an average value beyond the standard threshold of 0.1966.

Reliability Test

Reliability assessment using IBM SPSS Statistics 25 will be carried out through Reliability Analysis Statistics using Cronbach's Alpha (α). If the Cronbach Alpha (α) value is greater than 0.63, it indicates that the seven variables are reliable. The results of the reliability test in this study are as follows.

Table 3

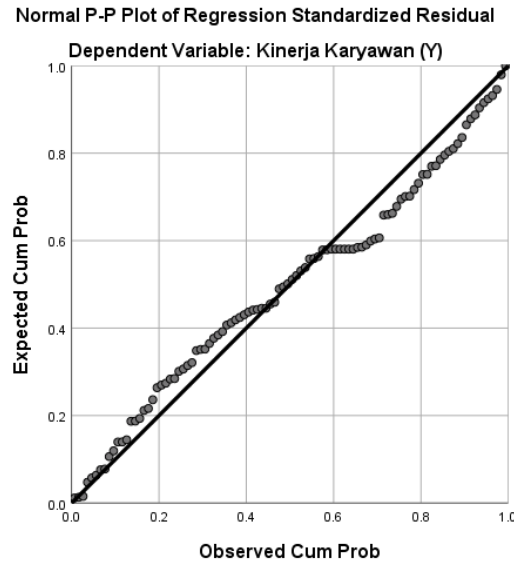
Research Variables	Alpha	N of Items	Description
Transformational Leadership (X1)	0.917	11	Valid
Work Life Balance (X2)	0.928	17	Valid
Organizational Culture (X3)	0.907	5	Valid
Employee Performance (Y)	0.976	12	Valid

Referring to the table above, it can be observed that the results for N Items and Cronbach's alpha show that all variables used have values exceeding 0.6, meeting the Cronbach's Alpha value criteria.

Residual Normality Test

The Normality Test aims to assess if the dependent and independent variables in the regression model exhibit a normal distribution. One method to assess the normality of the data is by utilizing the Normal P-P Plot Graph to examine the data distribution. If the information in the graph displays a linear trend, then the data is deemed normal.

Table 4

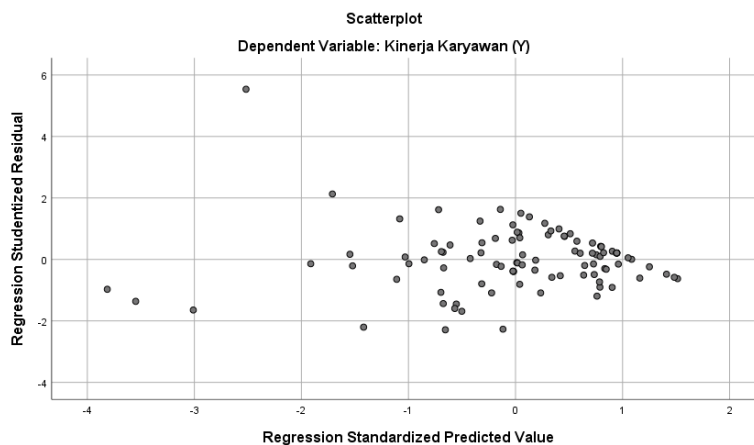


The graph displayed above illustrates the distribution of data that follows a straight line pattern, which indicates that the data meets the assumption of normality.

Heteroscedasticity Test

The purpose of the heteroscedasticity test is to determine whether there is an inequality of variance in the regression model. The results of the heteroscedasticity test conducted by researchers are as follows.

Table 5



In the graph, it is consistently distributed around 0, ensuring that the model avoids the problem of heteroscedasticity, indicating that the model is homoskedastic.

Multicollinearity Test

The Multicollinearity Test is designed to determine whether the regression model identifies relationships among independent variables. The decision-making criteria in this test are if the tolerance value exceeds 0.10 while the VIF value is below 10, then the data is considered free from multicollinearity. The following are the results of the multicollinearity test conducted by researchers.

Table 6
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	9.777	3.303		2.960	.004		
	Transformational Leadership (X1)	.642	.098	.545	6.559	.000	.483	2.070
	Work Life Balance (X2)	-.134	.052	-.175	-2.581	.011	.729	1.372
	Organizational Culture (X3)	1.003	.200	.429	5.027	.000	.458	2.181

a. Dependent Variable: Employee Performance (Y)

The table above indicates that the tolerance value for all variables is greater than 0.10 while the VIF value remains under 10, which means that the data of the three independent variables in this study are not affected by multicollinearity. Because the multicollinearity test results have met the criteria, the data in this study can proceed to the next testing stage.

Partial T Test

Hypothesis testing is done using the tshsp dus, which includes individual testing and overall testing. Partial hypothesis verification suggested in this study will be done using the t-test; if the calculated t-value exceeds what the t-table indicates, the hypothesis will be considered accepted. The calculated t values are in the regression results, and the table t values are derived using sig. $\alpha = 0.05$ (5%). Calculate the df using the given formula.

degree of freedom = $n - 2$

degree of freedom = $100 - 2$

So, the calculated t value is = 1,9845

Table 7
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	9.777	3.303		2.960	.004		
	Transformational Leadership (X1)	.642	.098	.545	6.559	.000	.483	2.070

<i>Work Life Balance (X2)</i>	-.134	.052	-.175	2.581	.011	.729	1.372
<i>Organizational Culture (X3)</i>	1.003	.200	.429	5.027	.000	.458	2.181

a. Dependent Variable: Employee Performance (Y)

The research findings show that:

X1 has a positive effect on Y.

X2 has a negative impact on Y.

X3 has a positive effect on Y.

Simultaneous F Test

The comprehensive test assesses whether the variables X1, X2, and X3 collectively affect Y. This assessment employs the F distribution, contrasting the computed F value against the F table value. To compute the F value, It is necessary to acquire the degrees of freedom for both the numerator and denominator by utilizing the formula below:

DF (numerator) = k - 1

DF (denominator) = n - k - 1

N = number of research samples

K = number of independent variables

1 = konstan

Degree of freedom (numerator) = 3 - 1 = 2

Degree of freedom (denominator) = 100 - 3 - 1 = 96

Thus, the value of f table is = 3.0912 (F test attached)

The test criteria are described as follows:

1) Ho is accepted and Ha is rejected if F count < F table

2) Ho is rejected and Ha is accepted if F count exceeds F table.

Table 8
ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7531.147	3	2510.382	68.043	.000^b
	Residual	3541.813	96	36.894		
	Total	11072.960	99			

a. Dependent variable: Worker Performance

b. Predictors: (Constant), Organizational Culture (X3), Work-Life Balance (X2), Leadership Transformation (X1)

Based on the table above, the Fcount value is 68.043 > Ftable 3.0912 with a significance of 0.000 < 0.05, then Ho is not accepted and Ha is accepted, which indicates that there is a significant simultaneous effect of the independent variables on Y.

Descriptive Multiple Ordinary Least Square (OLS) Linear Regression

Tabel 9
Descriptive Statistics

N	Minimu m	Maximu m	Mean	Std. Deviation
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Transformational Leadership (X1)	100	11.00	55.00	44.6300	8.97320
Work Life Balance (X2)	100	17.00	85.00	53.3800	13.76262
Organizational Culture (X3)	100	5.00	25.00	19.1900	4.51864
Employee performance (Y)	100	12.00	60.00	50.5200	10.57583
Valid N (listwise)	100				

Descriptive

The above is an analysis that explains each variable.

There are 100 samples in total.

68% ability to explain variance in the dependent variable Y, with 32% of the variance attributed to factors outside the model.

Table 10

Code	Hipotesis	Coefficient	T test	Sig.
H1	The impact of transformational leadership on employee performance	0.545	6.559	0.000
H2	The impact of work-life balance on employee performance	-0.175	-2.581	0.011
H3	The impact of organizational culture on employee performance	0.429	5.027	0.000

Impact of Transformational Leadership on Employee Performance (H1)

There is a real and significant influence, indicated by a coefficient of 0.545 and a sig. value of 0.00. The initial hypothesis (H1) is validated, which indicates that transformational leadership has the potential to improve employee performance.

Impact of Work-Life Balance on Employee Effectiveness (H2)

There is an adverse effect, indicated by a coefficient of -0.175 and a sig. value of 0.011. The second hypothesis (H2) is rejected, indicating that work-life balance does not affect employee performance.

Impact of Organizational Culture on Employee Performance (H3)

There is a significant and substantial influence, as evidenced by the coefficient of 0.429 and sig. value of 0.00. The third hypothesis (H3) is accepted, which shows that organizational culture can improve employee performance.

CONCLUSION

Based on the research findings discussed earlier, it can be concluded that transformational leadership has a positive and beneficial effect on employee performance, so in this case transformational leadership is needed to improve employee performance. Work life balance has a negative impact on employee performance in this case the balance at work

and life outside work is very unbalanced, resulting in decreased employee performance. Organizational culture has a positive and significant impact on employee performance.

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