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The Effect of Leadership and Work Environment on Employee Performance at Bank Mega Syariah in the Tangerang Area

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Abstract

This study aims to analyze the influence of leadership and the work environment on employee performance at Bank Mega Syariah's Tangerang Branch. The dependent variable in this study is employee performance, while the independent variables are leadership and the work environment. This study employs an associative quantitative approach. Primary data were collected through a questionnaire distributed to 36 employees and analyzed using multiple linear regression with the aid of SPSS. The results show that leadership has a positive and significant effect on employee performance, with a calculated t-value of 5.543 > the critical t-value of 2.034 and a p-value < 0.001. Simultaneously, leadership and the work environment also have a positive and significant effect, with a calculated F-value of 58.007 > the critical F-value of 3.28 and a p-value < 0.001. The R-squared value of 0.854 indicates that these two variables account for 85.4% of the variation in employee performance. Thus, effective leadership and a conducive work environment play a crucial role in enhancing productivity and achieving organizational goals.

Keywords: *Leadership; Work Environment; Employee Performance*

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Introduction

The Indonesian banking industry has experienced rapid development alongside increasingly intense competition between conventional and Islamic banks. Economic growth and greater public awareness of Sharia-compliant financial services have strengthened the position of Islamic banks as an alternative within the national financial system. One of the private Islamic banking institutions operating in this competitive environment is Bank Mega Syariah. In the Tangerang Area, Bank Mega Syariah must maintain service quality, operational efficiency, and customer trust while adapting to technological developments and increasing customer expectations. These conditions make the quality and performance of its employees essential for supporting sustainable organizational growth and competitiveness.

Indonesia's Islamic banking sector is presently experiencing substantial growth. The Financial Services Authority reports that the national Islamic banking sector's market share rose to 7.72% and its total assets reached IDR 980.30 trillion in December 2024, indicating an annual growth of 9.88%. Third-party funds also grew by approximately 10% annually, exceeding the growth of the national banking industry, which remained within the range of 4–5%. However, this rapid expansion has also increased pressure on the availability and quality of human resources. Approximately 90% of Islamic bank employees reportedly do not have educational backgrounds specifically related to Islamic economics and finance. This situation may affect employees' understanding of Sharia banking principles and their ability to perform their responsibilities effectively. For Bank Mega Syariah in the Tangerang Area, competent and high-performing employees are therefore required to balance business targets, service standards, technological adaptation, and compliance with Sharia principles.

Islamic banks operate within a complex competitive environment because they must combine commercial objectives with ethical and religious responsibilities. They are expected to offer fair and Sharia-compliant financial services while simultaneously competing in a market that demands speed, innovation, accessibility, and digital capability. Wahyu and Budianto (2023) stated that competition between Islamic and conventional banks has intensified due to technological development and increasing public demand for fast and practical financial services. Conventional banks have generally developed broader digital networks, whereas Islamic banks continue to face challenges related to technological limitations, relatively low Islamic financial literacy, and public perceptions of Sharia products. Such challenges require Bank Mega Syariah to strengthen its internal organizational capabilities, particularly through effective leadership and a supportive work environment.

Employee performance represents an important factor in ensuring that Islamic banks can achieve their organizational objectives. High-performing employees contribute to service quality, operational accuracy, customer satisfaction, and organizational competitiveness. Conversely, low employee performance may result in work delays, operational errors, declining service quality, and difficulties in achieving organizational targets. Leadership is one of the factors that may improve employee performance because leaders provide direction, motivation, supervision, and support in completing organizational responsibilities. Effective leadership can also align individual contributions with organizational goals. Nevertheless, the effects of leadership may vary according to institutional characteristics, organizational culture, employee needs, and the leadership practices implemented within each banking institution.

Diverse conclusions have been drawn from earlier research on the connection between employee performance and leadership. Murtaza and Nur Hafifah (2025) discovered that employee performance at BSI KCP Kuala Meulaboh was positively and significantly impacted by leadership and the workplace. At the PT Bank Syariah Mandiri Makassar Area Office, Naim, Gani, and Purnamasari (2019) showed that leadership had a beneficial direct and indirect impact on staff performance via work ethic. Additionally, Irfan (2020) found that staff performance at the Bank NTB Syariah Bima Branch Office was favorably impacted by transformational leadership, job satisfaction, and motivation. Ainia, Prakoso, and In (2023) came to the conclusion that although the majority of research indicated a favorable correlation between Islamic leadership and worker performance, a few of studies revealed negligible findings. These variations show that the impact of leadership on worker performance is still context-dependent and needs further research at Bank Mega Syariah in the Tangerang Area.

In addition to leadership, the work environment is considered an important determinant of employee performance. Sedarmayanti, as cited in Mulyadi (2020), defined the work environment as the totality of equipment, materials, surrounding conditions, working methods, and work arrangements encountered by employees, either individually or collectively. The work environment includes physical factors, such as facilities, workplace layout, lighting, safety, equipment, and technological infrastructure, as well as nonphysical factors, such as communication, interpersonal relationships, managerial support, cooperation, and organizational climate. A conducive work environment can provide comfort, security, motivation, and psychological support, while an unconducive environment may lead to stress, declining morale, interpersonal conflict, and employee turnover. These conditions are relevant to employees of Bank Mega Syariah in the Tangerang Area, who must manage workloads, achieve performance targets, respond to customer needs, and adapt to digital banking developments.

Several limitations in previous studies create an empirical research gap. Murtaza and Nur Hafifah (2025) conducted their study at only one BSI branch with a relatively limited number

of respondents. Ainia et al. (2023) employed a literature review approach and did not provide direct empirical evidence regarding the work environment. Naim et al. (2019) focused on training and work ethic, while Irfan (2020) examined job satisfaction and motivation without including the work environment. Hapsyah, Harahap, and Badar (2023) used a qualitative approach and focused on leadership and employee productivity at Bank Syariah Indonesia Stabat Branch. Furthermore, studies simultaneously examining leadership and the work environment as determinants of employee performance at Bank Mega Syariah in the Tangerang Area remain limited. Therefore, this study aims to analyze the effects of leadership and the work environment on employee performance at Bank Mega Syariah in the Tangerang Area. The findings are expected to extend the human resource management literature in the Islamic banking sector and provide practical recommendations for improving leadership practices, workplace conditions, and sustainable employee performance.

Research Methods

The impacts of leadership and the workplace on employee performance at Bank Mega Syariah in the Tangerang Area were investigated in this study using a quantitative associative research approach. While Siyoto (2015) defined a research design as a guide for creating a suitable research strategy, Sugiyono, as cited in Ainun et al. (2017), defined a research method as a scientific procedure used to obtain data for specific purposes. Because the study results were represented numerically and statistically assessed using empirical, objective, quantifiable, logical, and systematic processes, the quantitative technique was chosen (Sugiyono, as quoted in Nurhasanah, 2017). To ascertain the link or impact between two or more variables, the associative technique was used (Sugiyono, as mentioned in Ading Sunarto, 2017).

The work environment and leadership were the independent variables, and employee performance was the dependent variable. Work quality, quantity, timeliness, effectiveness, and independence were used to gauge employee performance. Performance, according to Robbins and Judge (2024), is the work results that people get while doing their duties in order to support organizational goals. Instructional, consultative, participative, delegation, and control functions were used to gauge leadership. Veithzal Rivai (2019) defines leadership as the capacity to motivate, advise, influence, and direct workers in order to accomplish organizational objectives. Physical and nonphysical workplace conditions, which Darmadi (2020) described as any circumstances surrounding workers that may impact job execution and organizational goal attainment, were used to assess the work environment.

From April 2026 till the research procedure was over, the study was carried out at Bank Mega Syariah in the Tangerang Area. Saturated sampling was used to include all 36 workers in the population as responses. According to Sugiyono, cited in Ading Sunarto (2015), saturated sampling is a method in which every member of the population is chosen as the research sample, whereas a population is a collection of items or subjects with specific characteristics determined by the researcher. While secondary data came from literature, prior research, organizational papers, and information from Bank Mega Syariah, primary data was gathered via questionnaires and interviews. A five-point Likert scale, with 1 denoting strongly disagree and 5 denoting strongly agree, was used to gauge questionnaire answers.

Using SPSS, data were examined for validity, reliability, multiple linear regression, classical assumptions, coefficient of determination, and hypothesis testing. Pearson's product-moment correlation was used to evaluate validity, and Cronbach's alpha was used to evaluate reliability; a value of at least 0.70 indicated acceptable reliability (Sugiyono, as cited in Ainun et al., 2017). The Kolmogorov-Smirnov test and a normal probability map were used to assess normality. According to Sugiyono (as mentioned in Kevin Arasy, 2016; Ghozali,

2016, 2018), normally distributed residuals give a significance value greater than 0.05 and follow the diagonal line. When the variance inflation factor was less than 10 and the tolerance value was more than 0.10, multicollinearity was deemed missing (Sugiyono, as reported in Hasanudin, 2016). The direction and strength of the impacts of leadership and the workplace on worker performance were assessed using multiple linear regression (Sugiyono, as referenced in Hasanudin, 2019). The t-test looked at the independent variables' partial effects at a significance level of 0.05, while the coefficient of determination quantified their contribution. When the computed t-value was more than the crucial t-value or the significance value was less than 0.05, a hypothesis was considered supported (Sugiyono, as quoted in Munardi, 2017; Ghozali, 2018).

Result and Discussion

Validity Testing Result

Table 1 Validity Test

Variable	Item Code	Calculated r-value	r-table	Variable
Employee Performance (Y)	Y.1	0,749	0,329	Valid
	Y.2	0,770	0,329	Valid
	Y.3	0,880	0,329	Valid
	Y.4	0,744	0,329	Valid
	Y.5	0,777	0,329	Valid
	Y.6	0,814	0,329	Valid
	Y.7	0,713	0,329	Valid
	Y.8	0,752	0,329	Valid
	Y.9	0,775	0,329	Valid
	Y.10	0,786	0,329	Valid
Leadership (X1)	X1.1	0,763	0,329	Valid
	X1.2	0,832	0,329	Valid
	X1.3	0,819	0,329	Valid
	X1.4	0,840	0,329	Valid
	X1.5	0,837	0,329	Valid
	X1.6	0,798	0,329	Valid
	X1.7	0,802	0,329	Valid
	X1.8	0,871	0,329	Valid
	X1.9	0,865	0,329	Valid
	X1.10	0,818	0,329	Valid
Work Environment (X2)	X2.1	0,782	0,329	Valid
	X2.2	0,810	0,329	Valid
	X2.3	0,833	0,329	Valid
	X2.4	0,777	0,329	Valid
	X2.5	0,772	0,329	Valid
	X2.6	0,873	0,329	Valid
	X2.7	0,823	0,329	Valid
	X2.8	0,754	0,329	Valid

Source: Processed data, 2026

All questionnaire indicators indicating Employee Performance (Y), Leadership (X1), and Work Environment (X2) satisfied the necessary validity threshold, according to the instrument validity evaluation. The discovery that each item's computed r-value was higher than the r-table value of 0.329 served as the foundation for this conclusion. The ten indicators for employee performance, coded Y.1 through Y.10, yielded correlation coefficients between 0.713 and 0.880. The computed r-values for the ten Leadership indicators, coded X1.1 to X1.10, ranged from 0.763 to 0.871. In the meanwhile, correlation coefficients for the eight Work Environment indicators (coded X2.1 to X2.8) ranged from 0.754 to 0.873. Every questionnaire statement was deemed valid and suitable for measuring the intended research variables and for use in further statistical analyses because all computed r-values were greater than the critical r-table value.

Table 2 Reliability Test

Variables	Cronbach's Alpha	Reliability
Employee Performance (Y)	0,926	≥ 0,70
Leadership (X1)	0,947	≥ 0,70
Work Environment (X2)	0,929	≥ 0,70

Source: Processed data, 2026

The reliability analysis showed that all research variables met the required reliability threshold, as all Cronbach's Alpha values exceeded 0.70. Employee Performance (Y), which was measured using ten questionnaire items, obtained a Cronbach's Alpha value of 0.926. Leadership (X1), also measured using ten statement items, recorded a Cronbach's Alpha value of 0.947. Meanwhile, Work Environment (X2), measured using eight questionnaire items, obtained a Cronbach's Alpha value of 0.929. These results indicate that all instruments have excellent internal consistency, as their Cronbach's Alpha values are well above the minimum threshold of 0.70. Therefore, the research instruments can be considered reliable and appropriate for use in the subsequent stages of data analysis.

Table 3 Coefficient of Determination Test

Model Summary[b]				
Model	Model	R Square	Adjusted R Square	Std. Error of the Estimate
1	1	.854	.851	1.674
a. Predictors: (Constant), Work Environment (X2), Leadership (X1)				
b. Dependent Variable: Employee Performance (Y)				

Source: Processed data, 2026

Leadership (X1) and Work Environment (X2) together explained 85.4% of the variation in Employee Performance (Y), according to the coefficient of determination test, with a R Square value of 0.854. Other variables outside the research model, such as work motivation, compensation, job satisfaction, organizational culture, training, work discipline, and other factors not examined in this study, accounting for the remaining 14.6%. The Adjusted R Square score of 0.851 indicates that Leadership and Work Environment continued to account for 85.1% of the variance in Employee Performance even after controlling for the number of independent variables and sample size. The regression model was comparatively stable and had very strong explanatory power, as evidenced by the slight difference between the R Square and Adjusted R Square values. Additionally, the degree of estimation error in predicting employee performance is reflected in the Standard Error of the Estimate value of 1.674. Overall, these findings show that variations in employee performance at Bank Mega Syariah in the Tangerang Area could be strongly explained by the regression model.

Table 4 Multiple Linear Regression Test

Coefficients[a]				
Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	2.782	3.392	
	Leadership (X1)	.427	.077	.488
	Work Environment (X2)	.679	.103	.578
a. Dependent Variable: Employee Performance (Y)				

Source: Processed data, 2026

The multiple linear regression equation was $Y = 2.782 + 0.427X_1 + 0.679X_2$, where Y stands for employee performance, X_1 for leadership, and X_2 for the work environment, according to the Coefficients table. The constant value of 2.782 shows that Employee Performance has a baseline value of 2.782 when Leadership and the Work Environment are assumed to stay at zero. If the work environment stays the same, a one-unit increase in leadership will result in a 0.427-unit increase in employee performance, according to the positive leadership coefficient of 0.427. Similarly, if Leadership stays constant, a one-unit increase in the Work Environment will result in a 0.679-unit increase in Employee Performance, according to the positive Work Environment coefficient of 0.679. These results demonstrate that employee performance at Bank Mega Syariah in the Tangerang Area is positively

impacted by both leadership and the workplace. Additionally, the Work Environment's standardized beta coefficient was 0.578, higher than the Leadership beta value of 0.488, suggesting that the Work Environment had a comparatively stronger influence on Employee Performance than Leadership.

Table 5 t-test

Coefficients[a]			
Model		t	Sig.
1	(Constant)	.820	.418
	Leadership (X1)	5.543	<,001
	Work Environment (X2)	6.573	<,001
a. Dependent Variable: Employee Performance (Y)			

Source: Processed data, 2026

Leadership (X1) received a calculated t-value of 5.543 with a significance value of $p < 0.001$, while Work Environment (X2) received a calculated t-value of 6.573 with a significance value of $p < 0.001$, according to the t-test findings shown in the Coefficients table. Both significance values were less than 0.05, and both computed t-values were more than the essential t-table value of 2.034. Leadership and work environment each had a positive and statistically significant partial effect on employee performance at Bank Mega Syariah in the Tangerang Area, according to the rejection of H_0 and the acceptance of H1 and H2. While a safe, comfortable, well-organized, and harmonious work environment can help employees work more productively, effectively, and optimally, effective, communicative, and fair leadership that offers clear direction and support can improve employees' motivation, discipline, responsibility, and ability to meet work targets.

Table 6 F-test

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1464.248	2	732.124	58.007	<,001[b]
	Residual	416.502	33	12.621		
	Total	1880.750	35			
a. Dependent Variable: Employee Performance (Y)						
b. Predictors: (Constant), Work Environment (X2), Leadership (X1)						

Source: Processed data, 2026

The computed F-value was 58.007, with a significance value of $p < 0.001$, based on the F-test results shown in Table 4.13. With numerator degrees of freedom (df_1) of 2 and denominator degrees of freedom (df_2) of 33, the computed F-value was significantly greater than the critical F-table value of 3.28 at $a = 0.05$. Additionally, the significance value was less than the predetermined cutoff of 0.05. Since these findings met the requirements for accepting the hypothesis, H_0 was rejected and H_3 was accepted. This result demonstrates that Employee Performance (Y) at Bank Mega Syariah in the Tangerang Area is positively and statistically significantly impacted by both Leadership (X1) and Work Environment (X2). Employees' comfort, motivation, discipline, productivity, and capacity to carry out their responsibilities in accordance with organizational norms and goals may all be enhanced by effective leadership in conjunction with a favorable work environment. As a result, Hypothesis 3 (H3) was approved.

Discussion

This study examined the effects of leadership and the work environment on employee performance at Bank Mega Syariah in the Tangerang Area. The discussion interprets the statistical findings, relates them to the empirical conditions of the organization, and compares them with previous studies. Overall, the results indicate that leadership and the work environment, both individually and simultaneously, are important determinants of employee performance. Effective leadership provides employees with clear direction, motivation, support, and supervision, while a conducive work environment provides the physical and social conditions required to perform tasks effectively.

The findings show that leadership has a positive and significant effect on employee performance, as indicated by a t-value of 5.543, which exceeds the critical t-value of 2.034, with a significance value of $p < 0.001$. Therefore, H1 is supported. This result indicates that more effective leadership is associated with higher employee performance at Bank Mega Syariah in the Tangerang Area. Leaders who provide clear instructions, encourage consultation, involve employees in work-related decision-making, delegate authority appropriately, and conduct objective supervision can help employees perform their responsibilities in a more structured manner. Leadership based on trust, exemplary behavior, constructive feedback, and effective communication can also strengthen employee discipline, responsibility, motivation, and commitment to achieving organizational targets. This finding is consistent with Billa et al. (2026), who explained that leadership style improves employee performance by directing organizational change and work implementation. Similar findings were reported by Saputra and Prasada (2026) and Fazri et al. (2026), who confirmed that effective leadership contributes to improved employee performance.

The work environment was also found to have a positive and significant effect on employee performance. The t-value of 6.573 is higher than the critical t-value of 2.034, with a significance value of $p < 0.001$. Thus, H2 is supported. This finding demonstrates that a safer, more comfortable, organized, and supportive work environment can improve employee focus, productivity, and work effectiveness. Adequate lighting, comfortable air circulation, workplace cleanliness, and properly functioning facilities support employees in completing their tasks efficiently. Non-physical conditions, including harmonious relationships with supervisors, cooperation among colleagues, open communication, and a supportive organizational atmosphere, also contribute to psychological comfort and motivation. Employees who feel safe, respected, and supported are more likely to complete their work in accordance with organizational standards and predetermined targets. This result supports the findings of Vinadhinial et al. (2026), Tyas et al. (2026), and Nur and Asmadi (2026), who concluded that a conducive work environment contributes positively to employee performance.

The simultaneous test further shows that leadership and the work environment jointly have a positive and significant effect on employee performance. This result is demonstrated by an F-value of 58.007, which exceeds the critical F-value of 3.28, with a significance value of $p < 0.001$. Therefore, H3 is supported. Leadership provides employees with direction, encouragement, supervision, and clarity of responsibility, whereas the work environment provides the physical facilities, social relationships, and psychological support required to perform effectively. The combination of clear managerial direction and supportive workplace conditions can improve work quality, productivity, timeliness, teamwork, independence, and the achievement of organizational targets. These findings are consistent with Nurmalita and Rosmita (2026), Purvitasani and Naufalia (2026), and Wardani et al. (2026), who reported that leadership style and the work environment jointly contribute to higher employee performance.

The findings confirm that employee performance at Bank Mega Syariah in the Tangerang Area cannot be improved solely through individual employee capability. Organizational factors, particularly leadership quality and workplace conditions, play an equally important role. Leaders must create clarity, trust, participation, and accountability, while the organization must maintain adequate facilities, open communication, harmonious relationships, and a supportive work climate. When these factors are managed simultaneously, employees are more likely to work productively, responsibly, independently, and consistently in supporting the achievement of Bank Mega Syariah's operational and strategic objectives.

Conclusion

The findings demonstrate that leadership has a positive and significant effect on employee performance at Bank Mega Syariah in the Tangerang Area. Effective leadership, reflected in clear instructions, consultation, employee participation, appropriate delegation, and consistent supervision, enables employees to perform their responsibilities more effectively. The work environment also has a positive and significant effect on employee performance, indicating that adequate facilities, comfortable physical conditions, harmonious relationships, and supportive communication encourage employees to achieve higher levels of performance. Simultaneously, leadership and the work environment have a positive and significant effect on employee performance.

These findings imply that Bank Mega Syariah in the Tangerang Area should continuously strengthen leadership practices and maintain a conducive work environment. Managers should provide clear direction, involve employees in relevant decision-making processes, delegate responsibilities according to employee capabilities, and deliver objective and constructive feedback. The company should also ensure that workplace facilities, lighting, air circulation, cleanliness, and technological equipment remain adequate. Open communication, mutual respect, teamwork, and fair conflict resolution should be promoted to support employee comfort, motivation, productivity, timeliness, effectiveness, and independence.

This study has several limitations. It only examined leadership and the work environment as determinants of employee performance, although other factors, such as work motivation, discipline, competence, compensation, job satisfaction, organizational culture, workload, and career development, may also affect performance. The data were collected through self-reported questionnaires, which may be influenced by differences in respondents' understanding and perceptions. Moreover, the study involved only 36 employees in the Tangerang Area and was conducted within a specific period; therefore, its findings may not fully represent employees at other Bank Mega Syariah offices or different organizational conditions.

Bank Mega Syariah in the Tangerang Area is advised to conduct regular performance evaluations, establish measurable and realistic work targets, provide constructive feedback, and encourage employee initiative and independence. Leadership development programs should also be implemented to improve leaders' instructional, consultative, participative, delegation, and control functions. Future studies should include additional variables, involve larger samples from different operational areas, and combine questionnaires with interviews or direct observations. These improvements may produce broader and more comprehensive evidence regarding the factors that determine employee performance in the Islamic banking sector.

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