

THE INFLUENCE OF LEADERSHIP AND WORK ENVIRONMENT ON EMPLOYEE PERFORMANCE WITH MOTIVATION AS A MODERATOR (A STUDY ON CREDIT MARKETING OFFICER NEW BIKE PT WOM FINANCE)

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Abstract. *This study aims to analyze the influence of leadership and work environment on employee performance in the financing industry, with work motivation as a moderating variable, to provide new insights into human resource management practices at PT WOM Finance. This research employs a quantitative method using the Structural Equation Modeling–Partial Least Squares (SEM–PLS) approach. The study involved 50 respondents selected through a simple random sampling technique. The results indicate that leadership has a positive and significant effect on employee performance. The work environment also has a positive and significant effect on employee performance. However, work motivation does not moderate the relationship between leadership and employee performance but acts as a significant moderator in the relationship between work environment and employee performance. This finding suggests that higher employee work motivation strengthens the positive influence of the work environment on performance improvement.*

Keywords: *Leadership, Work Environment, Work Motivation, Employee Performance*

INTRODUCTION

Human resources (HR) constitute a fundamental asset that plays a decisive role in determining organizational success in an increasingly competitive environment. (Hasibuan, 2019), emphasizes that a company's achievement is largely shaped by the quality, competence, and performance of its human capital. Within contemporary organizations, HR is not merely positioned as an operational workforce, but also as a strategic driver capable of fostering innovation, adaptability, and sustainable competitive advantage. Organizations that effectively manage their human resources are better positioned to attain strategic objectives and ensure long-term business continuity.

Within the framework of performance management, employees function as crucial indicators for assessing the extent to which organizations optimize their human resources. (Hasibuan, 2019) defines performance as the output attained by individuals in executing their responsibilities, which is influenced by their capabilities, efforts, and available opportunities. Employee performance levels are significantly affected by various factors, including leadership quality, work motivation, and the work environment (Khaeruman et al., 2021). Consequently, effective management of these determinants is essential for organizations to achieve established performance targets.

PT Wahana Ottomitra Multiartha Tbk (PT WOM Finance) is a financing company with an extensive network across various regions in Indonesia. One of the strategic positions that supports the achievement of sales targets is the Credit Marketing Officer (CMO) New Bike, whose responsibilities include finding prospective customers, offering financing products, and ensuring that the credit process runs smoothly. However, over the past three years, the performance of CMO New Bike has shown a declining trend based on internal company data, particularly in the achievement of sales targets, which only reached 14.20% in 2022, dropped significantly to 2.58% in 2023, and slightly increased to 2.92% in 2024.

The observed decline in performance suggests the presence of internal organizational issues.

From a leadership perspective, preliminary findings indicate that directives issued by supervisors are often inconsistent and subject to frequent changes, resulting in uncertainty among employees. Moreover, supervisors have not fully demonstrated effective role modeling, and the limited provision of continuous guidance and motivation has contributed to a reduction in team morale. These conditions have ultimately affected the level of commitment and performance of CMO New Bike employees in meeting the company's established targets.

An unfavorable work environment also plays a significant role in the observed decline in employee performance. Elevated performance targets, excessive workloads, and inadequate work facilities contribute to increased job-related stress and diminish employees' effectiveness in executing their responsibilities. Such non-conducive working conditions adversely affect job satisfaction and overall work productivity. In addition, employee motivation remains relatively low due to the suboptimal implementation of performance-based rewards and an incentive system that is perceived as less attractive, thereby failing to effectively stimulate performance improvement.

Based on these conditions, it can be inferred that leadership, work environment, and work motivation are interconnected factors influencing the performance of CMO New Bike employees at PT WOM Finance. While numerous studies have explored the impact of leadership and work environment on employee performance, empirical research that specifically examines the moderating role of work motivation within the financing industry particularly in marketing-oriented roles such as Credit Marketing Officers remains limited. Previous research by (Aritonang & Febrian, 2023) demonstrated that leadership and motivation positively affect employee performance; however, motivation was not incorporated as a moderating variable. Accordingly, this study seeks to address this research gap by analyzing the effects of leadership and work environment on employee performance, with work motivation positioned as a moderating variable at PT WOM Finance.

LITERATUR RIVIEW

1. The Influence of Leadership on Employee Performance

Leadership plays a strategic role in shaping employee behavior by providing direction, motivation, and influence to ensure that work activities are performed effectively in accordance with organizational goals. In highly target-oriented roles, such as those carried out by Credit Marketing Officer (CMO) employees, the application of a structured, communicative, and inspirational leadership style becomes a critical factor in determining both the quality of performance and productivity. Leaders who are able to deliver clear instructions, demonstrate exemplary conduct, and cultivate trust and confidence among subordinates are more likely to enhance employees' work enthusiasm, sense of responsibility, and organizational commitment. Furthermore, supportive leadership promotes collaboration and individual initiative, allowing employees to maximize their potential. Accordingly, effective leadership is generally expected to exert a positive influence on employee performance, particularly in positions that demand the achievement of targets through a combination of individual effort and teamwork.

Theoretically, (Robbins, 2020) state that leadership is the ability to influence a group in achieving common goals, while (Northouse, 2021) emphasizes that leadership involves a social process that shapes subordinates' motivation and behavior. Recent studies in international journals further strengthen this view. For example, (Buil et al., 2019) and (Hoch et al., 2018) found that transformational and authentic leadership styles significantly improve employee performance through enhanced motivation and engagement.

Empirical findings by (Mardiani & Sepdiana, 2021), (Riani et al., 2021), and (Hakim & Nurani, 2023) indicate that leadership style has a positive and significant effect on employee performance across various sectors. Studies by (Erlangga, 2021) at PDAM Tirta Musi and (Khasanah & Amelia, 2024) at PT BFI Finance also demonstrate that leaders who provide motivation, direction, and support can enhance employee productivity and loyalty. Based on these theoretical foundations and

previous research, the first hypothesis is formulated as follows:

H1: Leadership has a positive and significant effect on employee performance at CMO New Bike PT WOM Finance.

2. The Influence of Work Environment on Employee Performance

The work environment represents a critical factor that affects employees' effectiveness, comfort, and overall performance in fulfilling their job responsibilities. A work setting that is secure, comfortable, and adequately supported, accompanied by positive and harmonious interpersonal relationships, can enhance employees' concentration, motivation, and commitment to performing at an optimal level. In the context of Credit Marketing Officer (CMO) positions, which involve high mobility, demanding performance targets, and substantial work pressure, a supportive work climate and strong organizational backing are vital for maintaining productivity and employees' psychological well-being. Such conditions enable employees to better cope with work-related stress and sustain consistent performance. Conversely, an unfavorable work environment can increase stress levels, weaken motivation, and ultimately undermine the effectiveness and quality of employee performance.

According to (Sedarmayanti, 2017), the work environment includes all physical and non-physical conditions surrounding employees that can influence performance. (Robbins, 2020) argue that a supportive work environment contributes to psychological well-being and higher performance. More recent studies support this argument. (Breevaart & Bakker, 2018) highlight that job resources, including a supportive work environment, significantly enhance performance and reduce burnout.

Empirical research by Permana and Rahmawati (2022) proves that the work environment has a significant influence on employee performance. Studies by Mendis (2017) and Albrecht et al. (2021) published in Scopus-indexed journals also confirm that workplace conditions and social support are strong predictors of employee performance, particularly in service and financial sectors. Similar findings by Laela and Putri (2023) and Gunawan and Octavianus (2023) show that lighting, cleanliness, interpersonal relationships, and facility comfort are dominant factors affecting work outcomes. Therefore, the second hypothesis is formulated as follows:

H2: The work environment has a positive and significant effect on employee performance at CMO New Bike PT WOM Finance.

3. The Moderating Role of Work Motivation on the Influence of Leadership on Employee Performance

Work motivation functions as an internal driving force that encourages individuals to exert greater effort, persistence, and commitment in pursuing organizational goals. Within the relationship between leadership and employee performance, motivation serves as a key mechanism that can either reinforce or weaken the impact of leadership practices. Leaders who are capable of motivating employees through appreciation, recognition, and supportive guidance are more likely to cultivate higher levels of enthusiasm, organizational commitment, and responsibility among their subordinates. These motivational influences not only enhance employees' work attitudes but also lead to improved performance outcomes in terms of both quality and productivity. Accordingly, work motivation plays a vital role in mediating the influence of leadership on the achievement of optimal employee performance.

(Herzberg et al., 2017) explains that motivation arises from intrinsic factors such as achievement, recognition, and responsibility, while extrinsic factors act as hygiene elements. Luthans (2018) argues that motivation amplifies the effect of managerial support on performance. Recent empirical studies by (Breevaart & Bakker, 2018) and (Inceoglu et al., 2018) demonstrate that motivated employees respond more positively to leadership behaviors, resulting in higher

performance.

This relationship is further supported by (Abdullah & Winarno, 2022) and (Sinuraya, 2024), who found that work motivation significantly moderates the relationship between leadership and employee performance. Therefore, the third hypothesis proposed is:

H3: Work motivation moderates the influence of leadership on employee performance at CMO New Bike PT WOM Finance.

4. The Moderating Role of Work Motivation on the Influence of Work Environment on Employee Performance

A supportive work environment does not automatically lead to optimal employee performance in the absence of strong work motivation. Motivation operates as an internal mechanism that allows employees to effectively utilize and maximize the resources, facilities, and organizational support available to them. In high-pressure work contexts, such as Credit Marketing Officer (CMO) positions at PT WOM Finance, which are characterized by demanding performance targets and intense competition, work motivation plays a pivotal role in converting favorable environmental conditions into tangible performance improvements. Employees with high levels of motivation tend to demonstrate greater focus, resilience, and perseverance, thereby enabling the work environment to function not merely as a facilitating condition but as a catalyst for increased productivity and performance attainment.

Maslow's hierarchy of needs (Robbins, 2020), explains that self-actualization and recognition motivate individuals to achieve higher performance levels, while (Herzberg et al., 2017) emphasizes the role of motivator factors in improving work outcomes. Recent studies by Karatepe et al. (2020) and Van den Broeck et al. (2021) confirm that motivated employees are better able to leverage a supportive work environment to enhance performance.

Research by Permana and Rahmawati (2022) indicates that the work environment significantly affects performance, with stronger effects observed among highly motivated employees. Similar findings were reported by (Kusuma & Lestari, 2022) and (Abdullah & Winarno, 2022), who concluded that motivation strengthens the relationship between the work environment and employee performance. Based on these theories and previous studies, the fourth hypothesis is formulated as follows:

H4: Work motivation moderates the influence of the work environment on employee performance at CMO New Bike PT WOM Finance.

METHOD

The object of this research is the employees of PT WOM Finance who work in the CMO New Bike division. The focus of the study lies in analyzing the influence of leadership and work environment on employee performance, with work motivation as a moderating variable. The purpose of this study is to determine the extent to which leadership and work environment affect the performance of CMO employees and how work motivation strengthens this relationship.

The research population consists of all CMO New Bike employees of PT WOM Finance across Indonesia, totaling 316 individuals. The sampling technique used in this study is accidental sampling, namely the selection of respondents based on their willingness and accessibility in providing data. Out of the 316 CMO New Bike employees, the researcher distributed questionnaires via Google Forms, and the first 50 employees who completed the questionnaire were designated as the research sample. This technique was chosen because the respondents who filled out the questionnaire were considered to meet the research criteria and were willing to provide data voluntarily. The inclusion criteria include permanent employees who have worked for at least one month and are willing to participate, while interns, non-CMO employees, or those who did not complete the questionnaire were excluded.

Variable operationalization was based on relevant theories and measured using a Likert scale of 1–5. The variables examined include: (1) Employee performance, with indicators such

as work quality, productivity, punctuality, discipline, efficiency, and teamwork (Mangkunegara, 2017); (2) Leadership, which includes the ability to provide direction, motivate, two-way communication, and reward distribution (Robbins & Judge, 2019); (3) Work environment, with aspects such as lighting, noise, safety, social relationships, and workplace facilities (Sedarmayanti, 2017); and (4) Work motivation, which includes the need for achievement, recognition, rewards, and the desire for self-development (Hasibuan, 2019).

Primary data were collected using a closed-ended questionnaire distributed via Google Forms with a five-point Likert scale, while secondary data were obtained from internal company documents such as organizational structure reports, employee statistics, and annual performance reports. The online data collection method was chosen due to its efficiency and ability to reach respondents across different work locations. The collected data were then verified to ensure completeness and consistency before further analysis.

Data analysis was performed using the Structural Equation Modeling–Partial Least Squares (SEM–PLS) approach with SmartPLS version 4 software. SEM–PLS was selected because it is variance-based and does not require large sample sizes or multivariate normal data distribution, making it appropriate for this study with a relatively small sample of 50 respondents. In addition, SEM–PLS is particularly suitable for exploratory and predictive research models that involve complex relationships among latent variables, including moderation effects, such as the role of work motivation in this study (Hair et al., 2021). This method also allows simultaneous assessment of measurement validity and reliability as well as structural relationships, thereby providing robust results despite sample size limitations. The analysis was conducted in two stages, namely evaluation of the measurement model (outer model) and the structural model (inner model).

RESEARCH RESULTS

Descriptive analysis was carried out on 50 respondents consisting of CMO New Bike employees at PT WOM Finance. The results indicate that the majority of respondents are male (96%), predominantly aged between 20 and 30 years (82%), possess a Bachelor's degree (68%), and have a length of service of less than one year (44%). These findings suggest that the CMO position is largely filled by a young, well-educated, and highly dynamic workforce, yet characterized by relatively limited work experience. Such conditions may influence the consistency and stability of employee performance, as employees with shorter tenure are still in the process of adapting to organizational demands and performance targets. Therefore, this workforce profile highlights the importance of effective leadership practices and a supportive work environment in fostering employee motivation, accelerating adaptation, and ultimately improving overall performance levels.

Validity Test

The validity test was conducted to ensure that each indicator used in this study truly measures the intended construct or variable. In this study, validity was assessed using the Convergent Validity method, which is measured based on the loading factor value of each indicator. This test aims to determine the extent to which the indicators within a variable are highly correlated, thus accurately representing the construct being measured. An indicator is considered to have good validity if it has a loading factor value of 0.7 or higher. The results of the validity analysis are presented in Table 1, which shows the loading factor values for each indicator of the research variables.

Table 1. Convergent Validity

	Leadership (X1)	Employee Performance (Y)	Work Environment (X2)	Motivation (Z)
X1.1	0.946			
X1.2	0.950			
X1.3	0.882			
X1.4	0.873			
X1.5	0.936			
X1.6	0.974			
X1.7	0.980			
X1.8	0.940			
X2.1			0.946	
X2.2			0.921	
X2.3			0.942	
X2.4			0.873	
X2.5			0.942	
X2.6			0.951	
X2.7			0.909	
Y1.1		0.915		
Y1.2		0.949		
Y1.3		0.953		
Y1.4		0.869		
Y1.5		0.932		
Y1.6		0.954		
Y1.7		0.976		
Y1.8		0.950		
Z1.1				0.889
Z1.2				0.946
Z1.3				0.882
Z1.4				0.807
Z1.5				0.858
Z1.6				0.865
Z1.7				0.798

Source: Results of Researcher's Data Processing (2025)

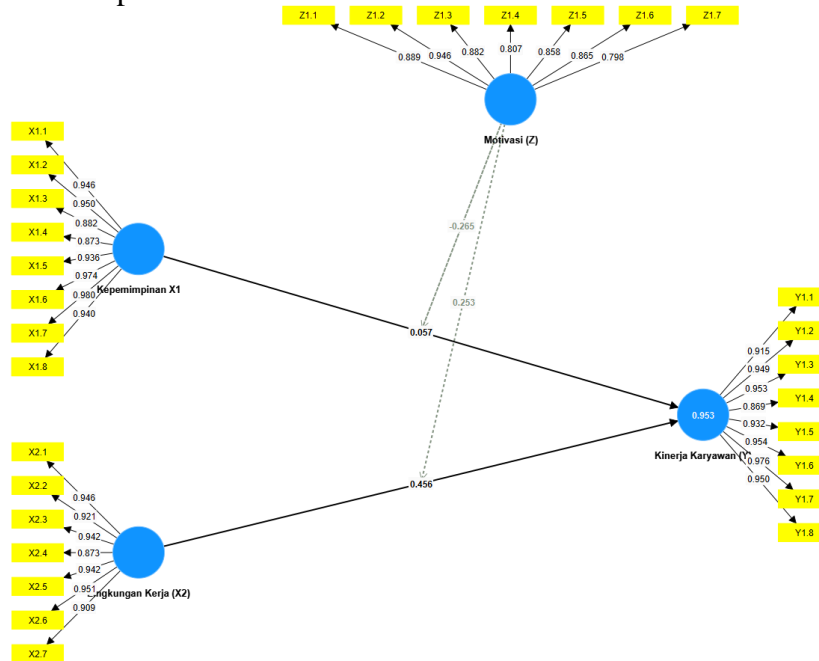
Based on the results of the convergent validity test, all indicators of the variables Leadership (X1), Work Environment (X2), Work Motivation (Z), and Employee Performance (Y) show outer loading values above 0.70, which means that all statement items are declared valid and have a strong contribution in measuring the latent constructs of each variable. The highest outer loading value is found in the Leadership indicator (X1.7), with a value of 0.980, indicating that the leader's ability to provide direction and exemplify good behavior has the strongest influence in representing the leadership variable. In the Work Environment variable (X2), indicator X2.6 has the highest value of 0.951, indicating that adequate workplace facilities are an essential aspect in respondents' perception of a good work environment.

Meanwhile, in the Employee Performance variable (Y), the highest outer loading value is 0.976 (Y1.7), signifying that the indicator of achieving work targets best represents the performance of CMO employees. For the Work Motivation variable (Z), indicator Z1.2 has an outer loading value of 0.946, demonstrating that the internal drive to achieve is the key element in work motivation.

Thus, all indicators meet the criteria for convergent validity (outer loading value > 0.70),

indicating that the research instrument is valid and suitable for use in subsequent structural model testing.

In addition to the tabulated results, this study also presents a Path Coefficient diagram that visually represents the direct relationships among variables within the proposed research model. The path coefficient analysis provides quantitative estimates of the strength and direction of influence exerted by one variable on another in the structural model. These coefficients are calculated to evaluate the extent to which each independent variable contributes to changes in the dependent variable, as well as to assess the overall robustness of the relationships among the constructs examined. A higher path coefficient value indicates a stronger and more meaningful influence between variables, whereas a lower coefficient suggests a weaker relationship, reflecting a more limited impact within the model.



Picture 1. Path Coefficient

Source: Results of Researcher's Data Processing (2025)

Based on the figure, it can be seen that the relationships among variables demonstrate significant influence within the developed model, with higher path coefficients on several dominant variables, while other relationships exhibit more moderate effects.

Reliability Test

The reliability test is used to determine whether the measurement instrument (in this case, the research questionnaire) remains consistent even when administered to different respondents. This study employs Cronbach's Alpha and Composite Reliability methods. If the obtained value exceeds 0.70, the questionnaire is considered reliable. The results are presented in Table 4.2 below:

Table 2. Cronbach Alpha and composite reliability

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Remarks
Leadership (X1)	0.980	0.982	0.983	Reliable
Employee Performance (Y)	0.980	0.981	0.983	Reliable
Work Environment (X2)	0.972	0.975	0.977	Reliable
Motivation (Z)	0.943	0.948	0.954	Reliable

Based on the results of the reliability test, all research variables—Leadership (X1), Work Environment (X2), Work Motivation (Z), and Employee Performance (Y)—show Cronbach’s Alpha and Composite Reliability (ρ_c) values greater than 0.70. Therefore, it can be concluded that all instruments used in this study are reliable.

The highest Cronbach’s Alpha value is found in the Leadership variable (X1), at 0.980, indicating that all statement items under this variable have a very strong level of internal consistency. The Employee Performance variable (Y) also displays an equally high value of 0.980, suggesting that the indicators used consistently represent respondents’ performance dimensions.

Meanwhile, the Work Environment variable (X2) records a Cronbach’s Alpha of 0.972 and a composite reliability of 0.977, demonstrating an excellent level of instrument reliability. The Work Motivation variable (Z) shows a Cronbach’s Alpha of 0.943 and a composite reliability of 0.954, which also meets the criteria for high reliability.

Overall, these results confirm that all research variables possess a very high level of reliability, indicating that the questionnaire used in this study is dependable for consistently and accurately measuring the latent constructs of each variable within the SEM–PLS analysis.

R Square Test

R-Square is a measure of the proportion of variation in the dependent (endogenous) variable that can be explained by the independent (exogenous) variables. It is used to predict whether a model is good or poor (Juliandi, 2018). The criteria for interpreting R-Square according to Juliandi (2018) are as follows:

1. If the adjusted $R^2 = 0.75 \rightarrow$ the model is substantial (strong).
2. If the adjusted $R^2 = 0.50 \rightarrow$ the model is moderate.
3. If the adjusted $R^2 = 0.25 \rightarrow$ the model is weak (poor).

Table 3. R Square test

Variable	R-square	R-square adjusted
Employee Performance (Y)	0.953	0.951

Source: Results of Researcher's Data Processing (2025)

Based on the results presented in the table, the R-square value for the Employee Performance variable (Y) is 0.953, with an adjusted R-square of 0.951. This indicates that Leadership (X1), Work Environment (X2), and Work Motivation (Z) collectively explain 95.1% of the variation in Employee Performance, while the remaining 4.9% is influenced by factors outside the scope of this research model.

Referring to Juliandi’s (2018) criteria, an R-square value above 0.75 demonstrates that the model has a very strong (substantial) explanatory power. This means that the exogenous constructs used in this study have a significant influence on the endogenous construct, namely employee performance. Therefore, the research model can be considered relevant and capable of representing the relationships among variables effectively, particularly within the context of CMO New Bike employees at PT WOM Finance.

Direct Effect

This study employs path analysis to measure the direct influence of several independent variables on the dependent variable. The following criteria were used in the testing process:

1. t-statistic values are used to determine whether the relationships among variables are significant. The significance criteria are:
 - a. If the t-statistic > 1.96 , the relationship is considered significant.
 - b. Conversely, if the t-statistic < 1.96 , the relationship is considered not significant.
2. P-values indicate the probability level that the relationship occurs by chance:

- a. If the p-value ≤ 0.05 , the relationship is considered significant.
- b. If the p-value ≥ 0.05 , the relationship is considered not significant.

Table 4. Direct Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Leadership X1 -> Employee Performance (Y)	0.456	0.483	0.203	2.250	0.024
Work Environment (X2) -> Employee Performance (Y)	0.444	0.430	0.108	4.093	0.000

Source: Results of Researcher's Data Processing (2025)

Based on the results of the direct effect test in the Table, it is found that the Leadership variable (X1) has a significant effect on Employee Performance (Y), with an original sample value of 0.456, a t-statistic of 2.250, and a p-value of 0.024 (< 0.05). This indicates that the better the leadership style implemented, the higher the employee performance, particularly for employees in the CMO New Bike division at PT WOM Finance. Therefore, the first hypothesis (H1), which states that leadership has a significant effect on employee performance, is accepted.

Furthermore, the Work Environment variable (X2) also shows a positive and significant effect on Employee Performance (Y), with an original sample value of 0.444, a t-statistic of 4.093, and a p-value of 0.000 (< 0.05). This means that the better the work environment conditions both physically and socially the higher the level of performance produced by employees. Based on these findings, the second hypothesis (H2), which states that the work environment significantly affects employee performance, is also accepted.

Overall, these results indicate that both variables, leadership and work environment, contribute significantly to improving employee performance, highlighting the importance of applying an effective leadership style and creating a conducive work environment that supports productivity at PT WOM Finance.

Moderation Effect Test

This study also analyzes the moderating effect of Motivation skills (Z) on the relationship between the independent variables (Leadership and Work Environment) and employee performance (Y). The purpose of the moderation effect test is to determine whether a moderator variable (in this case, sales force motivation skills) can strengthen, weaken, or change the direction of the relationship between the independent variables and the dependent variable. The following criteria are used in the testing process:

1. The t-statistic value is used to examine whether the relationship between variables is significant. The criteria for significance are:
 - a. If the t-statistic > 1.96 , the relationship is considered significant.
 - b. Conversely, if the t-statistic < 1.96 , the relationship is considered not significant.
2. The p-value indicates the probability level that the relationship occurred by chance:
 - a. If the p-value ≤ 0.05 , the relationship is considered significant.
 - b. If the p-value ≥ 0.05 , the relationship is considered not significant.

The results of the analysis are presented in the following table:

Tabel 5. Moderation Effect Values

Variabel	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	t Statistic	P Values
Motivation (Z) x LeadershipX1 -> Employee Performance (Z)	-0.265	-0.245	0.196	1.350	0.177
Motivation (Z) x Work Environment (X2) -> Employee Performance (Z)	0.253	0.236	0.196	1.291	0.007

Source: Results of Researcher's Data Processing (2025)

Based on the results of the moderation test shown in the Table, it is evident that the Work Motivation variable (Z) is not able to significantly moderate the relationship between Leadership (X1) and Employee Performance (Y), with an original sample value of -0.265 , a t-statistic of 1.350 , and a p-value of $0.177 (> 0.05)$. The p-value greater than 0.05 indicates that the effect of leadership on employee performance is neither strengthened nor weakened by the level of work motivation. Thus, the third hypothesis (H3), which states that work motivation moderates the influence of leadership on employee performance, is rejected. This result implies that employee performance is more directly influenced by the quality of leadership itself, rather than depending on the individual's level of motivation.

Meanwhile, the results of the second moderation test show that Work Motivation (Z) plays a significant role as a moderating variable in the relationship between Work Environment (X2) and Employee Performance (Y), with an original sample value of 0.253 , a t-statistic of 1.291 , and a p-value of $0.007 (< 0.05)$. This value indicates that the higher the level of work motivation employees possess, the stronger the positive influence of the work environment on performance improvement becomes. In other words, the fourth hypothesis (H4), which states that work motivation moderates the influence of the work environment on employee performance, is accepted.

Overall, these findings demonstrate that work motivation plays an important role in strengthening the relationship between the work environment and employee performance, but does not have the same moderating effect on the relationship between leadership and performance among CMO New Bike employees at PT WOM Finance.

Discussion

1. The Influence of Leadership on Employee Performance at CMO New Bike PT WOM Finance

The findings of this study demonstrate that leadership exerts a positive and statistically significant influence on employee performance among CMO New Bike employees at PT WOM Finance. This result reinforces the notion that effective leadership is a key determinant in shaping employee behavior through clear direction, motivation, and constructive influence. In roles that are highly target-oriented, such as credit marketing, leadership becomes increasingly vital in guiding employees to remain focused, disciplined, and committed to achieving performance targets. Leaders who are able to provide clarity of goals, encouragement, and consistent support can enhance employees' confidence and work effectiveness, thereby contributing to the achievement of optimal performance outcomes.

This result is consistent with (Robbins, 2020), who argue that leadership effectiveness directly influences employee behavior and performance outcomes. Empirically, this finding aligns with previous studies conducted found that leadership style significantly affects employee performance across various organizational contexts. Furthermore, Jessica et al. (2023), in a study

conducted at a financing company, also reported that leadership practices emphasizing clear direction, motivation, and role modeling significantly enhance employee productivity and work commitment.

From an international perspective, this result supports the findings of Eva et al. (2019) and Jiang et al. (2022), who demonstrated that effective leadership improves employee performance through increased engagement and clarity of work objectives. Therefore, the results of this study reinforce the theoretical and empirical consensus that leadership quality is a key determinant of employee performance in the financial servi

2. The Influence of the Work Environment on Employee Performance at CMO New Bike PT WOM Finance

The results further indicate that the work environment has a positive and statistically significant impact on employee performance. This finding suggests that both physical elements, including adequate facilities, safety, and workplace comfort, as well as non-physical aspects such as harmonious interpersonal relationships and a supportive organizational climate, play a crucial role in enhancing employee productivity and work effectiveness. A conducive work environment enables employees to perform their duties with greater focus and enthusiasm, reduces work-related stress, and encourages more efficient task completion, ultimately contributing to improved performance outcomes.

This result is in line with (Sedarmayanti, 2017), who emphasizes that a conducive work environment enhances employee concentration and work outcomes. It also supports (Robbins, 2020), who state that a positive work environment contributes to employees' psychological well-being and performance. Empirical evidence from (Nurdin & Djuhartono, 2021) and (Gunawan, 2025) similarly shows that workplace conditions significantly influence employee performance.

Moreover, international studies by (Breevaart & Bakker, 2018) confirm that supportive work environments function as job resources that improve performance and reduce work stress. Thus, the results of this study strengthen previous research by confirming that a conducive work environment is a critical factor in enhancing performance, particularly for employees facing high target pressure such as CMO New Bike staff at PT WOM Finance.

3. Work Motivation as a Moderating Variable Between Leadership and Employee Performance at CMO New Bike PT WOM Finance

The results of the moderation analysis show that work motivation does not have a statistically significant moderating effect on the relationship between leadership and employee performance. This finding implies that the influence of leadership on employee performance occurs directly and is not contingent upon variations in employees' motivational levels. In other words, leadership practices are able to affect performance outcomes regardless of whether employees possess high or low motivation. This condition suggests that effective leadership provides structure, direction, and control mechanisms that can sustain employee performance independently of individual motivational differences.

This finding contrasts with studies by (Abdullah & Winarno, 2022) and Sinuraya et al. (2022), which found that motivation strengthens the effect of leadership on performance. However, the result of this study can be explained by the nature of leadership in the organization, where performance outcomes are more strongly driven by leadership direction, supervision, and control mechanisms rather than by individual motivational differences.

This interpretation is supported by (Northouse, 2021), who argues that in highly structured and target-oriented organizations, leadership authority and clarity may exert a more direct influence on performance outcomes. Therefore, this finding suggests that leadership at PT WOM Finance plays a dominant role in shaping employee performance, regardless of individual motivation levels.

4. Discussion of Work Motivation as a Moderating Variable Between Work Environment and Employee Performance at CMO New Bike PT WOM Finance

In contrast, the findings reveal that work motivation has a statistically significant moderating effect on the relationship between the work environment and employee performance. This result indicates that the influence of a supportive and conducive work environment on performance becomes stronger when employees have high levels of internal motivation. A positive work environment alone may not be sufficient to enhance performance optimally; however, when accompanied by strong work motivation, employees are more capable of utilizing environmental support, facilities, and organizational conditions to improve their productivity and effectiveness. Consequently, work motivation plays a critical role in amplifying the impact of the work environment on employee performance.

This finding supports (Herzberg et al., 2017), which states that motivator factors such as recognition and achievement enhance the effectiveness of hygiene factors like working conditions. It is also consistent with Maslow's hierarchy of needs (Robbins, 2020), which emphasizes that motivated individuals are more capable of utilizing environmental resources to achieve higher performance.

Empirical evidence from (Abdullah & Winarno, 2022) similarly found that motivation strengthens the relationship between work environment and performance. Thus, this finding highlights the importance of work motivation as a key psychological mechanism that enhances the effectiveness of the work environment in improving employee performance, particularly in high-pressure financial service roles such as CMO New Bike at PT WOM Finance.

CONCLUSION

Based on the results of the data analysis and the discussion of findings concerning the effects of leadership, work environment, and work motivation on employee performance among CMO New Bike employees at PT WOM Finance, a number of important conclusions can be formulated as follows:

1. Leadership has a significant influence on employee performance. A good leadership style demonstrated through clear guidance, role modeling, and continuous support from supervisors can enhance work enthusiasm, foster harmonious working relationships, and encourage the achievement of company targets.
2. The work environment has a significant influence on employee performance. A safe, comfortable, and supportive work environment both physically and non-physically contributes to higher employee morale, job satisfaction, and productivity.
3. Work motivation does not moderate the effect of leadership on employee performance. This indicates that leadership exerts a strong direct influence on performance, regardless of employees' individual motivation levels.
4. Work motivation moderates the effect of the work environment on employee performance. Employees with high work motivation are better able to utilize a supportive work environment to achieve optimal performance, whereas the positive influence of the work environment becomes weaker for employees with lower motivation.

RECOMMENDATIONS

Based on the findings of this study, it is recommended that PT WOM Finance enhance the quality of leadership through the implementation of structured and systematic leadership development initiatives. These may include coaching-oriented leadership training, strengthening communication and interpersonal skills, as well as performance-focused supervisory practices. Such programs are expected to promote consistency in leadership behavior and provide clearer guidance and direction for CMO employees in achieving their performance targets.

Furthermore, PT WOM Finance is advised to continuously improve and sustain a supportive work environment by ensuring the availability of adequate work facilities, effectively managing workload and target pressures, and fostering harmonious interpersonal relationships within the workplace. Given that work motivation has been shown to significantly strengthen the

influence of the work environment on employee performance, the company should also optimize its motivational systems. This can be achieved through the implementation of fair and transparent performance-based incentive schemes, employee recognition programs, and well-defined career development pathways. By integrating leadership enhancement, work environment improvement, and effective motivational strategies, PT WOM Finance can sustainably improve the performance of CMO New Bike employees and support the long-term achievement of organizational objectives.

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