

Performance Improvement on a Finance Company (A Case Study Inside Commercial Business Division of PT XYZ)

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Abstract. *The financial industry is one of the many economic sectors that make a huge contribution to a country's GDP (Gross Domestic Product). Financing companies are among its contributors; hence, they need top performance to secure their position as a national benefactor. This study revolves around performance management inside a division of one of Indonesia's top financing companies, PT XYZ. Performance management itself relies on several indicators, including leadership, environment, motivation, engagement, and satisfaction. Thus, this study aims to explain which indicators affect employees' performance the most. This study used data gathered from 90 people in the Commercial Business Division; data collection was done using Google Forms, and analysis was conducted through the SEM-PLS method. The results of this study confirm how each of the aforementioned indicators affects employees' performance. Moreover, work motivation was the only indicator with the slightest impact on employees' performance in PT XYZ's Commercial Business Division. The implications of the findings suggest that performance improvement in this division can be optimized through an integrated approach that emphasizes enhancing leadership capacity and fostering a more collaborative work environment, rather than relying solely on short-term motivational incentives. These findings provide a basis for management to design more effective leadership development programs and work environment policies that support sustained work engagement and job satisfaction.*

Keywords: Commercial Business, Finance Company, Human Capital, Performance Improvement

INTRODUCTION

In the context of Human Resource Management, there are several indicators that affect the quality (performance) and development of the talent itself, some of which are: **Leadership** is an emotional process that is developed through social influences, for example, a person's ability to ask for help and support from others to complete certain tasks (George 2000). In addition, corporations can also improve employee performance by creating a fun and supportive work environment (Shynu et al., 2023; Surianto & Nurfahira, 2024; Turyadi et al., 2023; Yasin et al., 2023). This can include providing time and space for individuals to collaborate and innovate, as well as providing opportunities for individuals to engage in challenging projects and develop their abilities (Chen, et al. 2020). **Work motivation** is a person's desire to do a task because there is an impulse that comes from within oneself and the surrounding environment that affects the direction, intensity, and perseverance of individuals in work (Dziuba, Ingaldi and Zhuravskaya 2020).

In order to examine these factors, Hajiali (2022) argues that job satisfaction and work engagement play an important role as mediators that affect employee performance in an organization. When employees feel satisfied, they tend to be more productive and improve performance (Atatsi, Stoffers and Kil 2019). Then, employees who have high work engagement will show energy, enthusiasm, and commitment in completing their tasks. This helps in driving higher performance because engaged employees tend to be more proactive, innovative, and

responsible (De Carlo et al., 2020).

PT XYZ is one of the non-bank financial institutions owned by the Astra Group engaged in retail and commercial financing. In accordance with the Financial Services Authority Regulation No. 29/POJK.05/2014, PT. XYZ is expanding its business in the fields of Investment Financing, Working Capital Financing, Multipurpose Financing and Operating Lease, both with conventional and sharia schemes. Since 1994, PT XYZ and its associated companies have developed brands to support its ventures. PT XYZ is fully committed to improving services to the community. Until now, PT XYZ has provided financing facilities for the purchase of cars and heavy equipment in new or used condition as well as Investment Financing, Working Capital Financing, Multipurpose Financing and Operating Lease facilities. The division that supervises and runs financing for commercial purposes above is the commercial business division. The phenomenon that occurred was related to the decline in the performance of the commercial business division as shown by the trends that occurred in commercial purposes financing products as follows.

Table 1. Performance of PT XYZ Commercial Business Employees

KPI	2020		2021		2022		2023		SUCCESS CRITERIA
	TGT	AKT	TGT	AKT	TGT	AKT	TGT	AKT	
Gross Sales (Triliun Rupiah)	6,0	5,2	5,1	4,4	5,8	6,5	6,3	5,5	The bigger, the better
Non-Performing Loan (NPL)	2%	3,5%	3,8%	4,2%	4,4%	5,1%	4,7%	6,2%	The smaller, the better
Cost to Income Ratio	42%	45%	47%	48%	50%	55%	56%	61%	The smaller, the better

Ket: TGT: Target. AKT: Actual.

Source: Corporate Compliance & Strategic Development Division of PT XYZ (2024).
Commercial Business Division of PT XYZ (2024).

The decline in the performance of PT XYZ's commercial business division, which supervises and runs financing for commercial purposes, is evident through various performance indicators from 2020 to 2023. One of the main indicators, namely gross sales, showed a significant decline from IDR 5.2 trillion in 2020 to only IDR 4.4 trillion in 2021. However, in 2022, the sales target given by PT XYZ's management can be achieved as an effect of the Indonesian and global economic recovery. However, in 2023 there will be another decline in the Gross Sales of the Commercial Business division. In the context of Asset Management, there is a phenomenon of an increase in the Non-Performing Loan (NPL) ratio from 3.5% in 2020 to 6.2% in 2023, indicating a deterioration in the quality of the financing portfolio managed by the commercial business division, especially since there is no sign of change for the better every year. The definition of Non-Performing Loan (NPL) is credit with less current, doubtful, and stuck, which reflects the debtor's ability to meet its obligations has declined (Bank Indonesia, 2012). This shows that the division faces challenges in managing credit risk.

The division's operational efficiency also declined, as reflected in the increase in the cost-to-income ratio from 45% in 2020 to 61% in 2023. This condition indicates that operating costs increase faster than the revenue generated, which can indicate inefficiencies in the

management of resources and business processes (Bank Indonesia, 2004). The decline in these indicators reflects the major challenges faced by PT XYZ's commercial business division. The decline in the performance of employees in the commercial business division at PT XYZ illustrates the need for special attention to aspects of human resource management and employee development so that employee performance in running commercial purpose products is better. The decline in these indicators reflects the major challenges faced by the commercial business division of PT. XYZ. This is due to external factors and accompanied by a decline in the performance of employees of the commercial business division at PT. This XYZ illustrates the need for special attention to the human resource management aspect.

Based on the above background description, three primary research problems can be identified. First, it is essential to examine the specific factors that significantly affect employee performance within PT XYZ's Commercial Business division. Second, the study aims to analyze how leadership, work environment, and work motivation influence employee performance when mediated by job satisfaction and work engagement. Third, the research seeks to identify practical steps and efforts that management can implement to enhance employee performance in the division.

Accordingly, the objectives of this research are to identify which factors—whether significant or insignificant—affect employee performance in PT XYZ's Commercial Business division, to analyze the influence of leadership, work environment, and work motivation on employee performance as mediated by job satisfaction and work engagement, and to recommend actionable training methods and policies to improve the performance of employees within the division.

The benefits of this research are twofold. For the company, the findings are expected to provide valuable input for developing targeted policies, objectives, and incentive structures to sustainably improve performance within the Commercial Business division year after year. For academics, this study is intended to contribute to the body of empirical and theoretical literature on performance development strategies, particularly within privately owned companies in the financial sector. PT. XYZ is one of the finance companies that has many branches throughout Indonesia. However, this study only focused on 90 of the 117 employees of the head office of PT. XYZ in Jakarta is because operationally the Commercial Business division is run at the Jakarta head office and if there are problems outside the Jakarta area, Commercial Business runs it mobile and effectively.

RESEARCH METHOD

The research was conducted at the head office of PT. XYZ either offline (interview) or online (Google Docs questionnaire). The research took place in February 2025 - May 2025. This study uses a quantitative descriptive approach and a verifiable research method.

Sampling Techniques

Sampling is aimed at the sales team, the asset management team, and the risk management team of the commercial business division involving permanent employees and management trainee (MT) employees. The sample calculation refers to the statement of Hair et al. (2017) This study uses 18 indicators on all variables so that the minimum sample required is $18 \times 5 = 90$ respondents

Data Analysis Techniques

Data analysis was carried out using the Structure Equational Modelling - Partial Least

Square (SEM-PLS) method using SmartPLS software version 3. SEM has a higher level of flexibility in research that connects theory and data, and is able to perform path analysis with latent variables so that it is often used by researchers who focus on the social sciences (Ghozali & Latan, 2020).

RESULTS AND DISCUSSION

Respondent Demographics

This study analyzes the improvement of performance in the commercial business division at PT. XYZ. The sample in this study was 90 respondents. To find out the demographics of the respondents, the study was carried out using descriptive statistical analysis, which is as follows:

Table 2 Characteristics of Respondents

No	Features	Remarks	Quantity
1	Gender	Male	58
		Women	32
2	Age	21 – 30 Year	43
		31 – 40 Year	27
		> 40 Year	20
3	Education	Diploma	14
		Bachelor	64
		Postgraduate	12
4	Length of Work	< 5 Year	54
		5 – 10 Year	26
		> 10 Year	10
Total			90

Source: Primary survey data conducted in February–May 2025

The Hypothesis Test

The hypothesis test in this study uses a statistically tested path analysis through Smart PLS. The criteria used were a P-Value of ≤ 0.05 , so the research hypothesis was accepted. The results of the research hypothesis test are as follows:

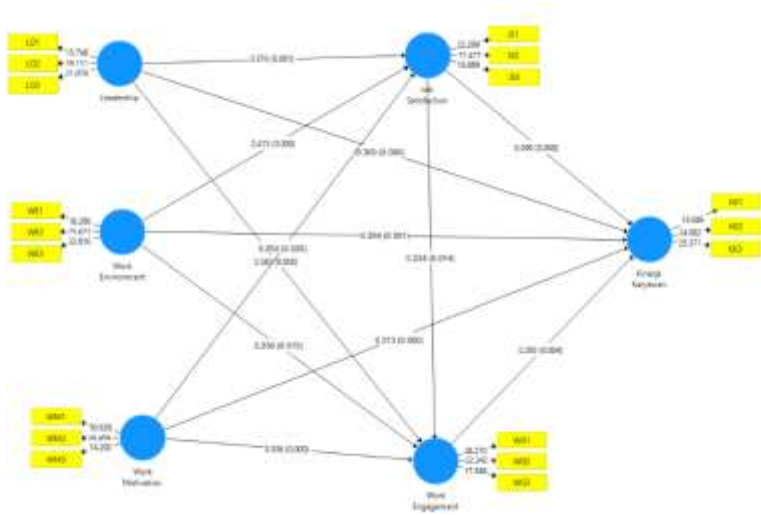


Figure 2 Bootstrapping Results

Source: SmartPLS data processing results, 2025

Table 3 Hypothesis Test Results

	β	T Stat	P Values	Results
<i>Leadership => Employee Performance</i>	0.309	3.105	0.000	H ₁ 1 Accepted
<i>Work Environment => Employee Performance</i>	0.264	3.562	0.000	H ₁ 2 Accepted
<i>Work Motivation => Employee Performance</i>	0.313	3.726	0.000	H ₁ 3 Accepted
<i>Job Satisfaction => Employee Performance</i>	0.305	3.547	0.000	H ₁ 4 Accepted
<i>Work Engagement => Employee Performance</i>	0.242	2.872	0.000	H ₁ 5 Accepted
<i>Leadership => Job Satisfaction => Employee Performance</i>	0.112	2.196	0.029	H ₁ 6 Accepted
<i>Work Environment => Job Satisfaction => Employee Performance</i>	0.162	2.832	0.005	H ₁ 7 Accepted
<i>Work Motivation => Job Satisfaction => Employee Performance</i>	0.018	0.516	0.606	H ₁ 8 Rejected
<i>Leadership => Work Engagement => Employee Performance</i>	0.149	2.400	0.022	H ₁ 9 Accepted
<i>Work Environment => Work Engagement => Employee Performance</i>	0.210	3.420	0.000	H ₁ 10 Accepted
<i>Work Motivation => Work Engagement => Employee Performance</i>	0.277	2.786	0.000	H ₁ 11 Accepted

Source: Smart PLS Data Processing Results (2025)

Leadership has a positive and significant influence on employee performance, with a β value = 0.309 and a P value = 0.000 (below 0.05). Thus, the H1 hypothesis is accepted. The work environment also showed a positive and significant influence on employee performance (β = 0.264, P = 0.000), so the H2 hypothesis is acceptable. Work motivation has a positive and significant effect on employee performance (β = 0.313, P = 0.000), supporting the H3 hypothesis. Job satisfaction has a positive and significant influence on employee performance (β = 0.305, P = 0.000), so H4 is accepted.

Work engagement also has a positive and significant effect on employee performance, with a value of β = 0.242 and P = 0.000. This supports the H5 hypothesis.

In the context of mediation between variables, Leadership through job satisfaction has a positive and significant influence on employee performance (β = 0.112, P = 0.029), supporting the H6 hypothesis. The work environment through job satisfaction also showed a positive and significant influence on performance (β = 0.162, P = 0.005), so H7 was accepted. Work motivation through job satisfaction, with values of β = 0.018 and P = 0.606, did not show a significant influence, so the H8 hypothesis was rejected. Leadership through work attachment has a positive and significant effect on performance (β = 0.149, P = 0.022), supporting the H9 hypothesis. The work environment through work attachment also had a positive and significant effect (β = 0.210, P = 0.000), so H10 was accepted. Work motivation through work attachment has a positive and significant influence on employee performance (β = 0.277, P = 0.000), supporting the H11 hypothesis.

Discussion

The Influence of Leadership on Employee Performance

In a dynamic division like Commercial Business, leaders not only act as a mentor, but also as a source of inspiration that is able to motivate employees to achieve targets effectively.

According to Yukl (2013), effective leadership includes the ability to influence and motivate individuals to voluntarily contribute to the achievement of organizational goals, which is very important in a competitive and results-oriented work environment. In a dynamic division like *Commercial Business*, leaders serve not only as a director, but also as an inspiration that is able to encourage employees to achieve the company's targets effectively.

The Influence of Work Environment on Employee Performance

In line with research Idris et al. (2020) and Primanda (2024) that the work environment is able to improve employee performance. A positive work environment includes adequate physical facilities, harmonious working relationships, policies that support work-life balance, and an atmosphere conducive to productivity. PT. XYZ implements flexible working hours to help employees with special needs, such as picking up children or attending family events. This policy creates a sense of comfort among employees. The Commercial Business Division at PT. XYZ managed to create an atmosphere that not only increased productivity but also built an employee's emotional attachment to the company. The result is an improvement in individual and team performance that supports the overall success of the company.

The Effect of Work Motivation on Employee Performance

According to the findings of Hajiali et al. (2022) and Primanda (2024), work *motivation* is able to improve employee performance. At PT. XYZ, work motivation is applied by providing clear recognition of individual and team achievements. Employees who successfully achieve the target will receive awards in the form of financial incentives and public appreciation in team meetings. This kind of recognition boosts employee confidence while motivating them to continue to deliver the best results. At PT. XYZ, management seeks to understand the individual strengths of employees and put them on projects or roles accordingly. Through the application of good work motivation, employees in the Commercial Business division not only feel appreciated but also encouraged to continue to grow and make maximum contributions. This creates consistent, innovative, and positive performance for the achievement of the company's overall targets.

The Effect of Job Satisfaction on Employee Performance

In line with the research of Pancasila et al. (2020), that job satisfaction plays an important role in improving employee performance. At PT. XYZ, job satisfaction is created through various approaches, such as providing fair compensation and in accordance with the workload of employees in the Commercial Business division who successfully meet or exceed the target of obtaining transparent and proportionate performance bonuses. This makes employees feel that their efforts are appreciated, so they are encouraged to keep improving performance. The implementation of fair policies is also an important part of efforts to increase job satisfaction, such as promotion opportunities in the Commercial Business division are carried out transparently based on performance and competence. With good job satisfaction, employees in the Commercial Business division of PT. XYZ is able to work optimally.

The Effect of Work Engagement on Employee Performance

In line with the findings of Lai et al. (2020) and Sodiq et al. (2024) that *work*

engagement is able to improve employee performance. Work attachment includes an employee's level of enthusiasm, energy, and commitment to his or her work. When employees feel emotionally and intellectually engaged with their tasks, they tend to be more focused, productive, and willing to put in the extra effort to achieve the company's goals. With good work attachments, employees in the Commercial Business division of PT. XYZ not only completed the work with full dedication but also showed the initiative to contribute further. This engagement results in improved individual and team performance, which ultimately supports the company's overall success.

The Influence of Leadership on Employee Performance Mediated by Job Satisfaction

In line with the research of Pancasila et al. (2020), job satisfaction plays a mediator in the relationship between leadership and employee performance. Leaders who provide clear direction, support individual development, and create a positive work environment tend to increase job satisfaction. In the Commercial Business Division of PT. XYZ, leadership practices are demonstrated through appreciation for team achievements and support for work-life balance, such as flexible working hours. This high level of job satisfaction encourages employees to work more optimally in achieving company goals.

The Effect of Work Environment on Employee Performance Mediated by Job Satisfaction

In line with research by Idris et al. (2020) that *job satisfaction* is able to mediate the influence of the *work environment* on employee performance. At PT. XYZ, the implementation of a positive work environment begins with providing adequate facilities such as workspaces designed to be ergonomic with modern equipment and adequate access to technology. Employees are comfortable performing their duties without physical distractions, such as noise or malfunctioning equipment. This convenience creates a sense of satisfaction, as employees can focus on completing their tasks efficiently.

The Effect of Work Motivation on Employee Performance Mediated by Job Satisfaction

The findings of the study show that work motivation does not have a significant effect on employee performance through the mediation of job satisfaction, so the hypothesis is unacceptable. This is in line with Ikhsan et al. (2019) who stated that high work motivation that affects the level of job satisfaction will not necessarily be accompanied by increased performance. External motivational factors, such as salary increases or benefits, sometimes only have a temporary effect. If this motivation is not supported by a positive work experience or a conducive work environment, employees do not feel deep satisfaction with their work. In addition, motivation is an internal factor that arises from employee awareness so that this is not enough to increase the satisfaction felt with the company.

The Influence of Leadership on Employee Performance Mediated by Work Engagement

In line with the research of Lai et al. (2020) and Sodiq et al. (2024), work attachment has been shown to mediate the influence of leadership on employee performance. Leaders who are able to build positive relationships, provide clear direction, and create a supportive work environment not only increase employees' emotional engagement and commitment to work, but also encourage them to perform at their best. At PT. XYZ, the leader in the Commercial

Business division actively practices good leadership to improve work engagement. Leaders not only provide task direction but also inspire employees through a clear vision and passion in achieving common goals. With this approach, employees feel that they have the same goals as the company, so they are more enthusiastic and focused on work. Employee engagement driven by effective leadership results in consistent target achievement, innovation in business strategy, and a harmonious work atmosphere. This positive relationship between leadership, work attachment, and performance is the foundation of the Commercial Business division's success in facing dynamic business challenges.

The Influence of Work Environment on Employee Performance Mediated by Work Engagement

In accordance with the findings of Riyanto et al. (2021), work attachment acts as a mediator in the relationship between the work environment and employee performance. At PT. XYZ, a positive work environment includes adequate physical facilities, a supportive work atmosphere, and harmonious relationships between employees. When employees feel physically comfortable at work, they are better able to concentrate on their tasks, which increases their engagement in daily work. In addition, the company also provides supporting facilities, such as comfortable rest areas and employee welfare programs. PT. XYZ holds weekly relaxation sessions to help employees manage stress. Programs like this not only improve the physical and mental well-being of employees but also make them feel that the company cares about their needs. Employees who feel supported overall will be more motivated and enthusiastic at work.

The Effect of Work Motivation on Employee Performance Mediated by Work Engagement

In line with the findings of Riyanto et al. (2021), work attachment acts as a mediator in the relationship between work motivation and employee performance. At PT. XYZ, increasing work motivation is carried out through various initiatives that encourage employees to develop their potential to the maximum. One of them is the provision of training and certification programs to support competency improvement. This effort creates a positive perception that the company is committed to employee career development, thereby strengthening work engagement. Employees not only feel financially motivated, but also gain long-term benefits in their professional development.

Managerial Implications to Improve Employee Performance in the Commercial Business Division

This research has significant managerial implications for the *Commercial Business division* of PT XYZ. Based on empirical results, *leadership* has been proven to be a variable that has a great influence on the development of *Commercial Business employee performance* and *Work Motivation* is a less significant variable on the development of *Commercial Business employee performance*. Therefore, the author formulates the concept of managerial implications which is divided into 3 main priorities. The formulation of managerial implications is as follows:

1. Improving Competencies at the *Managerial Level of Commercial Business*
 - a. As the main catalyst for the development of employee performance in the *Commercial*

Business division, strengthening the competence of leaders within the scope of the division needs to be made a leading priority. This is in line with the literature review that leaders who have qualified competencies can inspire subordinates both directly and indirectly. Not only that, a leader also needs to have good emotional competence so that his employees feel appreciated and appreciated (Yukl, 2013; Bass & Riggio, 2006). Policies that can be carried out include:

- b) Synergy between the company's management and related institutions such as OJK and Bank Indonesia.
 - c) Cooperation between the company's management and educational institutions.
 - d) Periodic evaluation and training by *Human Capital* for leaders in *Commercial Business*.
2. Special Attention to Employee Work Motivation

In order to improve *work motivation*, the role of a leader is also needed in maintaining the motivation of his employees. This is in line with previous studies that suggest that high or stable motivation levels are directly proportional to productivity output (Hasibuan & Bahri, 2018). Recommendations for improvements that can be made are:

- a) Intensify *coaching and sharing* between leaders and their employees.
 - b) Transparency and objectivity over compensation.
 - c) Transparency of information on career opportunities within the division.
3. Accelerating the Formation of a Collaborative and Adaptive Work Environment.

The results of this study also show that the existence of an adequate and supportive work environment can make employees feel supported to give their best to the company (Chandrasekar, 2011). Policy recommendations include:

- a) *Commercial Business Management collaboration* with *General Affair* to update computers or laptops, inventory, *printers*, *scanners* and internet speeds.
- b) The implementation of work flexibility for employees can be in the form of *Work From Home* or *Work From Anywhere*.
- c) The intensity of the togetherness program between employees, both in the form of annual routine division tour visits and joint events between employees globally.

With the implementation of the three concepts in an integrated and sustainable manner, it is hoped that it can create a significant improvement in employee performance in the *Commercial Business* division and it is possible that it can be applied globally within PT XYZ itself.

CONCLUSION

This study identifies key variables influencing employee performance in *PT XYZ's* *Commercial Business Division*—namely leadership, work environment, and work motivation, with work engagement and job satisfaction as supporting factors—all demonstrating positive and significant effects, both independently and collectively. Notably, leadership emerged as the strongest predictor, while an anomaly appeared in the work motivation hypothesis when mediated by job satisfaction, revealing that motivation does not always align with satisfaction. Policy recommendations include external collaborations to boost managerial competence, transparent career paths and financial compensation to manage motivation and avoid negative perceptions, and flexible work modes to foster an adaptive, sustainable environment. For future research, longitudinal studies could explore the long-term effects of these interventions or

incorporate additional variables like organizational culture and technological adoption to enhance generalizability across other Indonesian financing firms.

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