The Effect of Leadership, Work Motivation, and Training on Employee Performance at PT Bank Rakyat Indonesia Gunungsitoli Branch Office

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Abstract

This study aims to analyze the partial and simultaneous effects of leadership, work motivation, and training on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Gunungsitoli Branch Office. The study employs a quantitative approach using multiple linear regression analysis. The sample consists of 126 respondents holding various positions, such as marketing, customer service, teller, and back office. The results show that, partially, leadership, work motivation, and training have a positive and significant effect on employee performance. Simultaneously, the three independent variables also have a significant effect on performance, as indicated by an F-count of 10.106 > F-table of 2.68 and a significance value of 0.000 < 0.05. These findings confirm that effective leadership, high work motivation, and structured training can improve employee quality and productivity. The study implies that organizations need to consistently apply adaptive leadership, build internal motivation, and strengthen training in order to optimize employee performance in facing dynamic work challenges.

***Keywords**: Leadership, Work Motivation, Training, Employee Performance, BRI*

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Introduction

Human resource management (HRM) plays a strategic role in improving individual performance, which in turn affects the achievement of organizational goals . Capable, high-quality human resources are the fundamental capital of a company's success. Therefore, every organization needs to encourage, direct, and manage its employees so that they can develop their potential optimally.

One of the common challenges faced by organizations is developing employees who perform optimally. Performance is the work output of employees that reflects the extent to which they meet organizational targets. Good performance depends not only on technical ability but also on a positive work attitude and a management system that pays attention to its determining factors.

According to Moeheriono, performance describes the level of achievement of organizational objectives. Campbell et al., in their Theory of Performance, state that performance is influenced by three main factors: ability, motivation, and the work environment. Ability can be improved through training, motivation arises from an individual's internal drive, and the work environment includes the work atmosphere as well as the leadership style of superiors. If any one of these three factors is disrupted, employee performance tends to decline.

Improving employee performance is not only important for the company but is also a need of employees for their personal and career development . Therefore, a fair and structured performance management system is crucial. Employee performance, in terms of both quantity and quality, reflects the company's overall productivity .

PT Bank Rakyat Indonesia (Persero) Tbk is a State-Owned Enterprise (BUMN) operating in financial services with an extensive network throughout Indonesia. As of the end of 2024, BRI had 449 Branch Offices and more than 13,000 ATM units, including several offices abroad.

BRI Gunungsitoli Branch Office (KC) is one of the work units of PT Bank Rakyat Indonesia (Persero) Tbk., located at Jalan Gomo No. 1–3, Pasar Subdistrict, Gunungsitoli City, North Sumatra. BRI KC Gunungsitoli oversees 10 work units spread across the Nias Islands. In facing competition in the banking industry, BRI KC Gunungsitoli needs to improve the quality of its human resources in order to achieve business targets, increase productivity, provide optimal service to customers, and sustainably maintain the company's competitiveness. Given the increasingly intense competition in the banking business, attention to the quality of human resources is becoming ever more important to maintain and enhance the bank's competitiveness amid the dynamics of the financial industry.

Table 1. Work Units of Gunungsitoli Branch Office in 2025

No.	BRI Work Unit Name	Region
1	BRI Unit Lotu Kanira	North Nias Regency
2	BRI Unit Diponegoro Gunungsitoli	Gunungsitoli City
3	BRI Unit Gido	Nias Regency
4	BRI Unit Idanogawo	Nias Regency
5	BRI Unit Lahewa	North Nias Regency
6	BRI Unit Lahusa	South Nias Regency
7	BRI Unit Lolowau	South Nias Regency
8	BRI Unit Mandrehe	West Nias Regency
9	BRI Unit Sudirman Gunungsitoli	Gunungsitoli City
10	BRI Unit Teluk Dalam	South Nias Regency

Source: Gunungsitoli Branch Office Report 2025

Based on the list of work units of PT Bank Rakyat Indonesia (Persero) Tbk. Gunungsitoli Branch Office, there are 10 work units spread across the Nias Islands, covering Gunungsitoli City, Nias Regency, North Nias Regency, West Nias Regency, and South Nias Regency. These work units consist of BRI Unit Lotu Kanira, Unit Diponegoro Gunungsitoli, Unit Gido, Unit Idanogawo, Unit Lahewa, Unit Lahusa, Unit Lolowau, Unit Mandrehe, Unit Sudirman Gunungsitoli, and Unit Teluk Dalam. Of all these units, two are located in Gunungsitoli City,

namely Unit Diponegoro and Unit Sudirman, while the other eight are spread across the regencies of the Nias Islands. The presence of these units supports the expansion of access to banking services for the community, particularly in the distribution of micro loans, the mobilization of deposits, and the development of micro, small, and medium enterprises (MSMEs). The distribution of these work units is also an important part of supporting the achievement of BRI KC Gunungsitoli's micro business targets in each of its operational areas.

Table 2. Micro Business Performance of BRI KC Gunungsitoli in 2025

No.	Performance Indicator	Total Achievement (%)	Work Units Not Meeting Target
1	Micro Loan Outstanding	94.47%	9 out of 10 work units, except Unit Sudirman Gunungsitoli (103.09%)
2	Special Mention (DPK) Collectibility	124.34%	Unit Diponegoro Gunungsitoli (88.43%)
3	Non-Performing Loan (NPL) Collectibility	153.11%	Unit Diponegoro Gunungsitoli (97.21%)
4	Micro Savings	103.52%	Unit Gido (97.97%) and Unit Lolowau (97.47%)
5	Blacklist (DH) Recovery and Insurance Claim Income	102.77%	Unit Lotu Kanira (76.54%), Unit Mandrehe (68.02%), and Unit Teluk Dalam (67.24%)
6	Micro Blacklist (DH) Recovery	49.02%	None of the 10 work units reached the 100% target

Source: Annual Report and Financial Statements of BRI KC Gunungsitoli 2025

Based on the annual report, the micro business performance of BRI KC Gunungsitoli in 2025 shows varying achievements across the six performance indicators analyzed. For the Micro Loan Outstanding indicator, the total achievement of 94.47% shows that the target has not been met. Of the 10 work units, nine have not reached the target, while Unit Sudirman Gunungsitoli achieved 103.09%. This indicates that meeting micro loan disbursement targets remains a challenge for most work units.

For the Special Mention (DPK) collectibility indicator, the total achievement was 124.34%, while Unit Diponegoro Gunungsitoli only reached 88.43%. Meanwhile, the Non-Performing Loan (NPL) indicator recorded a total achievement of 153.11%, but Unit Diponegoro Gunungsitoli recorded 97.21%. The assessment of these two indicators needs to take into account the measurement formula and targets set by BRI, as they relate to credit quality.

For the Micro Savings indicator, the total achievement reached 103.52%. However, Unit Gido at 97.97% and Unit Lolowau at 97.47% did not meet the target. Likewise, for the Blacklist (DH) Recovery and Insurance Claim Income indicator, although the total achievement reached 102.77%, Unit Lotu Kanira only achieved 76.54%, Unit Mandrehe 68.02%, and Unit Teluk Dalam 67.24%. This shows that an aggregate achievement exceeding the target does not yet reflect an even distribution of performance across all work units.

The most prominent problem lies in the Micro Blacklist (DH) Recovery indicator, which only reached 49.02%. None of the 10 work units reached the 100% target, so this indicator requires special attention in evaluating the management and recovery of non-performing loans. Thus, although several indicators show good performance, there are still serious problems in several units, particularly in loan disbursement and the recovery of non-performing loans. This indicates the need for greater attention to employee training, work motivation, and leadership style so that future performance can be further improved.

Overall, the data show that the micro business performance of BRI KC Gunungsitoli in 2025 still faces challenges, particularly in achieving micro loan targets and recovering non-performing loans. Therefore, periodic performance evaluations are needed to identify the causes of unmet targets and to formulate improvement strategies to enhance the effectiveness of micro business management. These suboptimal achievements reflect fundamental problems in the implementation of human resource management functions.

The results of observations and interviews indicate that the suboptimal achievement of business targets is one of the issues that needs attention in managing employee performance at PT Bank Rakyat Indonesia (Persero) Tbk Gunungsitoli Branch Office. One of the factors suspected of influencing this condition is training that has not been carried out optimally. Some employees still face difficulties in understanding marketing strategies for banking products, particularly micro loans, and in preparing effective work plans to achieve monthly targets. Therefore, appropriate and continuous training is needed to improve employees' knowledge, skills, and abilities in carrying out their duties.

In addition to training, work motivation is also an important factor that needs attention. Employees with low work motivation tend to be less optimal in performing their duties and achieving the targets that have been set. This condition can potentially affect employees' productivity, initiative, and responsibility in carrying out their work. Thus, efforts to increase work motivation are needed to encourage enthusiasm, commitment, and better performance.

Leadership also plays an important role in supporting employee performance. Assigning a variety of tasks without considering employees' capacity and workload can create work pressure and reduce the effectiveness of task execution. Therefore, effective leadership is needed to direct, guide, coordinate, and support employees so that they can perform their work optimally.

Based on the theory of performance put forward by Campbell et al. , training, motivation, and the work environment (including leadership) are the three main factors that influence individual performance in an organization. Therefore, it is important to examine more deeply how these three factors affect employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Gunungsitoli Branch Office. This study is expected to contribute to the formulation of strategic policies for human resource development and the improvement of managerial quality in line with current demands and challenges.

Literature Review

2.1 Employee Performance

Employee performance is the work result achieved by a person in carrying out tasks in accordance with the responsibilities assigned. According to Moeheriono, performance is a description of the level of achievement in implementing an activity to realize the goals, vision, and mission of an organization. Performance is the main indicator for assessing the effectiveness of human resources in an organization. Campbell et al. state that performance is influenced by three main components, namely ability, motivation, and the work environment. Employee performance can be seen in terms of quantity, quality, timeliness, attendance, and the ability to cooperate.

2.2 Leadership

Leadership is the way a leader influences, directs, and guides subordinates in achieving organizational goals. According to Thoha, leadership reflects a leader's pattern of behavior in directing and motivating employees. Effective leadership is able to create a conducive work environment and boost employees' work morale. Kartono also explains that good leadership is leadership that is able to adapt to the organizational situation and to the characteristics of the employees being led.

2.3 Work Motivation

Work motivation is an internal or external drive that influences a person's enthusiasm, passion, and desire to work better. Robbins and Judge define motivation as the process that accounts for an individual's intensity, direction, and persistence in achieving a goal. High motivation encourages employees to work optimally, while low motivation can reduce productivity. Hasibuan adds that motivation can be intrinsic (a drive from within oneself) or extrinsic (a drive from the external environment), such as incentives, rewards, and the work atmosphere.

2.4 Training

Training is a process of improving employees' skills, knowledge, and attitudes so that they can perform their duties better. According to Simamora , training is a systematic process for improving the technical expertise and knowledge employees need to do their jobs. Effective training can increase productivity and work efficiency. This is in line with the view of Kusuma, Swasto, and Musadieq , who state that well-targeted training can produce competent employees who are ready to face changes in the work environment.

2.5 Conceptual Framework

The conceptual framework of this study refers to a conceptual explanation of the relationships among the variables studied based on theory . In the era of globalization, characterized by rapid change, organizations are required to make adjustments in various aspects. One of the important elements in organizational success is human resources, because the key to success depends not only on technology and capital but also on the quality of employee performance. Optimal employee performance is essential to support the achievement of organizational goals, and it is influenced by several factors, including leadership, work motivation, and training.

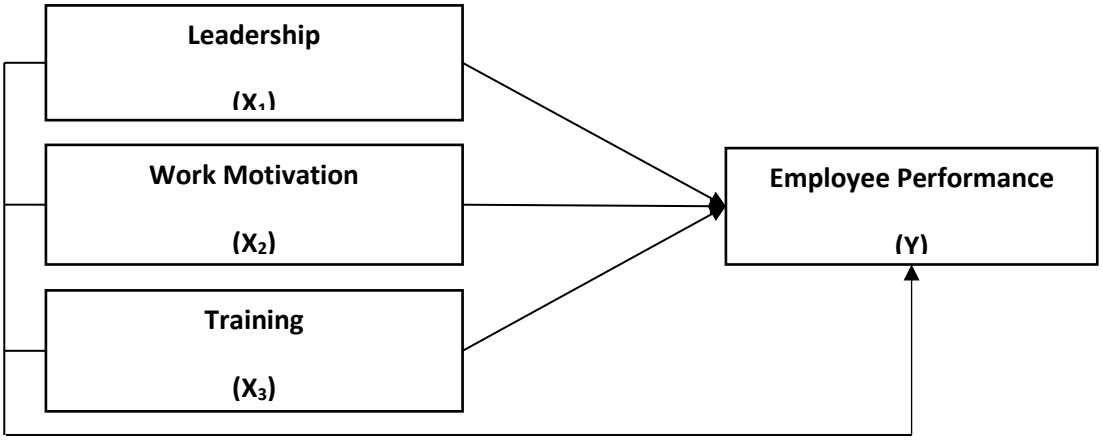


Figure 1. Conceptual Framework of Multiple Linear Regression

Research Methodology

This study uses a quantitative approach aimed at determining the effect of leadership, work motivation, and training on employee performance at PT Bank Rakyat Indonesia (Persero) Tbk Gunungsitoli Branch Office. The quantitative approach is based on the positivist paradigm, which examines a particular population or sample using statistical analysis tools to test hypotheses . The study was conducted from January to June 2025 at Jalan Gomo No. 1–3, Pasar Subdistrict, Gunungsitoli City, with a population of 126 employees and a sample of 126 respondents selected by simple random sampling based on the Slovin formula . The sample consisted of various positions such as managers, supervisors, account officers (AO), customer service (CS), and tellers, with the criterion of being directly involved in training, leadership, and work motivation processes. Data sources consisted of primary data collected through questionnaires and secondary data in the form of journals, articles, and related documents . The instrument was developed based on four variables, namely leadership, work motivation, training, and employee performance, each measured using relevant indicators and a Likert scale

Before the data analysis, a validity test was carried out using the Corrected Item-Total Correlation method and a reliability test using Cronbach's Alpha, where an item is valid if $r \geq 0.30$ and reliable if $\alpha > 0.60$. Before the multiple linear regression test, the data were tested for classical assumptions, including the normality test (using Kolmogorov-Smirnov), the heteroscedasticity test (using a scatterplot and the Glejser test), and the multicollinearity test (using Tolerance and VIF values) . The t-test was used to examine the partial effect of each

independent variable on performance, the F-test to examine the simultaneous effect, and the coefficient of determination (R^2) to measure the contribution of the three independent variables to employee performance . The results of this study are expected to contribute to formulating strategies for improving the quality of human resources in the banking work environment.

Results

4.1 Validity and Reliability Tests

The validity test is assessed from the *Corrected Item-Total Correlation* value, which correlates each item score with its total score. Item validity testing was carried out at a significance level of 5% or 0.05. An item can be considered valid if the total correlation value (r), or Corrected Item-Total Correlation value, is ≥ 0.30.

The reliability test in this study is assessed from the *Cronbach's Alpha* value. A construct of a measured research variable can be considered reliable if it meets a *Cronbach's Alpha* value > 0.60.

Table 3. Validity and Reliability Test (Item-Total Statistics)

Variable	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha
	71.9291	26.400	**.704**	**.781**
	72.2047	28.164	**.608**	**.790**
Leadership (X1)	72.1890	28.520	**.326**	**.811**
	72.6299	30.235	**.474**	**.801**
	71.5276	30.378	**.329**	**.806**
	71.5906	30.704	**.695**	**.807**
	71.5276	31.188	**.472**	**.813**
Work Motivation	71.8268	30.684	**.642**	**.810**
(X2)	72.1575	31.324	**.504**	**.819**
	71.8583	30.615	**.489**	**.815**
	72.0000	30.159	**.346**	**.812**
Training (X3)	72.1732	30.065	**.467**	**.810**
	72.0236	28.420	**.542**	**.794**
	72.1654	29.441	**.476**	**.799**
	72.1732	29.382	**.769**	**.799**
	72.6378	30.471	**.454**	**.802**
Employee	71.5512	30.551	**.306**	**.807**
Performance (Y)	71.6535	30.911	**.590**	**.808**
	72.0551	27.513	**.700**	**.785**
	72.2362	28.436	**.605**	**.791**

Source: SPSS Version 25.0 Data Processing

Based on the data processing results, all items show correlation values greater than 0.30, ranging from 0.306 to 0.769. Referring to the instrument validity criteria, an item is declared valid if the Corrected Item-Total Correlation value is ≥ 0.30. Thus, all statement items in this research instrument can be categorized as valid, because each item is able to measure the aspect corresponding to the construct of its variable.

The analysis results show that the Cronbach's Alpha values range from 0.781 to 0.819, which fully exceed the minimum threshold of 0.60 required in quantitative social research. Therefore, it can be concluded that the instrument used in this study has a high level of reliability and is suitable for consistently measuring the variables studied. This adequate validity and reliability show that the research instrument meets the methodological requirements for further analysis.

4.2 Classical Assumption Tests

Data Normality Test

The normality test aims to test whether, in a regression model, the disturbance or residual variable is normally distributed. A good regression model has normally or near-normally distributed data.

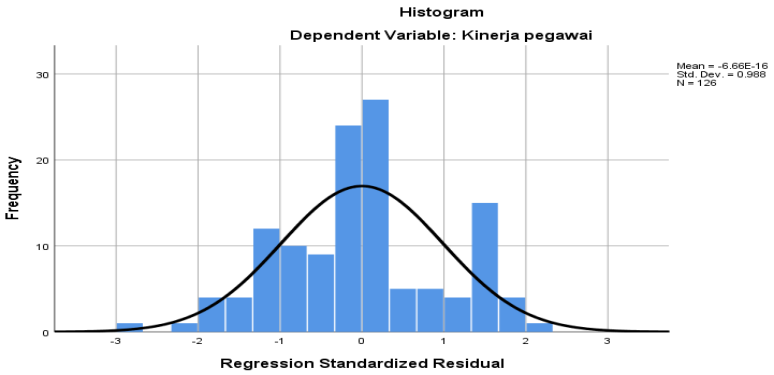


Figure 2. Normality Test Histogram
Source: SPSS Version 25.0 Processing Results

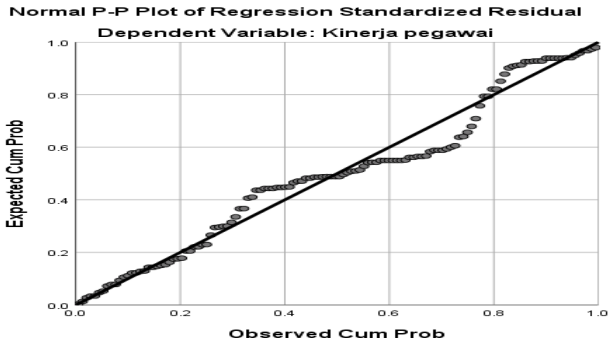


Figure 3. Normal P-P Plot of Regression Standardized Residual
Source: SPSS Version 25.0 Processing Results

From the figures above, it can be seen that the data in this study are normally distributed. This can be seen from the histogram, which shows a balanced bell shape in the middle, and from the normal P-P plot, in which the points lie along the diagonal line. It can therefore be concluded that the data are normally distributed.

a. *Multicollinearity Test*

The multicollinearity test aims to test whether the regression model shows correlation among the independent variables. This test is carried out by examining the *tolerance* and *variance inflation factor* (VIF) values from the SPSS analysis results. If the *tolerance value* > 0.10 or VIF < 5, it is concluded that there is no multicollinearity. The results of the multicollinearity test can be seen in the following table.

Table 4. Multicollinearity Test (Coefficients[a])

Model		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
		B	Std. Error	Beta	**Tolerance**	**VIF**
1	(Constant)	4.095	6.345			
	Leadership	.430	.234	.231	**.987**	**1.013**
	Work Motivation	.331	.130	.155	**.980**	**1.010**
	Training	.548	.203	.236	**.982**	**1.013**

a. Dependent Variable: Employee Performance
Source: SPSS Version 25.0 Processing Results

Based on the table above, it can be seen that the *Variance Inflation Factor* (VIF) values are smaller than 5, namely leadership 1.013 < 5, work motivation 1.010 < 5, and training 1.013 < 5, and the *Tolerance* values are leadership 0.987 > 0.10, work motivation 0.980 > 0.10, and training 0.982 > 0.10; thus the model is free from multicollinearity.

b. Heteroscedasticity Test

The heteroscedasticity test aims to test whether the regression model shows unequal *variance* of residuals from one observation to another. A good regression model is one in which heteroscedasticity does not occur.

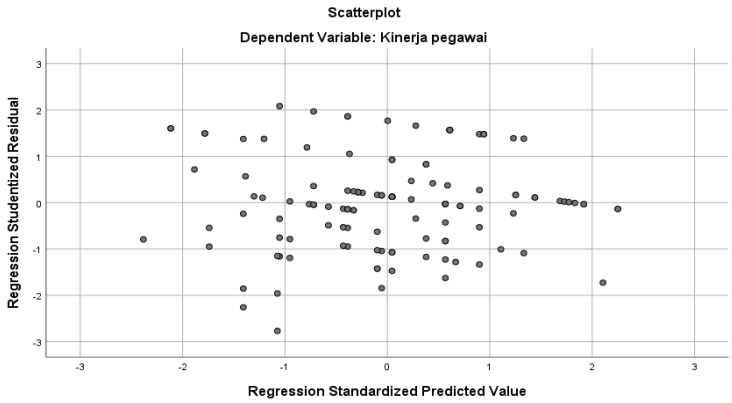


Figure 4. *Scatterplot* of Heteroscedasticity Test
Source: SPSS Version 25.0 Processing Results

Based on the figure above, the *scatterplot* shows that the resulting points are randomly scattered and do not form any particular pattern or line trend. The figure also shows that the data are distributed around the zero point. These test results indicate that the regression model is free from heteroscedasticity problems; in other words, the variables to be tested in this study are homoscedastic.

4.3 Multiple Linear Regression

The multiple linear regression test aims to determine the effect of training, work motivation, and leadership style on employee performance at PT Bank Rakyat Indonesia Gunungsitoli Branch Office; accordingly, this study is associative research.

Table 5. Multiple Linear Regression (Coefficients[a])

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	**4.095**	6.345		2.645	.000		
	Leadership	**.430**	.234	.231	2.128	.008	.987	1.013
	Work Motivation	**.331**	.130	.155	3.780	.007	.980	1.010
	Training	**.548**	.203	.236	2.704	.008	.982	1.013

a. Dependent Variable: Employee Performance
Source: SPSS Version 25.0 Processing Results

Based on the table above, the following multiple linear regression equation is obtained: $Y = 4.095 + 0.430\ X_1 + 0.331\ X_2 + 0.548\ X_3 + e$. The interpretation of the multiple linear regression equation is as follows:

a. If all independent variables are held constant, employee performance is 4.095.
b. If leadership increases, employee performance will increase by 0.548 per unit.
c. If work motivation increases, employee performance will increase by 0.331 per unit.
d. If training increases, employee performance will increase by 0.430 per unit.

4.4 Hypothesis Testing

t-Test (Partial Hypothesis Test)

The t-test is carried out to determine whether or not each independent variable has a partial (individual) effect on the dependent variable.

Table 6. t-Test (Partial Hypothesis Test) (Coefficients[a])

Model		Unstandardized Coefficients		Standardized Coefficients	**t**	**Sig.**	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.095	6.345		**2.645**	**.000**		
	Leadership	.430	.234	.231	**2.128**	**.008**	.987	1.013
	Work Motivation	.331	.130	.155	**3.780**	**.007**	.980	1.010
	Training	.548	.203	.236	**2.704**	**.008**	.982	1.013

a. Dependent Variable: Employee Performance

Source: SPSS Version 25.0 Processing Results

Based on the results in the table above, it can be seen that:

a. The effect of leadership on employee performance: t-count 2.704 > t-table 1.979 and significance 0.008 < 0.05; thus Ha is accepted, stating that leadership has a significant effect on employee performance.
b. The effect of work motivation on employee performance: t-count 3.780 > t-table 1.979 and significance 0.007 < 0.05; thus Ha is accepted, stating that work motivation has a significant effect on employee performance.
c. The effect of training on employee performance: t-count 2.128 > t-table 1.979 and significance 0.008 < 0.05; thus Ha is accepted, stating that training has a significant effect on employee performance.

a. F-Test (Simultaneous Test)

The F-test (simultaneous test) is carried out to examine the joint effect of the independent variables on the dependent variable. This is done by looking at the *level of significance* (α = 0.05). If the significance value is less than 0.05, H0 is rejected and Ha is accepted.

Table 7. F-Test (Simultaneous Test) (ANOVA[a])

	Model	Sum of Squares	df	Mean Square	**F**	**Sig.**
1	Regression	85.086	3	28.362	**10.106**	**.000[b]**
	Residual	342.406	122	2.807		
	Total	427.492	125			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Training, Work Motivation, Leadership

Source: SPSS Version 25.0 Processing Results

Based on the table above, it can be seen that the F-count of 10.106 > F-table of 2.68 and the significance is far below 0.05, namely 0.000 < 0.05; thus Ha is accepted: leadership, work motivation, and training simultaneously have a significant effect on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Gunungsitoli Branch Office.

b. R^2 Test (Coefficient of Determination*)*

The coefficient of determination analysis is used to determine the percentage of variation in the dependent variable explained by the independent variables.

Table 8. R^2 Test (Coefficient of Determination) (Model Summary[b])

Model	R	R Square	**Adjusted R Square**	Std. Error of the Estimate	Durbin-Watson
1	.457[a]	.209	**.189**	1.66530	.001

a. Predictors: (Constant), Training, Work Motivation, Leadership

b. Dependent Variable: Employee Performance

Source: SPSS Version 25.0 Processing Results

Based on the R^2 test results in the table above, the independent variables in this study, namely Leadership, Work Motivation, and Training, jointly explain 20.9% of the variation in Employee Performance. Meanwhile, the remaining 79.1% is explained by other factors outside this model. The Adjusted R^2 value of 18.9% indicates that, after accounting for the number of variables in the model, the model's predictive ability decreases slightly but remains relevant.

Discussion

5.1 The Effect of Leadership on Employee Performance

Leadership has been shown to have a significant effect on employee performance. Leaders who are able to motivate, direct, and set an example will boost the work morale of their subordinates. Good leadership also creates a positive work atmosphere and increases employee loyalty. Bass and Avolio state that transformational leaders can inspire employees to achieve extraordinary results. Sari and Wahyudi also emphasize that transformational leadership affects employees' work morale and loyalty.

5.2 The Effect of Work Motivation on Employee Performance

Work motivation has also been shown to have a positive and significant effect on employee performance. Motivated employees are more enthusiastic, responsible, and loyal in their work. Motivation can come from within oneself as well as from the work environment, and it is a main driver in achieving goals. Robbins and Judge state that motivation encompasses a person's intensity, direction, and persistence at work. Indrawati and Prabowo also demonstrated that motivation affects timeliness, responsibility, and work quality in the banking sector.

5.3 The Effect of Training on Employee Performance

The results show that training has a significant effect on employee performance. Employees who receive training tend to have better skills and understanding of their work, enabling them to work more effectively. Training helps update knowledge, adapt to developments, and increase employees' self-confidence. This is in line with Hasibuan , who states that training aims to improve skills and work morale. Research by Rachmawati and Lestari also shows that training increases work effectiveness. Indeed, according to Simanjuntak training can increase productivity by up to 25%. Nuraini and Hartono add that training tailored to organizational needs can improve employees' technical and analytical abilities.

5.4 The Simultaneous Effect of Training, Motivation, and Leadership on Employee Performance

Jointly, leadership, work motivation, and training have a significant effect on employee performance. These three factors complement one another and play an important role in increasing productivity and work responsibility. Leadership determines the direction of employees' work, motivation drives work enthusiasm, and training improves technical abilities. Handoko states that these three factors are interrelated in improving work effectiveness. Setiawan and Riyadi also show that the combination of leadership, motivation, and training can simultaneously shape productive work behavior. Putra and Kurniawati add that a combination of training, participative leadership, and a good motivation system can improve the achievement of work targets. Nasution and Pratiwi emphasize that these three variables can improve quality, efficiency, and better working relationships within an organization.

Conclusion

Based on the results of the analysis and discussion, it can be concluded that leadership has a significant effect on employee performance; leaders who apply transformational, participative, and communicative leadership can optimally improve the work morale and performance of their subordinates. Work motivation has a positive and significant effect on employee performance, as highly motivated employees tend to be more productive, take initiative, and demonstrate loyalty and responsibility toward their work. Training also has a significant effect on employee performance, showing that training aligned with job needs can

improve the competence, technical skills, and task understanding of employees at PT. Bank Rakyat Indonesia (Persero) Tbk Gunungsitoli Branch Office. Simultaneously, training, work motivation, and leadership have a significant effect on employee performance; together, these three variables complement one another and form a strong foundation for creating a productive, harmonious work environment oriented toward achieving organizational goals.

These findings have several practical implications for PT. Bank Rakyat Indonesia (Persero) Tbk Gunungsitoli Branch Office. Management is expected to organize continuous training programs that are relevant to developments in the banking industry and to employees' competency needs. A fair incentive system, career development opportunities, and a supportive work environment are needed to keep employees' work motivation high and sustained. Work unit leaders are advised to apply communicative, participative, and inspiring leadership in order to build healthy and productive working relationships between superiors and subordinates. Finally, training, motivation, and leadership should be managed synergistically and measurably to support long-term employee performance improvement strategies.

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