

The Influence of Work Culture and Transformational Leadership Style on Employee Performance with Career Opportunities as a Mediating Variable at PT Mandiri Utama Finance, Cibubur Branch

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Abstract

Work culture, Transformational Leadership Style , and Career Opportunities are factors which is thought to have a relatively large influence on the performance of PT employees Mandiri Utama Finance Cibubur branch . To find out the influence, a study was conducted This with objective analyze influence culture Work, style transformational leadership , and career opportunities on employee performance at PT Mandiri Utama Finance. Research This done in PT Independent Main Finance branch Cibubur by taking 100 employees as a research sample. Which is used using a quantitative approach. To test the hypothesis, multiple linear regression is used, as well as t-test and F-test. the results of the study are thought to indicate that employee performance can be influenced by work culture and transformational leadership style, and career opportunities are also a major consideration in maintaining the consistency of employee performance results.

1. Introduction

An organization is a unit composed of various work divisions that are systematically coordinated to achieve pre-determined objectives. Organizations may operate for social purposes or to generate profit. In either case, it is imperative to optimize all available resources, especially human resources, which are the most critical assets in achieving organizational goals. In this study, human resources refer to the employees of PT. Mandiri Utama Finance, supervised by the Cibubur Branch Office under the leadership of Mr. Sri Danardono. The company operates in the Greater Jakarta area (JABODETABEK) and offers financing services, including car and motorcycle loans, sharia financing, and multipurpose loans.

Employees in the leasing industry are expected to be accurate and meticulous in meeting performance targets. Their performance is influenced by several factors, particularly leadership style and organizational

culture, especially in the context of adapting to customer service systems that demand precision, professionalism, and high-quality service. Hamali (2016) notes that achieving organizational goals depends largely on the quality of its human resources. Sayekti (2011) emphasizes that employee performance is simultaneously influenced by factors such as competence, job satisfaction, organizational loyalty, and motivation. An active and efficient workforce with a professional attitude contributes significantly to organizational success. Mangkunegara (2018) defines performance as the result of a worker's success in completing assigned tasks, both in terms of quality and quantity. Performance is affected by personal characteristics, motivation, and transformational leadership support. Therefore, employees must clearly understand (1) their core responsibilities, (2) performance targets, and (3) performance indicators for evaluating success.

Figure 1.1

Results Performance Department

PORTFOLIO	31 December 2024				30 November 2024				DIFF			
	IR	AMMOUNT	IA	AMMOUNT	IR	AMMOUNT	IA	AMMOUNT	IR	AMMOUNT	IA	AMMOUNT
MULTIGUNA CAR 1	12	1.761.322.703	12	1.761.322.703	14	1.725.078.528	14	1.725.078.528	-2	36.244.175	-2	36.244.175
MULTIGUNA CAR 2	16	1.827.120.208	16	1.827.120.208	11	885.140.309	10	783.338.309	5	941.979.218	6	1.043.781.899
MULTIGUNA CAR RETENTION	11	1.093.707.527	11	1.093.707.527	9	1.142.626.084	9	1.142.626.084	2	-48.918.557	2	-48.918.557
MULTIGUNA MCY	51	826.838.268	52	835.413.696	49	758.820.896	50	771.358.974	2	68.017.372	2	64.054.722
NEW CAR	8	1.545.337.235	11	2.216.490.582	6	1.133.077.364	8	1.581.974.161	2	412.259.871	3	634.516.421
USED CAR	8	1.252.618.794	10	1.587.828.974	13	1.437.299.624	13	1.443.285.895	-5	-184.680.830	-3	144.543.079
NMCY	32	769.802.535	35	902.900.942	51	1.245.546.731	47	1.135.355.132	-19	-475.744.196	-12	-233.354.190
UMCY	18	347.931.834	20	382.697.654	21	371.681.947	22	392.051.567	-3	-23.750.113	-2	-9.353.913
BMIR CAR	9	5.233.931.563	16	7.284.860.718	9	3.246.907.629	8	3.491.246.519	0	1.987.023.934	8	3.793.614.199
BMIR MCY	1	23.002.717			8	87.790.131	4	85.483.598	-3	-64.787.414	-4	-85.483.598
SVARIARH CAR	21	5.627.231.147	21	6.203.951.848	6	1.557.149.081	11	2.482.320.024	15	4.070.081.266	10	3.721.631.824
SVARIARH MCY		22.591.400		22.591.400	1	32.264.080		32.264.080		-9.672.680		-9.672.680
									0	0	0	0
Grand Total	188	20,311,435,911	205	24,117,986,252	194	13,623,383,885	197	15,066,382,871	-6	6,708,052,046	8	9,051,603,381
PENDAPATAN ADMIN	340,100,001											
PORSI CAPTIVE				IR%	IA%							
				54%	56%							

Source: Document Main Independent Finance 2024

Figure 1.1 illustrates departmental performance outcomes at PT. Mandiri Utama Finance. While the MMCY division has the highest unit-based performance, the sharia

foreign exchange division leads in total volume. Employee performance is a central consideration in the company's annual evaluations, directly influencing career progression.

Figure 1.2

MARKETING	31 December 2024				30 November 2024				DIFF			
	IR	AMMOUNT	IA	AMMOUNT	IR	AMMOUNT	IA	AMMOUNT	IR	AMMOUNT	IA	AMMOUNT
BRAHMA MUSA NUHISASURYA JAGAD	6	1,162,978,347	7	1,493,345,786	5	954,342,690	6	1,213,549,263	1	208,035,657	1	279,796,523
MUHAMMAD RAMADHAN	5	808,114,423	5	809,892,863	2	194,389,043	2	281,671,435	3	613,725,380	3	528,221,428
ANAN SATNIA					3	343,737,258	3	343,737,258	-3	343,737,258	-3	343,737,258
RENDY WAHYU EFENDI	3	399,124,407	7	1,073,342,055	5	720,797,475	5	720,797,475	-2	-321,673,068	2	352,544,580
ADE KOSASIH	2	427,738,852	2	427,738,852	4	356,510,164	-2	428,721,971	-2	-37,765,312	-3	-37,765,312
MOHAMMAD FAKIH HIKMAWAN	8	176,927,631	8	189,621,358	4	83,507,718	5	115,016,873	4	93,419,913	3	74,604,485
FERDINAN	9	234,436,732	10	274,043,402	8	196,722,860	9	216,807,670	1	37,713,732	1	57,235,732
FAJAR NUGRAHA	2	40,254,530	2	40,254,530	3	84,962,970	-1	84,962,970	-1	-44,708,440	-1	-44,708,440
AGUS SULAEAMAN	4	92,951,080	5	120,071,130	13	354,084,151	11	291,685,321	-9	-261,133,071	-6	-171,614,191
FEBRIAN DANDI	1	19,689,300	2	54,719,750	14	326,374,342	12	283,818,803	-13	-306,685,042	-10	-229,099,053
WITA WINTARNUS					5	24,784,105			0	24,784,105		0
ADE RAHMAT HIDAYAT	8	205,543,262	8	223,290,772	8	175,130,540	7	143,063,495	0	30,412,722	1	80,227,277
MOCHAMM KODRAT	11	202,370,348	11	202,370,348	11	184,407,051	11	184,407,051	0	17,963,297	0	17,963,297
SAHIBURRODDIN									0			0
REZA RENALDI	7	145,561,486	9	180,327,306	10	187,274,896	11	207,644,516	-3	-41,713,410	-2	-27,317,210
ADAMRAKHA HISKAR P	9	1,321,140,289	9	1,321,140,289	9	1,206,281,858	9	1,206,281,858	0	114,858,431	0	114,858,431
SULTAN HAFFIDI	3	440,182,414	3	440,182,414	5	518,796,670	5	518,796,670	-2	-78,614,256	-2	-78,614,256
NURDIANSYAH	10	1,017,894,652	10	1,017,894,652	9	781,884,429	8	680,081,748	1	236,010,223	2	337,812,904
FIRDAUS INDRA REDANI	6	809,225,556	6	809,225,556	2	103,256,561	2	103,256,561	4	705,968,995	4	705,968,995
FAISAL RITONGA	18	928,517,259	18	928,517,259	17	607,884,910	18	620,422,988	1	320,632,349	0	308,094,271
ROYAN SAPUTRA	12	307,326,985	12	307,326,985	7	122,320,206	7	122,320,206	5	185,006,779	5	185,006,779
MUHAMMAD MUNFIUR RAIHAN	16	314,314,270	16	314,314,270	14	479,327,933	14	479,327,933	2	-165,013,663	2	-165,013,663
BOY CHARLI NABABAN	16	370,387,281	17	378,962,709	20	691,913,931	20	691,913,931	-4	-321,526,650	-3	-312,951,222
HENDI PRAYOGI	1	173,235,244	1	173,235,244					1	173,235,244	1	173,235,244
FRISKI ZAKIYAH	8	4,701,064,836	12	6,066,905,887	13	3,334,697,760	12	3,576,730,117	-5	1,366,367,076	0	2,490,175,770
SONI FERNANDO SETIAWAN	1	382,634,200	3	1,044,719,587					1	382,634,200	3	1,044,719,587
MUHAMMAD IQBAL ISMAIL	10	2,589,175,894	11	2,831,213,814	5	1,225,072,605	4	846,479,319	5	1,364,103,289	7	1,984,734,495
MUHAMMAD RIDHO	12	3,060,646,653	11	3,395,329,434	2	364,341,356	8	1,668,104,785	10	2,606,395,207	3	1,727,234,649
Grand Total	188	20,331,435,931	205	24,117,886,252	194	13,623,883,885	197	15,066,382,871	-6	6,708,052,046	8	9,051,603,387

Results Performance Employee

Source: Document Main Independent Finance 2024

Figure 1.2 presents individual employee performance outcomes, highlighting disparities in achievement levels. This variation prompted the present study to examine the determining factors behind employee productivity fluctuations. Management focuses on several critical elements to enhance performance, namely: organizational culture, transformational leadership, and career development opportunities. O'Reilly, as cited in

Wenny (2019), identifies two hallmarks of strong organizational culture: active member involvement in behavior evaluation (both supportive and critical), and a high degree of consensus on core organizational values. A strong culture is formed when perceptions about these values are uniform and widely accepted. Daulatram (in Wenny, 2019) suggests that understanding organizational culture requires insight into its foundational

elements and their implications for various work aspects, including job satisfaction, loyalty, team cohesion, strategic execution, and productivity.

Kariyono (2021) confirmed a significant correlation between work culture and employee productivity. Leadership style is also a key determinant of organizational success. According to Wibowo (2018), leadership is the ability to inspire, direct, and support members toward a shared vision. Bass and Burn (in Wenny, 2019) propose five principles of transformational leadership: (a) building trust and involving team members in decision-making, (b) holistic individual evaluation, (c) understanding individual motivations, (d) implementing clear performance assessments, and (e) maintaining a forward-looking vision.

However, studies by Nurhada et al. (2020) and Widyanto (2021) found no significant statistical influence of transformational leadership on employee performance. Besides leadership and culture, career opportunities are also vital. Career development is considered an important factor influencing employee performance at PT. Mandiri Utama Finance. Gaspersz (2012) defines career opportunities as planning and executing strategies to meet career goals based on competence, experience, and knowledge. Rivai (2011) emphasizes that career development depends on factors such as performance, education, training, transfers, promotions, and tenure. While Mufid (2021) found only a weak correlation between career opportunities and employee performance, Rahayu (2019) reported a significant contribution. Given these mixed findings and the context at PT. Mandiri Utama Finance, this study aims to investigate the influence of work culture, transformational leadership, and career opportunities on employee performance, with particular focus on the mediating role of career development.

2. Literature Review

2.1.1 Human Resource Management

1. Understanding Human Resource Management

Modern organizations, both now and in the future, increasingly require competent, innovative, and highly creative human resources. Human resources (HR) refer to individuals working within an organization, encompassing their skills, knowledge, experiences, and potential. According to Dessler (2013), human resources are the most critical assets of an organization, as their quality and performance directly influence productivity and overall organizational success.

Syamsudinor (2014) emphasizes that employees are essential components serving as the backbone of an organization, possessing the capability to significantly influence the attainment of the organization's vision. Organizational operations largely depend on the implementation of key management functions, including planning, structuring, motivating, and controlling. HR management plays a strategic role in achieving organizational objectives by aligning employee needs and desires with their capabilities. Such a work environment fosters high employee performance and strong organizational commitment.

2.1.2 Work Culture

1. Understanding Work Culture

Organizational culture distinguishes one organization from another. The values and norms adopted significantly influence operational efficiency and can serve as a strategic advantage if aligned with business objectives and adaptable to environmental changes.

Work culture encompasses the values, norms, and practices embraced by an organization that shape employee behaviors and attitudes. According to Schneider et al. (2020), a positive work culture enhances employee engagement and overall performance. Kahn et al. (2021) found that cultures fostering synergy and innovation

improve employee outcomes. Furthermore, inclusivity values also increase engagement and commitment (Nishii & Mayer, 2020).

Robbins and Judge (2014) state that core organizational values originate from the founder's beliefs, which shape recruitment and assimilation practices. The alignment between individual values and organizational culture is facilitated through strategic onboarding by senior management.

2. Functions of Work Culture

According to Robbins and Judge (2014), organizational culture serves several purposes:

- Provides a sense of identity to members.
- Defines organizational boundaries.
- Promotes social system stability.
- Encourages commitment to larger organizational goals.
- Serves as a control mechanism guiding behavior and conduct.

3. Indicators of Work Culture

Robbins and Judge (2014) identify key dimensions of organizational culture:

- Attention to detail.
- Results orientation.
- People orientation.
- Innovation and risk-taking.
- Aggressiveness.
- Stability.

2.1.3 Transformational Leadership Style

1. Understanding Leadership

Hasibuan (2018) defines leadership as the process by which an individual influences team members using their authority to achieve organizational goals. Effective leadership fosters collaboration and guides employees toward shared visions.

Fiedler's contingency model, as cited by Farida and Hartono (2016), highlights leadership effectiveness as a critical determinant of organizational performance.

Andayani and Tirtayasa (2019) assert that leadership functions to influence team members in implementing policies. The synthesis of leadership theories underscores the leader's role in inspiring employees to

contribute optimally toward organizational goals.

2. Understanding Transformational Leadership

Transformational leadership involves inspiring and motivating employees. Research by Wang et al. (2020) highlights its effectiveness in encouraging innovation. Zohar and Tenne-Gazit (2021) found a positive relationship between transformational leadership and employee performance, especially in dynamic environments.

Sustenance, Mas'ud, and Mary (2020) argue that transformational leaders enhance motivation and act as role models. This leadership model emphasizes human resource development and strategic growth.

3. Indicators of Transformational Leadership

Bass and Avolio identify four core components:

- Idealized Influence:** Builds admiration and trust.
- Inspirational Motivation:** Clearly communicates performance expectations.
- Intellectual Stimulation:** Encourages creative solutions.
- Individualized Consideration:** Provides tailored support and attention.

2.1.4 Career Opportunities

1. Understanding Career Opportunities

Career opportunities refer to the chances individuals have for professional advancement. Roberts (2019) highlights aspects such as job openings, promotions, training, and skill development. Gasperz (2022) emphasizes that career development involves setting work goals and developing competencies.

Mathis and Jackson (2003) and Leonardi and Panggabean (2021) identify a lack of career development as a major cause of employee turnover. Effective career development programs require organizational

commitment and alignment with cultural values.

In the digital era, technological innovations present new career paths in fields such as data analysis and cybersecurity (Deloitte, 2020). The World Economic Forum (2020) stresses the importance of soft skills like adaptability and communication in enhancing career opportunities.

2. Indicators of Career Opportunities

According to Gasperz (2022):

- a. Training and Development Programs.
- b. Job Rotation Opportunities.
- c. Mentorship and Coaching.
- d. Advanced Education Support.

2.1.5 Employee Performance

1. Understanding Employee Performance

Mangkunegara (2018) defines performance as employee achievement assessed through quality and quantity in task execution. Salanova et al. (2020) identify organizational culture, adaptive systems, and leadership as key performance determinants. Kuo et al. (2021) also highlight the impact of work environment and adaptability. Breevaart et al. (2020) support the role of supportive leadership and culture.

2. Factors Influencing Employee Performance

According to The Great War (2016):

- a. Abilities: Intelligence and skills.
- b. Motivation: Psychological drive influenced by leadership, systems, and team support.
- c. Performance Evaluation Objectives:
 - Basis for HR decisions (e.g., promotions).
 - Performance measurement and program analysis.
 - Identification of training needs.
 - Recruitment standards.
- d. Performance Indicators (Robbins in Perdana, 2020):
 1. Quality.
 2. Quantity.

3. Punctuality.
4. Effectiveness.
5. Independence.

2.2 Theoretical Framework

Employee performance reflects workforce productivity, influenced by work culture, transformational leadership, and career opportunities. Effective leadership fosters innovation and collaborative decision-making, while strong culture aligns behaviors with company values. Transformational leadership encourages synergy between employee needs and company goals. Organizational culture represents a company's unique identity, seen in daily operations and employee conduct. Robbins and Judge (2014) view culture as a dynamic system. Transformational leadership acts as both visionary and change agent. Their convergence can drive sustainable competitive advantage.

2.3 Hypotheses

Based on theoretical foundations and the conceptual framework, the hypotheses are:

- H1: Work culture influences employee performance.
- H2: Transformational leadership influences employee performance.
- H3: Career opportunities influence employee performance.
- H4: Work culture influences career opportunities.
- H5: Transformational leadership influences career opportunities.
- H6: Work culture influences employee performance with career opportunities as a mediating variable.

H7: Transformational leadership influences employee performance with career opportunities as a mediating variable.

3. Research Methodology

3.1 Research Location and Period

This study was conducted at PT. Mandiri Utama Finance, Cibubur Branch, located on Jl. Alternatif Cibubur, Ruko Cibubur

City. The research objects were all employees of PT. Mandiri Utama Finance, Cibubur Branch. Data collection was carried out from September to December 2024.

Table 3.1 Research Timeline

Activities	January 2025	February 2025	March 2025
	W1 W2 W3 W4	W1 W2 W3 W4	W1 W2 W3 W4
Study Introduction	✓		
Report Preparation	✓		
Data Collection		✓ ✓ ✓ ✓	
Data Analysis			✓ ✓
Report Writing			✓ ✓

Source: Author (2024)

3.2 Research Design

This study aims to analyze the influence of work culture and transformational leadership on employee performance, with career opportunity as a mediating variable. The research employed a **quantitative descriptive approach**. According to Parmita (2015), the descriptive quantitative method involves processing numerical data collected through questionnaires and presenting the results in statistical formats, which are then interpreted descriptively to provide comprehensive findings.

Figure 3.1 Research Framework

Description:

- X1, X2 = Independent Variables
- M = Mediating Variable
- Y = Dependent Variable
- b1–b7 = Regression Coefficients

3.3 Operational Definition of Variables

Sugeng (2022) defines operational variables as measurable indicators that empirically represent abstract concepts. The variables used in this study are:

a) Independent Variables

According to Djali (2020), independent variables influence dependent variables. In this study, the independent variables are:

- Work Culture (X1)
- Transformational Leadership Style (X2)

b) Dependent Variable

The dependent variable, based on Djali (2020), is the outcome affected by the independent variables. Here, the dependent variable is:

- Employee Performance (Y)

c) Mediating Variable

According to Djali (2020), the mediating variable (or moderating variable) modifies the strength of the relationship between independent and dependent variables. The mediating variable in this study is:

- Career Opportunity (M)

3.4 Population, Sample, and Sampling Technique

a) Population

The population refers to all employees of PT. Mandiri Utama Finance, Cibubur Branch, totaling 100 individuals.

b) Sample

The sample is a representative subset of the population. The sampling method must ensure that the selected sample reflects the population's characteristics (Widiasworo, 2019).

c) Sampling Technique

Due to the limited population size, this study used a **saturated sampling technique**, where all 100 employees were included as respondents (Zulkarnain Lubis, 2021).

3.5 Data Collection Methods

The following data collection techniques were used (Riyanto & Andhita, 2020):

1. **Observation** – Direct observation of research subjects through checklists, field notes, photos, or videos.
2. **Documentation** – Collection of secondary data from company records and other documents.

3. **Questionnaire** – Structured set of questions distributed physically or digitally (e.g., Google Forms).

3.6 Research Instruments

A structured questionnaire based on a **Likert Scale** was used to measure responses. The scale is as follows (Sugiyono, 2019):

Table 3.2 Likert Scale

Criteria	Score
Strongly Agree (SA)	5
Agree (A)	4
Neutral (N)	3
Disagree (D)	2
Strongly Disagree (SD)	1

Each questionnaire item was developed based on operational indicators derived from theoretical frameworks (Arikunto, 2019).

3.7 Data Analysis and Hypothesis Testing

3.7.1 Data Analysis Method

Data analysis was conducted using **IBM SPSS Statistics v20**. The following classical assumption tests were conducted:

1. **Normality Test** – Using Kolmogorov-Smirnov to determine whether data distribution is normal.
2. **Multicollinearity Test** – Evaluated using Tolerance and Variance Inflation Factor (VIF) values. A Tolerance < 0.1 or VIF > 10 indicates multicollinearity.
3. **Autocorrelation Test** – Utilized the **Durbin-Watson (DW) test**. The DW statistic helps identify autocorrelation in residuals.
4. **Heteroscedasticity Test** – Detected through a scatterplot between predicted values and residuals. Random distribution indicates homoscedasticity.

3.7.2 Multiple Linear Regression

Multiple linear regression was used to determine the impact of work culture (X₁) and transformational leadership (X₂) on employee performance (Y):

Regression Model:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Where:

- Y = Employee Performance
- X₁ = Work Culture
- X₂ = Leadership Style
- β = Regression Coefficient
- ε = Error Term

3.7.3 Coefficient of Determination (R²)

The R² value explains the proportion of variance in the dependent variable that can be explained by the independent variables. A higher R² value indicates better model fit (Kuncoro, 2001).

3.7.4 Hypothesis Testing Techniques

Hypotheses were tested using:

1. **t-Test** – To examine the partial effect of each independent variable.
If $t\text{-count} > t\text{-table}$, H₀ is rejected (significant influence).
2. **F-Test** – To assess the joint effect of independent variables on the dependent variable.
If $F\text{-count} > F\text{-table}$, the regression model is considered statistically significant.

4. Results and Discussion

4.1. Research Results

4.1.1. Object Description

1. Company Overview

PT Mandiri Utama Finance (MUF) was established on January 21, 2015, as a subsidiary of PT Bank Mandiri (Persero) Tbk, operating in the financing sector. MUF conducts multipurpose, working capital, and investment financing services tailored to the needs of the Indonesian public. The company is licensed and supervised by the Financial Services Authority (OJK), operating under both conventional and Sharia financing schemes. As part of the Mandiri Group, MUF receives full support from Bank Mandiri Tbk, one of the largest banks in Indonesia, enabling it to expand through a broad business network and customer base. MUF focuses on increasing

customer volume and financing distribution, supported by an integrated automation system.

2. Vision and Mission

MUF's vision is to become the most trusted company in delivering innovative financing solutions and creating value for its ecosystem through digitalization. Its mission, encapsulated in the slogan "Brings Tomorrow Today," aims to enable consumers to acquire vehicles quickly via MUF's financing services. The mission also includes enhancing shareholder investment value, delivering optimal stakeholder benefits, meeting financing needs (especially in the automotive sector), improving public welfare, and promoting environmental awareness and sustainability.

4.1.2. Respondent Description

This study involved 100 respondents who are employees of PT Mandiri Utama Finance, Cibubur Branch. Respondents were proportionally selected to represent conditions related to work culture, transformational leadership style, career opportunities, and employee performance.

No.	Respondent Details	Frequency	Percentage
1	Gender		
	Male	71	71%
	Female	29	29%
2	Division		
	Operations	14	14%
	Marketing	54	54%
	Credit	4	4%
	Collection	28	28%
3	Length of Service		
	1-2 years	44	44%
	3-4 years	33	33%
	5-6 years	5	5%
	>7 years	18	18%

Source: Primary Data (Processed, 2025)

Most respondents are male (71%), with the majority working in the Marketing division (54%). Regarding tenure, most respondents (44%) have worked for 1-2 years.

4.1.3. Descriptive Statistical Analysis

Descriptive statistical analysis was conducted to summarize the mean, standard deviation, maximum, and minimum values of the research variables. The results indicated that respondents generally agreed with the statements presented, with relatively low standard deviations indicating response consistency. Detailed data are presented in Table 4.2.

4.1.4. Validity and Reliability Testing

4.1.4.1. Validity Test

Validity testing, using Pearson correlation with 100 respondents, used a critical r-value of 0.195. All indicators for work culture, transformational leadership, career opportunities, and employee performance exceeded this threshold, indicating valid instruments.

4.1.4.2. Reliability Test

Reliability was assessed using Cronbach's Alpha, with a threshold of 0.60. All constructs demonstrated values above this threshold, confirming internal consistency and reliability of the instrument.

4.1.5. Classical Assumption Tests

4.1.5.1. Normality Test

Using the Kolmogorov-Smirnov method, the significance value was $0.200 > 0.05$, indicating that the data are normally distributed.

4.1.5.2. Multicollinearity Test

Tolerance and VIF values for the independent variables were within acceptable limits (Tolerance > 0.1 and VIF < 10), confirming the absence of multicollinearity.

4.1.5.3. Heteroscedasticity Test

Scatterplot visualization showed random distribution of residuals without a discernible pattern, indicating homoscedasticity.

4.1.6. F-Test (Model Feasibility)

The F-value was 4.906 with a significance level of $0.003 < 0.05$, indicating that the model is feasible and significant.

4.1.7. Coefficient of Determination (R^2)

The R^2 value of 0.133 indicates that 13.3% of the variance in employee performance can be explained by work culture and transformational leadership style. Adjusted R^2 is 0.106.

4.1.8. Hypothesis Testing and Path Analysis

Model I Results: Transformational leadership style ($p = 0.014$) and career opportunities ($p = 0.039$) significantly affect employee performance. However, work culture does not have a significant direct effect ($p = 0.111$).

Model II Results: Transformational leadership style significantly influences career opportunities ($p = 0.002$), while work culture does not ($p = 0.944$).

Sobel Test:

- Indirect effect of work culture on performance through career opportunities: $Z = 3.41$ ($p < 0.05$)
- Indirect effect of transformational leadership on performance through career opportunities: $Z = 2.37$ ($p < 0.05$)

These results indicate that career opportunities significantly mediate the effect of transformational leadership and work culture on employee performance.

4.1. Discussion

Table 4.11 Results Study

Hypothesis	<i>p</i> -value	Conclusion
Culture Work → Performance Employee	0.102	No influential significant
Style Leadership Transformational → Performance Employee	0.014	Influential significant
Opportunity Career → Performance Employee	0.039	Influential significant
Culture Work → Career Opportunities	0.944	No influential significant
Style Leadership Transformational → Opportunity Career	0.002	Influential significant
Culture Work → Opportunities Work → Performance Employee	0,000	Influential significant
Style Leadership Transformational → Opportunity Work → Employee performance	0.0017	Influential significant

4.1.1 Influence Culture Work to Employee performance

Based on results study, mark significance Which obtained by culture work is $0.102 > 0.05$, this concludes that Work Culture has no effect on Employee Performance, so H1 is Rejected. This may be because the work culture has not been applied consistently throughout the organization and has not provided impact real to performance. Besides That, factor other like style

leadership, individual motivation, work environment conditions, or reward systems can So more dominant in influence

performance employee compared to culture Work.

Employees may also not fully understand or internalize the values of the existing work culture, so that culture has not become a major factor. in increase productivity they. With thus, although work culture has an important role, its influence on employee performance in the context of this study has not been seen significantly. In addition, the existence of external challenges such as work pressure, high workload, or changes in organizational structure can also affect employee performance directly without going through

work culture. Therefore, although work culture has an important role, its influence on employee performance in the context of this study has not been seen significantly due to various complex internal and external factors.

4.1.2 Transformational Leadership Style on Employee Performance

Based on the research results, the significance value obtained by Transformational Leadership Style is $0.014 < 0.05$, this concludes that Transformational Leadership Style has an effect on Employee Performance, so H2 is accepted. This indicates that leaders who are able to inspire, motivate, and provide clear direction can significantly improve employee performance. Transformational leadership does not only focus on supervision and control, but also push employee to develop self-potential, innovate, and adapt to changes in the work environment.

This leadership approach makes employees feel more appreciated and motivated, thus increasing their loyalty and commitment to the company. In addition, leaders who use a transformational style tend to build good relationships with subordinates, create a positive work environment, and foster collective work spirit. All of these factors contribute to increased productivity and quality of employee work output. Therefore, transformational leadership style is considered as one of the key factors in driving increased employee performance and overall organizational success.

4.1.3 Influence Opportunity Career to Employee performance

Based on the research results, the significance value obtained by Career Opportunities is $0.039 < 0.05$, this concludes that Career Opportunities have an effect on Employee Performance, so H3 is accepted. This indicates that when employees feel that there is a real opportunity to develop their careers in the company, they will be motivated to work

harder and improve its productivity. Opportunity career which clear and open give a sense of appreciation and hope for a better future, so that employees become more enthusiastic and dedicated in carrying out their duties.

In addition, the opportunity for increased position or responsibility encourages employee to keep going to increase competence, skills, and their knowledge to be ready to face bigger challenges. Thus, career opportunities not only affect the internal motivation of employees, but also contribute directly to the quality and effectiveness of their performance. The existence of adequate career opportunities also helps companies in retaining the best talent and reducing turnover rates, thus creating stability and sustainability in the company's operations. Therefore, career opportunities are an important factor that needs to be considered by management in effort to increase employee performance while maintaining overall company competitiveness.

4.1.4 Influence Work Culture to Opportunity Career

Based on the research results, the significance value obtained by Work Culture is $0.944 > 0.05$, this concludes that Work Culture has no effect on Opportunity Career, so that H4 is rejected. This signifies that in the context of this research, work culture has not been able to provide a real impact on the perception or reality of career opportunities felt by employees. One of the causes could be that the existing work culture has not been applied consistently and comprehensively throughout the organization, so that it has not created an environment that supports career development.

In addition, other factors such as company policies, human resource management systems, training, as well as opportunity promotion, possibly own role more dominant in determining career

opportunities than the work culture itself. Conditions This show that although culture Work is element important in shaping the character of the organization, its influence on career opportunities in research This No seen in a way significant Because existence factor internal And other more influential external factors. Therefore, companies need to consider other more strategic aspects to improve employee career opportunities.

4.1.5 Influence Style Leadership Transformational to Opportunity Career

Based on the research results, the significance value obtained by the Transformational Leadership Style is $0.002 < 0.05$, this concludes that the Transformational Leadership Style Leadership Transformational influential to Opportunity Career, so that H5 is accepted. This indicates that leaders who are able to inspire, motivate, And empowering employee in a way effective can create better career development opportunities within the organization. Transformational leadership style encourages the creation of a supportive and open work environment, so that employees feel supported to develop skills and achieve higher positions. In addition, this visionary and communicative leadership helps eliminate barriers in the promotion and career advancement process, so that strengthen motivation as well as loyalty employee to company. Thus, transformational leadership style becomes an important factor in opening and expanding career opportunities, which ultimately contributes to improving the overall performance and success of the organization.

4.1.6 Career Opportunities in Mediating the Relationship between Work Culture and Employee Performance

Based on the results of the Sobel test test, p -value which is obtained from the influence of career opportunities in mediating work culture on employee performance gets a value of $0.000 < 0.05$, so it can be stated that

career opportunities are able to mediate the relationship between work culture and employee performance so that H6 accepted. Matter This means influence culture Work to performance employees not only occur directly, but also through the role of career opportunities as an intermediary variable. In other words, a conducive and positive work culture can improve employee perceptions of career opportunities available in the company, such as opportunities for self-development, promotion, and increased responsibility. When employees feel they have good career opportunities, they become more motivated and committed to improving their performance.

This mediation shows that work culture alone is not enough to drive optimal performance without the support of clear and adequate career opportunities. Career opportunities function as a bridge that connects work culture values with real performance results, so companies need to pay attention to second aspect This in a way simultaneously For reach improvement maximum employee performance. Thus, this finding confirms the importance of creating culture Work Which support at a time provide opportunity career adequate to maximize employee potential and productivity.

4.1.7 Influence Opportunity Career in mediate connection Style Transformational Leadership on Employee Performance

Based on the results of the Sobel test test, p -value which is obtained from the influence of Career Opportunities in mediating Transformational Leadership Style on Performance Employee get mark $0.017 < 0.05$, so that capable stated that career opportunities are able to mediate the relationship between Transformational Leadership Style and Employee Performance so that H7 is accepted.

transformational leadership style on employee performance is not only nature direct, but Also through role opportunity

career as Intermediary variable. An effective transformational leadership style can create a work environment that supports career development, provides motivation and inspiration to employees to continue to improve their abilities and seize opportunities. Which more Good in company. With existence opportunity career Which clear and open, employees feel motivated and committed to improving their performance. This mediation shows that transformational leadership is able to strengthen its influence on employee performance by facilitating career development opportunities that encourage employees to achieve more optimal work results. Therefore, this finding confirms the importance of a combination of an inspirational leadership style and adequate career opportunities in improving employee performance effectively.

5. Conclusion

5.1. Conclusion

Based on the results of the research conducted on the influence of **work culture** and **transformational leadership style** on **employee performance**, with **career opportunities** as a mediating variable at PT Mandiri Utama Finance, Cibubur Branch, the following conclusions can be drawn:

1. Work culture does **not have a significant effect** on employee performance. This may be due to inconsistent implementation and the presence of other dominant factors such as leadership style, motivation, and the work environment that more strongly influence performance.
2. Transformational leadership style has a **positive and significant influence** on employee performance, as it motivates, inspires, and fosters commitment and loyalty among employees.
3. Career opportunities significantly affect employee performance by providing motivation and clear paths for development, encouraging employees to enhance productivity and competencies.

4. Work culture does **not significantly affect** career opportunities, possibly because career advancement is more strongly influenced by organizational policies and structural decisions.
5. Transformational leadership style plays a crucial role in **opening and expanding career opportunities** by fostering a supportive work environment and facilitating employee development.
6. Career opportunities serve as a **mediating variable** that strengthens the influence of work culture on employee performance, suggesting that a conducive work culture needs to be complemented with opportunities for career advancement to maximize employee performance.
7. Career opportunities also **mediate the effect** of transformational leadership style on employee performance, confirming that inspirational leadership becomes more effective when accompanied by clear and adequate career prospects.

5.2. Suggestions

Based on the above conclusions, the following suggestions are proposed:

1. For the Company

It is recommended that the Cibubur Branch reinforce the consistent implementation of a strong work culture, promote transformational leadership practices, and provide transparent and attainable career development paths to improve employee performance. Future research should consider expanding the sample size, incorporating additional variables, and employing mixed-method approaches to gain a deeper and more comprehensive understanding.

2. For Future Researchers

Future researchers are encouraged to use larger and more diverse samples, integrate additional variables such as motivation or job satisfaction, and combine quantitative and qualitative methods. This will help generate more in-depth and holistic

insights into the factors that influence employee performance.

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