

Women's Leadership and Effective Communication: The Key to Improving Employee Work Motivation at BPR Jakarta

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Abstract:

Gender equality and inclusivity in leadership have become critical issues in the modern workplace, including in the banking sector. Social changes and increasingly complex organizational dynamics demand leadership styles that can foster productive and supportive work environments. In this context, women's leadership is often associated with participatory and transformational approaches that emphasize empathy, collaboration, and effective communication. This research aims to analyze the influence of female leadership and effective communication on employee work motivation at BPR in Jakarta. The method used is a quantitative approach with the SmartPLS analysis technique and involved 120 respondents as samples. The results showed that female leadership and effective communication have a significant effect on work motivation. Women's leadership styles that prioritize empathy, collaboration, and participation are able to create a supportive work environment and encourage employee morale. Meanwhile, effective communication increases motivation through clarity of information and positive interpersonal relationships. These findings align with feminist organizational communication theory, which emphasizes the importance of relational, inclusive, and participatory approaches in building a productive work culture. This research suggests the importance of strengthening women's roles in leadership and building open communication to increase work motivation.

Keywords: Women's Leadership; Effective Communication; Work Motivation; Bank Perkreditan Rakyat; Feminist Organizational Communication

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INTRODUCTION

In the modern era, marked by social changes and increasingly complex organizational dynamics, the issue of gender equality and inclusive leadership is an important spotlight in the world of work, including in the banking sector (Musa et al., 2023). Women now play not only the role of workforce members but also act as leaders who are able to bring strategic changes to organizations (Meisa & Anzari, 2021). Amid high business challenges and competition, especially in the banking industry such as Bank Perkreditan Rakyat (BPR) in Jakarta, a leader's ability to motivate and direct work teams is crucial. One key to such success is an inclusive leadership style and effective communication (Andani et al., 2024).

Women's leadership is often associated with transformational and participatory leadership styles, which emphasize employee empowerment, an empathetic approach, and the creation of strong interpersonal relationships within the work environment (Manurung et al., 2023). This style offers advantages in building trust, fostering an inclusive work atmosphere, and increasing employees' emotional engagement with organizational goals. In the context of BPR's operational challenges, such as limited resources, customer service pressures, and fierce competition in the financial services sector, leadership quality contributes greatly to the achievement of overall organizational performance. Therefore, it is important to understand how women's leadership characteristics can be a driving force in motivating employees to work optimally (Muslimah, 2021).

Effective communication is an integral part of successful leadership. Communication not only serves as a tool for conveying information but also as a medium to build relationships, convey vision, strengthen organizational culture, and provide constructive direction and feedback. In the context of women's leadership, communication is often carried out with a more open, warm, and persuasive approach, which can foster psychological closeness between superiors and subordinates. When communication flows well, employees feel valued, understood, and have room to grow, which ultimately leads to increased work motivation (Lisbet et al., 2024).

Work motivation itself is an important factor determining employee productivity and loyalty to the company. Motivated employees show dedication, passion, and commitment in completing their tasks. In organizations like BPR, which serve the community directly, employee motivation levels greatly influence service quality and customer satisfaction. Low motivation can lead to decreased productivity, increased turnover, and weakened organizational performance. Therefore, understanding the factors that affect motivation, including leadership and communication, is a priority in human resource management (Solehati et al., 2024).

Jakarta, as the country's capital and national business center, has characteristics of competitiveness, dynamism, and demands a high level of adaptability from all company elements. BPRs in Jakarta face not only internal but also external challenges such as the development of digital technology, changes in consumer behavior, and increasingly stringent government regulations. In addressing these challenges, organizations need leaders who are able to inspire and direct employees effectively. Women leaders who prioritize open communication and empathy have great potential for creating a healthy and productive work environment (Rahma & Martini, 2025).

Women's leadership still faces various stereotypes and cultural challenges, making it difficult to reach top organizational positions. Thus, it is important to demonstrate that women have unique competencies and characteristics that add value to organizations, especially in building solid and motivated teams. By focusing on leadership and communication aspects, organizations can optimally explore employee potential and drive sustainable organizational performance (Baiduri et al., 2023).

Previous research, such as Lemoine and Blum's (2021) multinational study of service organizations, demonstrated that female leaders excel in relational practices that enhance motivation ($\beta = 0.42$, $p < 0.01$). Similarly, Kalogiannidis (2020) identified communication quality as a critical motivator ($R^2 = 0.67$), though without considering gender dynamics. Despite these insights, current scholarship suffers from contextual blind spots—focusing predominantly on corporate banking (Sueda, 2022) while neglecting microfinance institutions like Indonesia's People's Credit Banks (Bank Perkreditan Rakyat, BPRs), where close-knit operations may amplify leadership impacts. Additionally, existing studies often rely on Western constructs (Li et al., 2023), overlooking cultural nuances in motivation, and lean heavily on qualitative methods (Dewi et al., 2022), lacking robust quantitative validation.

This study aims to analyze and understand how the role of women's leadership and the effectiveness of internal communication can increase employee work motivation at Bank Perkreditan Rakyat (BPR) in Jakarta. In the context of BPR organizations, which are local and have close working relationships among individuals, women's leadership is believed to significantly influence the creation of a supportive, inclusive, and empowering work environment. This study specifically evaluates women's leadership styles in managing teams, directing performance, and building trust among employees. In addition, it aims to identify to what extent effective communication—including clarity of information, openness of dialogue, and constructive feedback—contributes to increased employee morale, loyalty, and work engagement. By analyzing the relationship between women's leadership,

effective communication, and work motivation, this study is expected to provide a comprehensive understanding and practical recommendations for BPR management, especially in designing human resource development policies and organizational cultures that support sustainable optimal performance.

This research is expected to make meaningful contributions both theoretically and practically. Theoretically, this study enriches literature on women's leadership and organizational communication within the context of microfinance institutions such as BPR, which have received less attention in academic studies, especially in Indonesia. By examining the relationship between women's leadership styles, communication effectiveness, and employee work motivation, the study can serve as a reference for developing more inclusive and contextually relevant contemporary leadership theories. Practically, the results can provide BPR management, especially in Jakarta, with a basis for designing human resource development strategies more adaptive to the role of women's leadership and the importance of effective internal communication. The findings may also help organizations create a supportive work environment, improve employee retention, and drive productivity and overall organizational performance. Thus, this research not only contributes academically but also directly impacts managerial quality and work culture improvement in the microbanking sector.

METHODOLOGY

The research method used in the study is a quantitative method with a type of causal research. This causal research aims to determine the cause-and-effect relationship between independent variables, namely women's leadership, and effective communication to dependent variables, namely employee work motivation. The sample used in this study amounted to 120 employees who worked in several BPRs (People's Credit Banks) in the Jakarta area. Data were collected through a questionnaire deployment designed using a Likert scale of 1–5, in which respondents were asked to state their level of agreement with statements related to the research variable. For data processing, this study uses SmartPLS (Partial Least Squares) software, which is one of the statistical analysis techniques based on Structural Equation Modeling (SEM). SmartPLS was chosen because it is able to test complex relationship models and is suitable for relatively small to medium sample sizes. This analysis included testing the validity and reliability of the instruments, as well as hypothesis testing to find out how much influence women's leadership and effective communication have on employee work motivation.

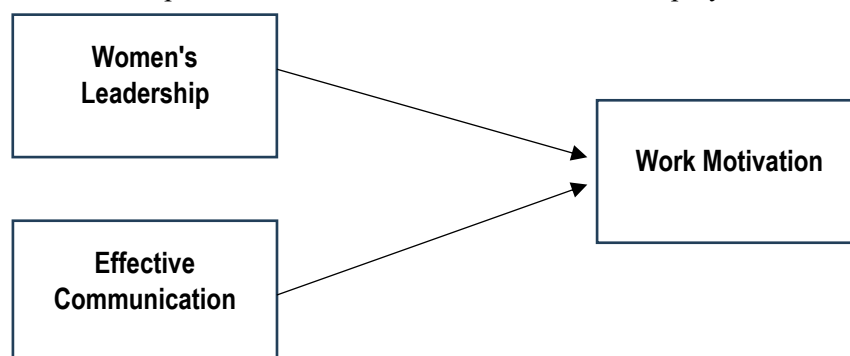


Figure 1. Research Framework

Source: Developed by researchers, 2025

RESULT AND DISCUSSION

1. The Outer Model

In this study, the convergent validity was evaluated using two main indicators, namely outer loadings and Average Variance Extracted (AVE). Convergent validity measures the extent to which the indicators of a construct are highly correlated with each other, indicating that they actually represent the construct in question. According to (Hair et al., 2021) an indicator is considered valid if the outer loading value is above the minimum threshold, which is > 0.60 , and the AVE value of each construct must reach > 0.50 . A high outer loading value indicates that the indicator has a strong contribution to the constructed being measured, while an adequate AVE value indicates that more than half of the variance of the indicator can be explained by the construct. Based on the results of the tests conducted, all indicators used in this study related to women's leadership, effective communication, and work motivation have met the criteria of convergent validity. This means that all indicators have good measurability in representing their respective constructs. The following table presents the outer loadings values of each variable indicator used in this study, which at the same time strengthens the empirical evidence on the convergent validity of the research instruments used.

Table 1. Outer Loading Test Results

	Women's Leadership	Effective Communication	Work Motivation	Conclusion
X1.1	0.668			Valid
X1.2	0.752			Valid
X1.3	0.704			Valid
X1.4	0.724			Valid
X1.5	0.834			Valid
X1.6	0.834			Valid
X1.7	0.730			Valid
X1.8	0.702			Valid
X1.9	0.730			Valid
X1.10	0.823			Valid
X2.1		0.831		Valid
X2.2		0.842		Valid
X2.3		0.812		Valid
X2.4		0.827		Valid
X2.5		0.663		Valid
X2.6		0.727		Valid
X2.7		0.649		Valid
X2.8		0.744		Valid
X2.9		0.822		Valid
X2.10		0.771		Valid
Y.1			0.714	Valid
Y.2			0.851	Valid
Y.3			0.819	Valid
Y.4			0.845	Valid
Y.5			0.689	Valid
Y.6			0.739	Valid
Y.7			0.722	Valid
Y.8			0.748	Valid

Source: Primary data processed using Smart-PLS, 2025

As a follow-up step, the researcher tested the measurement model to assess the validity of the convergence using the Average Variance Extracted (AVE) value as a reference. This test aims to ensure that each indicator is able to adequately reflect the construct it represents. The results of the analysis showed that all variables in this study had an AVE value above 0.5, which means that they met the convergence validity requirements. These results support the view put forward by (Hair et al., 2021) who state that a construct is convergently valid if its AVE value exceeds 0.5. Therefore, it can be said

that the measurement model used in this study has been proven to be valid. Reliability testing was carried out to measure the internal consistency and accuracy of the indicators used in this study, with the aim of ensuring that the measurement instruments used can produce stable and consistent data. In this study, the two parameters used for the reliability test were Cronbach's alpha and composite reliability, both of which are important tools to assess the extent to which the instrument can measure variables precisely. According to (Hair et al., 2021) the accepted reliability value for exploratory research should be greater than 0.6 for each parameter tested. Based on the results of the reliability test, all research variables in this study were considered reliable because the reliability values obtained met the set criteria. These values are presented in the table above, which shows that this research instrument can be relied upon to describe the variables that are tested consistently. Details of Cronbach's alpha, composite reliability and AVE values for each variable can be seen in the following table.

Table 2. AVE Test Results

Variable	Cronbach's Alpha	ρ_A	Composite Reliability	Average Variance Extracted (AVE)	Result
Women's Leadership (X1)	0.914	0.920	0.928	0.566	Reliable
Effective Communication (X2)	0.924	0.931	0.936	0.595	Reliable
Work Motivation (Y)	0.900	0.907	0.920	0.590	Reliable

Source: Primary data processed using Smart-PLS, 2025

Discriminant validity is a form of construct validity used to ensure that a construct in a research model is completely different from other constructs. The main principle of discriminant validity is that indicators derived from different constructs should have a low correlation with each other. To assess the validity of discriminants, there are several commonly used criteria, namely cross loadings, Fornell-Larcker criteria, and heterotrait-monotrait ratio (HTMT). Cross-load is evaluated by comparing the loading value of each indicator against its own construct and that of another, where the discriminant validity is met if the loading against the original construct is higher. The Fornell-Larcker criterion assesses discriminant validity by comparing the square root of the Average Variance Extracted (AVE) value of a construct with the correlation between that construct and other constructs; validity is considered good if the square root of AVE is greater than the correlation. Meanwhile, HTMT ratios are used to detect a lack of discriminant validity, where a good HTMT value is below the limit of 0.85 or 0.90. These three approaches are used to ensure that each construct in the model is unique and does not overlap with each other.

Table 3. Discriminant Validity

	Women's Leadership (X1)	Effective Communication (X2)	Work Motivation (Y)
Women's Leadership (X1)	0.752		
Effective Communication (X2)	0.858	0.772	
Work Motivation (Y)	0.815	0.829	0.768

Source: Primary data processed using Smart-PLS, 2025

The Inner Model

Internal model testing or structural models are carried out to evaluate the relationships between constructs in the research model, as well as to measure the extent of the relationship and explain the variability of endogenous variables through R-Squared values. In this study, the R-Squared value found

was 0.727, which indicates that 72.7% of the variability of work-motivation constructs can be explained by other constructs in the model, while the remaining 27.3% is explained by other factors not included in this study model. This relatively high R-Squared value indicates that the constructed model has a good ability to explain the relationships between constructs and can be categorized as a valid and robust model, especially since the R-Squared value for endogenous latent variables is greater than 0.50. Thus, it can be concluded that this model has significant predictive power, providing a clear picture of the influence of the constructs involved in this study on work motivation.

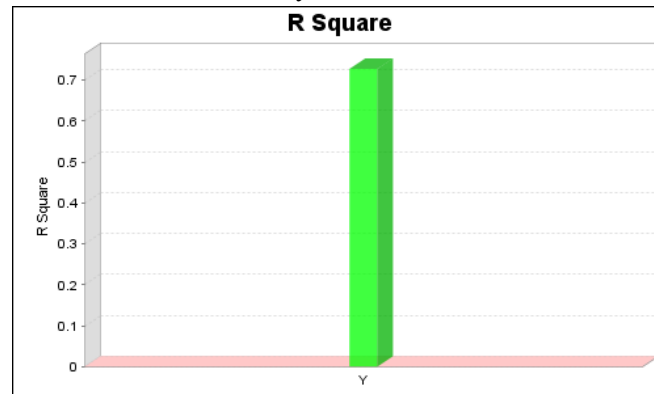


Figure 2. R-Square

Source: Primary data processed using Smart-PLS, 2025

The hypothesis test in this study was carried out by analyzing path coefficients that reflect the value of parameter coefficients and t-statistics for each relationship between variables in the model. The parameter coefficient value provides information about the direction and strength of influence between constructs, while the t-statistic value is used to assess the significance of the relationship. To determine whether a relationship is significant, the t-statistic value is compared to the t-table value at a significance level of 5% ($\alpha = 0.05$). If the t-statistic value is greater than the t-table value, then the hypothesis is declared acceptable or significant. Thus, this test serves as a basis for decision-making on the hypotheses proposed in the research. The full results of the path coefficients test are presented in Table 4, which is obtained through data processing using SmartPLS software, and provides a clear picture of the extent to which independent variables affect the dependent variables statistically.

Table 4. Discriminant Validity

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics (O/STDEV)</i>	<i>P Values</i>	Conclusion
Women's Leadership (X1) - > Work Motivation (Y)	0.392	0.395	0.111	3.520	0.000	Accepted Hypothesis
Effective Communication (X2) -> Work Motivation (Y)	0.492	0.493	0.140	3.515	0.000	Accepted Hypothesis

Source: Primary data processed using Smart-PLS, 2025

Hypothesis 1

The statistical results show that the female leadership variable has a T-Statistics value of 3.520 (greater than 1.96) and a P value of 0.000 (less than 0.05) so that it can be concluded that female leadership has a significant effect on work motivation. This means that the stronger the leadership style shown by women in the organization, the higher the level of individual work motivation in the organization (Atikah & Qomariah, 2020a). These findings are in line with feminist organizational

communication theory, which highlights the importance of inclusivity, collaboration, empathy, and recognition of women's perspectives and contributions in the workplace (Larson et al., 2022). This theory departs from criticism of traditional organizational systems that are often masculine and hierarchical, and encourages the presence of leadership based on relational and participatory values. In this context, women's leadership not only provides work direction and goals, but also creates a communication climate that supports, humanizes, and builds a sense of belonging among employees. A more communicative and empathetic leadership approach like this has been proven to be able to increase work morale and motivation, as supported by the statistical results in this study. The results of the research (Atikah & Qomariah, 2020), (Lemoine & Blum, 2021), (Baloyi, 2020) concluded that women's leadership has an effect on work motivation.

Hypothesis 2

The statistical results show that the effective communication variable has a T-Statistics value of 3.515 (greater than 1.96) and a P value of 0.000 (less than 0.05) so that it can be concluded that effective communication has a significant effect on work motivation. This means that the more effective communication that is established in the work environment, the higher the employee's motivation will be (Maidiyanto et al., 2021). Effective communication is able to create clarity of tasks, reduce misunderstandings, and build positive relationships between superiors and subordinates (Fatih et al., 2025). In this context, feminist organizational communication theory can be used to explain that empathetic, collaborative, and participatory communication characteristics often identified with feminist approaches play an important role in improving employee morale. This theory rejects dominant and hierarchical communication patterns, and emphasizes the importance of each individual's voice, experience, and feelings in the organization (Dobusch, 2021). Therefore, when communication is done in an open, equitable, and inclusive manner, as encouraged by a feminist perspective, it can be a major driver of the formation of high work motivation. The results of the study research (Kalogiannidis, 2020), (Basalamah, 2021), (Chien et al., 2020) concluded that effective communication has an effect on work motivation.

CONCLUSION

Based on statistical test results, both women's leadership and effective communication significantly influence employee work motivation. Women's leadership—which prioritizes empathy, collaboration, and participation—fosters a supportive and motivating work environment, while effective communication enhances motivation through clear information sharing, healthy interpersonal relationships, and an open organizational climate. These findings align with feminist organizational communication theory, highlighting the value of relational and inclusive approaches to cultivating productive work cultures. Organizations are therefore encouraged to adopt inclusive, communicative leadership styles by promoting women into strategic roles and establishing open, empathetic, two-way internal communication systems to create a motivating work atmosphere. Future research could explore the long-term impacts of leadership and communication training grounded in feminist values across diverse organizational contexts to assess their effectiveness in sustaining employee motivation and enhancing overall performance.

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