

The Effect of Leadership Style, Workload, and Work Environment on Employee Performance with Performance Assessment Moderation

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Abstract

Employee performance is a key factor in achieving success and organizational goals. Improving employee performance is an ongoing effort that requires a deep understanding of the factors influencing motivation, competence, and human resource development. Performance appraisal is the process of evaluating how well employees perform their jobs based on established standards. The study was conducted at Bank BJB Syariah's Jakarta Branch Office and Bekasi Consolidation Branch Office, and the study period was September 2025. The study population was all 145 organic employees working at Bank BJB Syariah's Jakarta Branch Office and Bekasi Consolidation Branch Office. The sample size was determined using the Slovin formula (Uma Sekaran, 2006), yielding a sample of 123 employees. The study concluded that leadership style had a positive and significant effect on employee performance, that workload had a negative and significant effect on employee performance, and that the work environment had a positive and significant effect on employee performance. Meanwhile, regarding the moderating influence, it is concluded that Performance Appraisal positively and significantly moderates the influence of Leadership Style on Employee Performance, Workload on Employee Performance, and Work Environment on Employee Performance.

Keywords: Leadership Style; Workload; Work Environment; Employee Performance; Performance Appraisal; Bank BJB Syariah

1. Introduction

Increasing competition in the Islamic banking sector and increasing customer demands are driving every financial institution to continuously improve the quality of its services. However, in practice, employees face several challenges, particularly at the Bank BJB Syariah Jakarta and Bekasi branches, which share similar demographics. These challenges have the potential to hinder individual and overall organizational performance

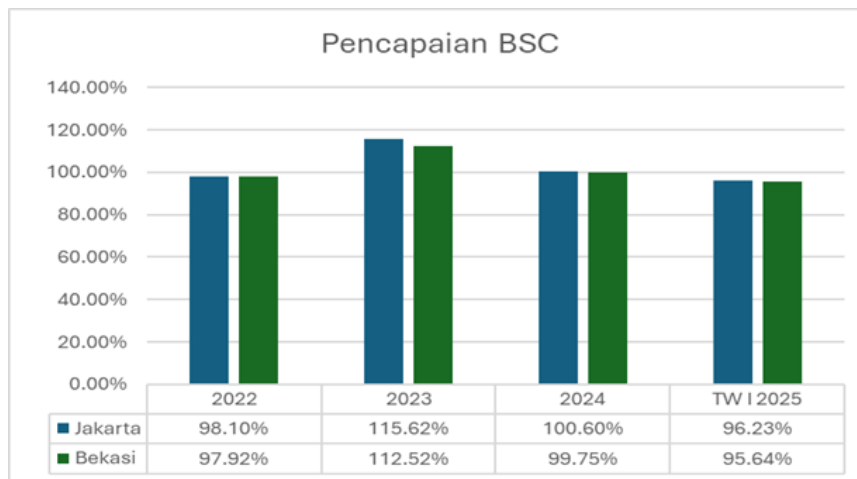
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([Hezberg, Mausner, & Snyderman, 1959](#)).

Bank BJB Syariah, as an Islamic financial institution, has unique characteristics that distinguish it from conventional banks. Its Sharia principles, such as fairness, transparency, and welfare, require a different approach to human resource management. Therefore, it is important to analyze how factors such as leadership style, workload, and work environment influence employee performance, with performance appraisals acting as intervening variables in the Islamic banking context.

Employee performance is a key factor in achieving organizational success and goals ([Latham & Locke, 1990](#)). Improving employee performance is an ongoing effort that requires a deep understanding of the factors that influence motivation, competence, and human resource development ([Saripudin & Perkasa, 2024](#); [Vroom, 1964](#)). Employee performance is the work results achieved by a person in carrying out the tasks assigned to him to achieve work targets.

Table 1.1 Employee Performance at Bank BJB Syariah's Jakarta and Bekasi Branches



Source: Bank BJB Syariah

Based on Table 1.1, according to Balance Scorecard (BSC) data, it appears that employee performance at Bank BJB Syariah's Jakarta and Bekasi Branches declined from 2023 to the first quarter of 2025. Therefore, the researcher believes that this performance assessment merits further research. This study focuses on issues related to leadership style, workload, and work environment, with a moderated performance assessment approach, faced by employees at Bank BJB Syariah's Jakarta and Bekasi branch offices.

2. Literature Review

2.1 Employee Performance

Employee performance is an important indicator used to measure the extent to which employees achieve organizational goals. According to [Lestari, \(2023\)](#), employee performance refers to the quality and quantity of work achieved by employees in carrying out their duties and responsibilities. Similarly, [Silaen, et al., \(2021\)](#) define employee

performance as the work outcomes generated by employees based on their competencies, responsibilities, and contribution to organizational success [Hakim & Sudaryono, \(2024\)](#). Therefore, employee performance reflects the effectiveness and efficiency of employees in completing assigned tasks.

Performance appraisal is closely related to employee performance because it serves as a mechanism for evaluating work achievements. [Heksarini, \(2022\)](#) explains that performance appraisal is a systematic process used to assess employee achievements based on predetermined standards ([Blau, 1964](#)). Through performance evaluation, organizations can identify employee strengths and weaknesses and develop strategies to improve productivity.

2.2 Leadership Style

Leadership style refers to the behavior and approach adopted by leaders in influencing, directing, and motivating employees to achieve organizational objectives. According to [Hutahaean, \(2021\)](#), leadership is a process of influencing others through communication, decision-making, and authority. Effective leadership enables organizations to achieve goals while maintaining employee motivation and commitment.

[Bass, \(1985\)](#) argues that transformational leadership can inspire employees to exceed expected performance levels through vision, motivation, and personal influence. Furthermore, [Bass & Avolio \(1994\)](#) state that transformational leaders encourage employee commitment, creativity, and innovation, which ultimately improve organizational effectiveness. Therefore, leadership style is considered one of the key factors influencing employee performance.

2.3 Workload

Workload refers to the amount of work that employees must complete within a specific period. According to [Hermawan, \(2024\)](#), workload encompasses all tasks and responsibilities assigned to employees, both in terms of quantity and complexity. Excessive workload may create pressure and reduce employees' ability to perform effectively.

The Job Demands Resources Model developed by [Herdiana & Sary, \(2023\)](#) explains that high job demands, including excessive workload, can lead to employee strain and burnout. Supporting this argument, [Bakker & Demerouti, \(2007\)](#) emphasize that workload significantly influences employee well-being and work outcomes. Therefore, organizations need to manage workload appropriately to maintain employee productivity and performance.

2.4 Work Environment

The work environment includes all physical and non-physical conditions surrounding employees while performing their jobs. According to [Soelistya, Desembrianita, & Tafrihi, \(2021\)](#), a conducive work environment can enhance employee comfort, motivation, and

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productivity. A supportive work environment allows employees to perform their duties effectively and efficiently.

Empirical evidence also supports the importance of the work environment. [Zhenjing, et al, \(2022\)](#) found that workplace environment significantly affects employee performance through factors such as job satisfaction and employee engagement. Therefore, organizations should provide a safe, comfortable, and supportive work environment to improve employee performance.

3. Research Method

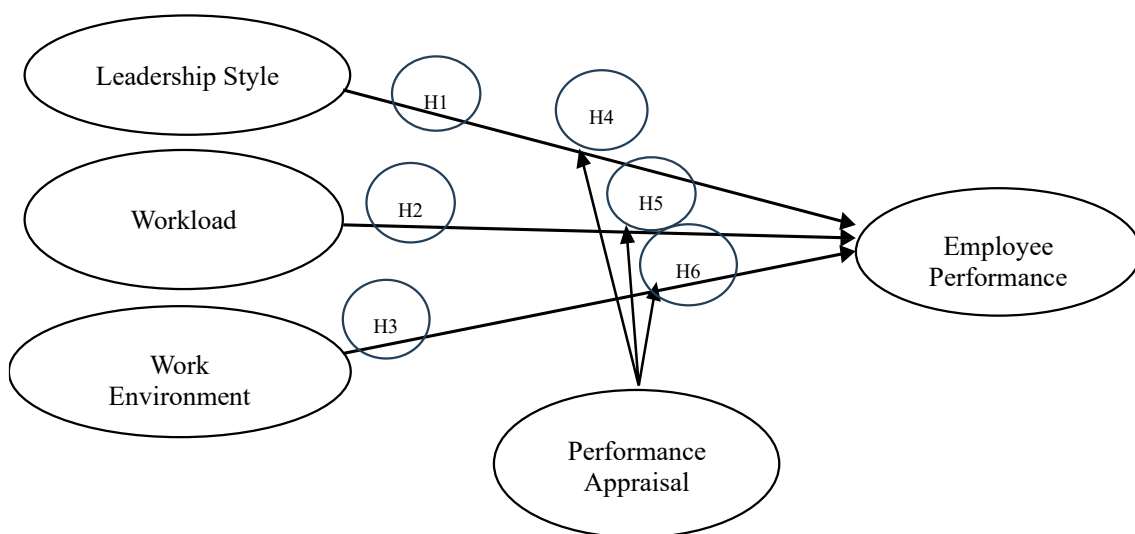


Figure 1: Research Model

The method used in this study was an electronic survey (Google Form), where the author distributed a questionnaire to collect respondent data. The research was conducted at Bank BJB Syariah's Jakarta Branch Office and Bekasi Consolidation Branch Office, and the research period was September 2025. The study population was all 145 organic employees working at Bank BJB Syariah's Jakarta Branch Office and Bekasi Consolidation Branch Office. The sample size was determined using the Slovin formula, which was 123 employees.

4. Findings

The following results were obtained from the 123 respondents:

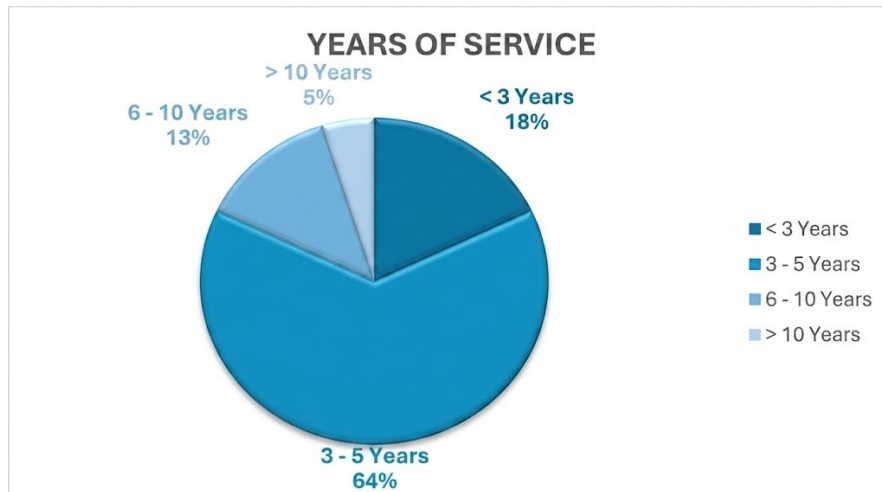


Figure 2: Respondent Characteristics Based on Length of Service

Source: Researcher Data Processing, 2026

Based on an analysis of the length of service of 123 respondents at Bank BJB Syariah, the majority of employees are in the medium-length service group, with a total of 79 employees (64%), indicating that the bank has a workforce that has passed the adaptation period and is in a stable productivity phase.

Next, the mean value for each indicator was converted into specific assessment categories to illustrate the level of respondent perception.

The total average rating value for the research variables obtained is as follows:

Table 2: Average Rating

Variabel	Rata- rata Rating	Rata-rata Persentase (%)	Kategori
Employee Performance (Y)	3.305	66.10%	Baik
Leadership Style (X1)	3.147	62.94%	Baik
Workload (X2)	2.985	59.69%	Sedang
Work Environment (X3)	3.116	62.32%	Baik
Performance Appraisal (Z)	2.945	58.91%	Sedang

Source: Researcher Data Processing, 2026

Based on data recapitulation, the Employee Performance (Y) variable recorded the highest average score of 3.305 (66.10%) in the "Good" category, followed by the Leadership Style (X1) and Work Environment (X3) variables, which also fell into the same category.

Table 3: Respondent Score Categories

Variabel	Sangat Rendah	Rendah	Sedang	Tinggi	Sangat Tinggi	Total
Employee Performance (Y)	5 (4.07%)	25 (20.33%)	57 (46.34%)	32 (26.02%)	4 (3.25%)	123 (100%)
Leadership Style (X1)	6	32	58	20	7	123

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		(4.88%)	(26.02%)	(47.15%)	(16.26%)	(5.69%)	(100%)
Workload (X2)		7	52	48	14	2	123
		(5.69%)	(42.28%)	(39.02%)	(11.38%)	(1.63%)	(100%)
Work Environment (X3)		8	43	49	14	9	123
		(6.50%)	(34.96%)	(39.84%)	(11.38%)	(7.32%)	(100%)
Performance Appraisal (Z)		6	33	56	23	5	123
		(4.88%)	(26.83%)	(45.53%)	(18.70%)	(4.07%)	(100%)

Source: Researcher Data Processing, 2026

Based on Table 3, the Employee Performance variable is dominated by the Medium category, with 57 respondents (46.34%), followed by the High category with 32 respondents (26.02%). Meanwhile, 4 respondents (3.25%) were in the Very High category.

Table 4: Respondent Score Categories

Variabel	Skala Likert	Score Nilai
Employee Performance	3.06	7.914
Leadership Style	2.95	6.528
Workload	2.73	3.024
Work Environment	2.81	2.769
Performance Appraisal	2.95	5.45
Total		25.685
Mean	2.9	5.137
Maximum Score	5	51.66
Category	Moderate	Moderate

Source: Researcher Data Processing, 2026

Based on Table 4, the average Likert scale score was 2.90, which falls into the "Moderate" category. This indicates that, in general, respondents' satisfaction with all research variables, including employee performance, leadership style, workload, work environment, and performance appraisal, was at a sufficient level. The total score was 25,685 out of a maximum of 51,660, or approximately 49.7%, indicating room for improvement in human resource management, particularly in the workload and work environment aspects, to optimally improve employee performance.

Based on the Outer Model (Measurement Model), a Convergent Validity Test was conducted. The test was conducted with a loading factor value of >0.7 and an average value extracted (AVE) of >0.5 .

Table 5: Calculation of AVE Values

Variabel	Cronbach's alpha	Composite reliability (rho a)	Composite reliability (rho c)	Average variance extracted (AVE)
Workload	0.936	0.949	0.946	0.661
Leadership Style	0.972	0.982	0.974	0.679
Performance	0.981	0.982	0.982	0.720
Work Environment	0.941	0.949	0.951	0.707
Performance	0.970	0.975	0.972	0.701

Appraisal

Source: Processed data from the PLS application, Construct Reliability and Validity, 2026

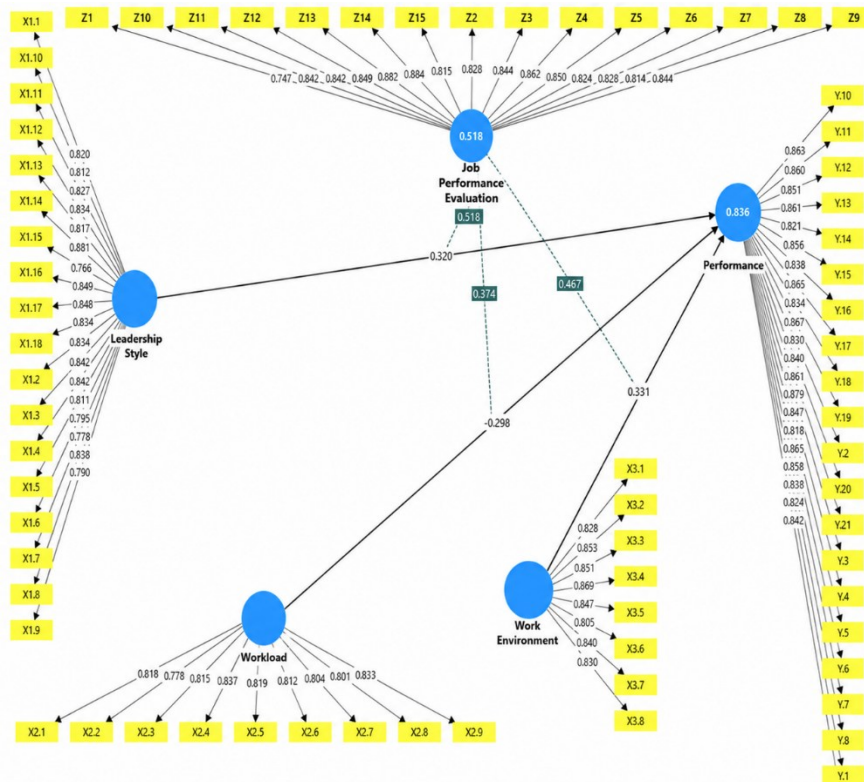


Figure 3: Validity Test Model

Source: Processed data from PLS 4 application, Outer loadings, 2026

Based on the results of the outer loading analysis, all indicators for each variable have values above 0.70, indicating that all items in this study are valid and have a strong contribution to their constructs. The highest outer loading values were obtained for indicators Z.14 (Performance Assessment) with a value of 0.884 and X1.14 (Leadership Style) with a value of 0.881, indicating that the

Based on the results of the reliability and construct validity tests, all variables in this study demonstrated excellent internal consistency, with Cronbach's Alpha and Composite Reliability (ρ_c) values well above the 0.70 threshold. The Performance variable recorded the highest reliability value, with a Cronbach's Alpha of 0.981 and a Composite Reliability of 0.982, indicating that the items in this research instrument were highly consistent and free from measurement bias. These two indicators most strongly represent their respective variables.

Table 6: Fornell-Larcker Values

Variabel	Beban Kerja	Gaya Kepemimpinan	Kinerja	Lingkungan Kerja	Penilaian Kinerja	Penilaian Kinerja	Penilaian Kinerja x Gaya	Penilaian Kinerja x Lingkungan
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		x Beban Kerja	Kepemimpinan	n Kerja			
Workload							
Leadership Style		0.129					
Performance		0.325	0.161				
Work Environment		0.112	0.102	0.317			
Performance		0.102	0.083	0.267	0.131		
Appraisal							
Performance							
Appraisal	x	0.157	0.061	0.426	0.098	0.074	
Workload							
Performance							
Appraisal	x	0.056	0.151	0.396	0.098	0.035	0.289
Leadership Style							
Performance							
Appraisal x Work Environment		0.093	0.091	0.374	0.085	0.057	0.053
							0.255

Source: Processed data from the PLS application, 2026

Based on the results of the discriminant validity test using the Heterotrait-Monotrait Ratio (HTMT) criterion, all correlation values between constructs in this study showed satisfactory results, falling below the threshold of 0.85 or 0.90. This shows that each variable, including independent, moderating, and interaction variables, has empirically distinct differences from the others.

Table 7: HTMT Values

Variabel	Heterotrait-monotrait ratio (HTMT)
Leadership Styel <-> Workload	0.129
Performance <-> Workload	0.325
Performance <-> Leadership Styel	0.161
Work Environment <-> Workload	0.112
Work Environment <-> Leadership Styel	0.102
Work Environment <-> Performance	0.317
Performance Appraisal <-> Workload	0.102
Performance Appraisal <-> Leadership Styel	0.083
Performance Appraisal <-> Performance	0.267
Performance Appraisal <-> Work Environment	0.131

Source: Processed data from the PLS application, 2026

Based on the Heterotrait-Monotrait Ratio (HTMT) test results table, all correlation values between variables in this study showed very satisfactory results, as they were well below the recommended threshold of 0.85 or 0.90. The highest HTMT values were recorded for the relationship between Performance and Workload (0.325) and Work Environment and Performance (0.317).

The cross-loading data above shows that the loading/value of each variable in the construct is higher than the other variables. Therefore, the requirements for the discriminant cross-loading test are met, and the data is reliable and valid.

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Table 8: R Square

	R Square	R Square Adjusted
Kinerja	0.836	0.826

Source: Processed data from the PLS application, 2026

Based on the R-Square (Coefficient of Determination) analysis, the Performance variable has an R² value of 0.836 and an Adjusted R² of 0.826.

Based on the F-Square analysis, all variables in this model have values above 0.35, indicating that all independent constructs, moderators, and their interactions have a significant influence on the Performance variable. The highest F2 values were obtained for the Performance Assessment x Work Environment interaction (1.319) and the Performance Assessment x Leadership Style interaction (1.172). These very high values indicate that Performance Assessment's role as a moderating variable makes a dominant and crucial contribution to strengthening the model's ability to explain variations in employee performance.

Table 9: AVE and R-Square Table

Variabel	AVE	R Square
Leadership Style (X1)	0,679	–
Workload (X2)	0,661	–
Workenvironment (X3)	0,707	–
Perdormance Appraisal (Z)	0,701	–
Performance (Y)	0,720	0,836
Mean	0,6936	0,836

Source: Processed data from the PLS application, 2026

The above data was then calculated using the Goodness of Fit (GoF) formula as follows:

$$\begin{aligned}
 \text{GoF} &= \sqrt{(\text{Rata} - \text{rata AVE} \times \text{Rata} - \text{rata R}^2)} \\
 &= \sqrt{(0,6936 \times 0,836)} \\
 &= \sqrt{0,5798} \\
 &= 0,761
 \end{aligned}$$

Based on the calculation results above, the Goodness of Fit (GoF) value obtained was 0.761. According to the criteria established by Tenenhaus et al. (2005), GoF values are divided into three categories: 0.10 (low GoF), 0.25 (moderate GoF), and 0.36 (high GoF). With a value of 0.761, this research model falls into the High GoF category. This indicates that the model successfully explains the research data and has a high level of overall validity.

Table 10: Direct and Moderated Effects

Path Coefficient Variable	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
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Leadership Style -					
> Performance	0.320	0.296	0.083	3.866	0.000
Workload ->					
Performance	-0.298	-0.306	0.058	5.173	0.000
Work Environment ->					
Performance	0.331	0.319	0.071	4.681	0.000
Moderating Effect					
Variable	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
Performace Appraisal x					
Leadership Style -> Performance	0.518	0.470	0.102	5.064	0.000
Performace Appraisal x					
Workload -> Performance	0.374	0.373	0.067	5.601	0.000
Performace Appraisal x					
Work Environment -> Performance	0.467	0.433	0.073	6.415	0.000

Source: Processed data from the PLS application, 2026

In statistical analysis, a relationship or influence between variables is considered significant if the P-value is less than 0.05. This criterion is used as the basis for decision-making to accept or reject a research hypothesis.

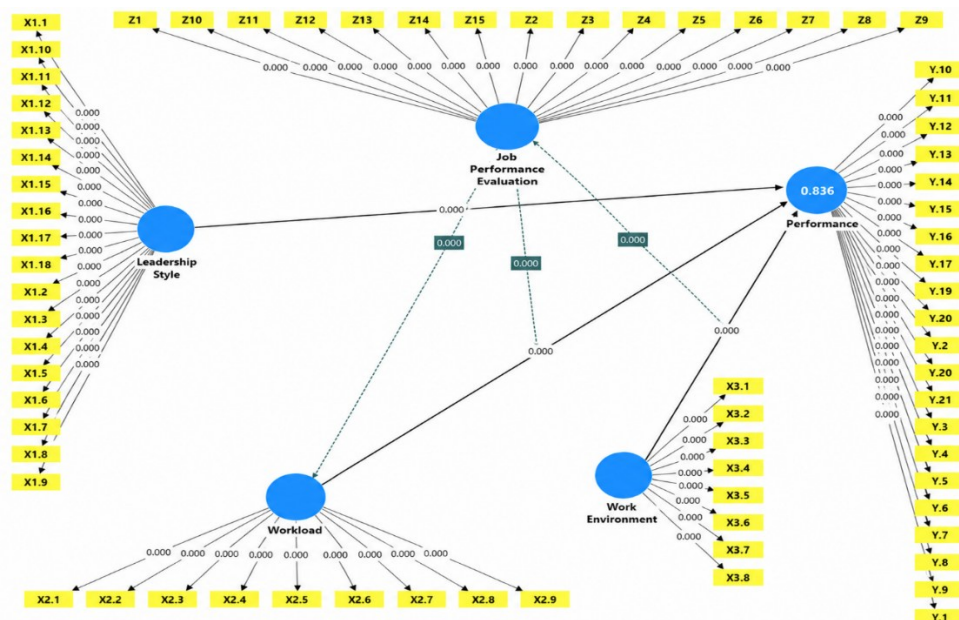


Figure 4: Path Coefficient Diagram

Source: Processed data from PLS Application, Bootstrapping, 2026

The path coefficient values above, both for the direct and moderating effects, can be summarized as follows:

I. Direct Effect

H1: Leadership Style → Employee Performance

Leadership style has a positive and significant effect on employee performance, with an Original Sample value of 0.320, a t-statistic of 3.866 (> 1.96), and a p-value of 0.000 (< 0.05). This indicates that the better the leader's leadership style, the higher the employee performance. Thus, H1 is accepted.

H2: Workload → Employee Performance

Workload has a negative and significant effect on employee performance, with an Original Sample value of -0.298, a t-statistic of 5.173 (> 1.96), and a p-value of 0.000 (< 0.05). This means that the higher the workload employees experience, the lower their performance tends to be. Therefore, H2 is accepted.

H3: Work Environment → Employee Performance

The work environment has a positive and significant effect on employee performance, with an Original Sample value of 0.331, a t-statistic of 4.681 (> 1.96), and a p-value of 0.000 (< 0.05). This indicates that a conducive work environment can increase employee comfort and productivity, thus positively impacting performance. Therefore, H3 is accepted.

II. Moderating Effect

In addition to the direct effect, a significant moderating effect was also found:

H4: Performance Appraisal moderates the effect of Leadership Style on Employee Performance

The test results show that Performance Appraisal positively and significantly moderates the effect of Leadership Style on Employee Performance, with a value of 0.518 in the Original Sample, t-statistic = 5.064 (> 1.96), and p-value = 0.000 (< 0.05). This means that the better the performance appraisal system implemented, the stronger the influence of leadership style on improving employee performance. Thus, H4 is accepted.

H5: Performance Appraisal moderates the effect of Workload on Employee Performance

Performance Appraisal is proven to positively and significantly moderate the effect of Workload on Employee Performance, with a value of 0.374 in the Original Sample, t-statistic = 5.601 (> 1.96), and p-value = 0.000 (< 0.05). This indicates that a good performance appraisal system can mitigate the negative impact of workload on employee performance. Therefore, H5 is accepted.

H6: Performance Appraisal Moderates the Effect of Work Environment on Employee Performance

The analysis results show that Performance Appraisal positively and significantly moderates the effect of Work Environment on Employee Performance, with a value of

Original Sample = 0.467, t-statistic = 6.415 (> 1.96), and p-value = 0.000 (< 0.05). This means that a good work environment will have a more positive impact on employee performance if supported by an objective and transparent performance appraisal system. Therefore, H6 is accepted.

5. Conclusion

Conclusion:

1. Leadership Style has a positive and significant effect on Employee Performance

This indicates that implementing a leadership style that provides motivation, support, and role models for employees can optimally improve work performance. Effective leaders play a crucial role in directing, encouraging, and building employee morale in achieving organizational targets.

2. Workload has a negative and significant effect on Employee Performance

This finding indicates that the higher the workload perceived by employees, particularly in terms of time pressure and overtime demands, the lower their performance tends to be. Poorly managed workloads can lead to physical and mental fatigue, thus hindering work effectiveness and productivity.

3. Work Environment has a positive and significant effect on Employee Performance

These results indicate that a comfortable work environment, both physically and non-physically, can improve employee performance. Harmonious work relationships, adequate work facilities, and a conducive work environment are important factors in supporting the optimal implementation of employee duties and responsibilities.

4. Performance Appraisal Moderates the Effect of Leadership Style on Employee Performance

This finding indicates that a clear, objective, and structured performance appraisal system can strengthen the positive influence of leadership style on employee performance. Good performance appraisals, along with direction and support from leadership, are more effective in motivating employees to improve the quality and results of their work.

Recommendations

1. Management is advised to continuously improve the quality of its leadership style, particularly in strategic leadership and emotional management. Leadership training that emphasizes objective decision-making skills, emotional control, and the ability

to maintain team focus on work goals needs to be strengthened to optimize the positive influence of leadership on employee performance.

2. Based on the findings that workload negatively impacts performance, management is advised to evaluate task distribution and work time management more proportionally. Adjusting work targets, controlling overtime hours, and utilizing more efficient work technology are expected to reduce employee work pressure without reducing organizational productivity.
3. Although the work environment is generally considered good, improvements still need to be made in the aspect of horizontal working relationships among employees. Therefore, management is advised to encourage a collaborative work culture through team-building activities, open internal communication, and policies that foster mutual respect among employees to improve teamwork effectiveness and individual performance.
4. The research results indicate that performance appraisals play an important role as a moderating variable. Therefore, management is advised to optimize the performance appraisal system to make it more objective, transparent, and understandable to all employees. An emphasis on clear, measurable performance indicators that encourage innovation and work accuracy will strengthen the role of performance assessments in sustainably improving employee performance.

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