



The Effect of Transformational Leadership, Compensation, and Work Environment on Employee Loyalty (Case Study at PT Bank Syariah Indonesia Tbk South Bekasi Area)

Nissya Vadila¹, Anita Novialumi²

Bina Insani University, Indonesia^{1,2}

Corresponding Author's Email: nissyavadila22@gmail.com

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ABSTRACT

Employee loyalty is a key factor in maintaining the smooth operation of a company, particularly in the Islamic banking sector, which is currently facing competitive challenges and a digital transformation process. PT Bank Syariah Indonesia Tbk, Bekasi Selatan branch, recorded an increase in turnover rate of 6.72% during the 2024–2025 period, rising from 2.24% to 4.58%. This figure indicates a decline in employee satisfaction and the need for organized action to address it. This study aims to analyze the impact of transformational leadership, compensation systems, and work environment conditions on employee loyalty levels, both individually and simultaneously. A quantitative method was used by collecting data through questionnaires. All 125 employees were used as respondents using the saturated sampling method. The instrument consists of 25 statement items using a Likert scale with five response levels. Data analysis was carried out by testing validity, reliability, classical assumptions, multiple linear regression, t-test, F-test, and the coefficient of determination (R^2) using SPSS software version 27.0. The study shows that transformational leadership style has a positive and significant impact on employee loyalty levels with a coefficient value of 0.398. Compensation has a positive and significant impact ($\beta = 0.444$). In contrast, the work environment does not have a significant impact with a significance level of 0.174. Simultaneously, all three independent variables have a significant influence on employee loyalty levels. The Adjusted R-squared value of 0.479 indicates that 47.9% of the variation in employee loyalty levels can be explained by the three variables used, while the remainder is influenced by other factors outside the model.

Keywords: Transformational Leadership, Compensation, Employee Loyalty

How to Cite:

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INTRODUCTION

Background Of The Study

The banking sector is one of the most competitive industries in Indonesia. Based on data from the Financial Services Authority (OJK, 2024), the performance of Indonesia's banking sector in 2023 remained stable despite the global economic slowdown (OJK, 2024). In Islamic banking, employee loyalty is very important to maintain business continuity and competitiveness. At PT Bank Syariah Indonesia Tbk South Bekasi Area, employee resignations increased from 3 employees in 2024 to 6 employees in 2025, and the turnover rate increased from 2.24% to 4.58%. This condition indicates a decrease in employee loyalty, which may be influenced by transformational leadership, compensation, and work environment. Previous studies showed different results about these variables. (Angraini, 2025).and (Apriyanto et al., 2023) found that transformational leadership had a positive effect on employee loyalty, while (Fadhil, 2025) found no significant effect. (prahaski et al., 2024) and (Ratnasari et al., 2022) stated that compensation positively affected loyalty, but (Emisa & Susanto, 2023) found different results. Likewise, (Andinni & Harun, 2024) and (Ratnasari et al., 2022) found that the work environment had a positive effect on loyalty, while (Fitriyah, 2023) found no significant effect. These different findings create a research gap and encourage this study to examine the factors affecting employee loyalty at PT Bank Syariah Indonesia Tbk South Bekasi Area.

Problem Statement

Based on the background of the study, several problems were identified at PT Bank Syariah Indonesia Tbk South Bekasi Area related to employee loyalty. The company has experienced a significant increase in employee turnover, rising from 3 employees in 2024 to 6 employees in 2025, which signals a potential decline in loyalty. Based on the background described above, the following research problems are identified :

1. Does Transformational Leadership Affect Employee Loyalty at PT Bank Syariah Indonesia Tbk South Bekasi Area?
2. Does Compensation Affect Employee Loyalty at PT Bank Syariah Indonesia Tbk South Bekasi Area?
3. Does Work Environment Affect Employee Loyalty at PT Bank Syariah Indonesia Tbk South Bekasi Area?
4. Do the Transformational Leadership, Compensation, Work Environment Simultaneously Affect Employee Loyalty at PT Bank Syariah Indonesia Tbk South Bekasi Area?

Research Objectives

1. Analyze the partial effect of Transformational Leadership On Employee Loyalty;
2. Analyze the partial effect of Compensation On Employee Loyalty;
3. Analyze the partial effect of Work Environment On Employee Loyalty; And
4. Analyze the Transformational Leadership, Compensation, Work Environment simultaneous On Employee Loyalty At PT Bank Syariah Indonesia Tbk South Bekasi Area

Significance of The Study

Theoretically, this research enriches the human resource management literature by examining the combined influence of transformational leadership, compensation, and work environment on employee

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loyalty within the Islamic banking context in Indonesia. Practically, the findings are expected to serve as a reference for PT Bank Syariah Indonesia Tbk in formulating HR policies related to leadership development, compensation alignment, and workplace improvement to retain high-quality employees and reduce turnover.

LITERATURE REVIEW

Relavant Theories

Grand Theory

The grand theory used in this study is the Organizational Behavior theory proposed by Stephen P. Robbins and Timothy A. Judge in the 18th edition of the book *Organizational Behavior* published in 2018. This theory explains that organizational behavior studies the influence of individuals, groups, and organizational structure on behavior within an organization to improve organizational effectiveness and efficiency (Robbins et al., 2018).

Employee Loyalty

Employee loyalty is an attitude and commitment shown through high dedication to the organization, including the willingness to follow the organization's values, goals, and rules, and the desire to remain a part of the organization (Farida, 2016). (Priatna & Limakrisna, 2024) also explain that loyalty is sincerity in supporting the best interests of leaders. The factors that influence employee loyalty include rational factors such as salary and career opportunities, emotional factors such as inspirational leadership and organizational climate, and personality factors.

Transformational Leadership

Transformational leadership is a leadership style in which leaders actively interact with employees, pay attention to their needs, and inspire and motivate them to change their values and behavior to achieve organizational goals effectively (Hutahaean, 2021). The main indicators of transformational leadership are charisma, inspirational motivation, individualized consideration, intellectual stimulation, and intellectual capacity building (widyastuti, 2020).

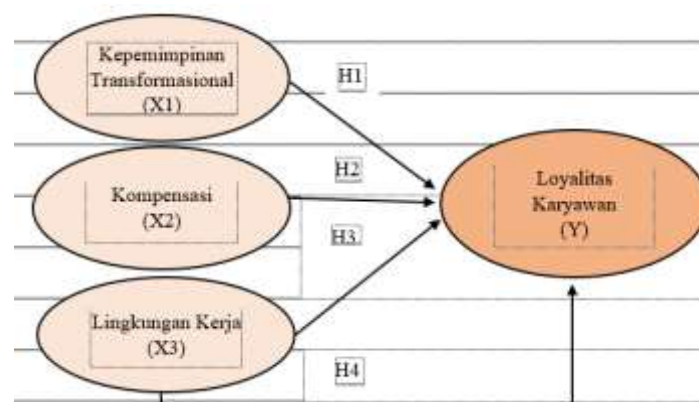
Compensation

Compensation is the right of employees that must be given by the organization as a reward for their contribution. Compensation includes basic salary, fixed allowances, bonuses and incentives, indirect compensation, and non-financial rewards (Septiani et al., 2022; Nurmansyah, 2024). Fair and adequate compensation is expected to increase employees' sense of belonging and attachment to the organization.

Work Environment

The work environment refers to the conditions around the workplace, both physical and non-physical, that create employees' feelings of safety, comfort, and satisfaction. These conditions can directly or indirectly affect employee performance (Farida, 2016; Soelistya et al., 2021). Physical factors of the work environment include cleanliness, security, noise levels, and lighting.

Conceptual Framework and Hypotheses



Hypotheses

Based on the literature, this study proposes:

H1 Transformational leadership has a significant effect on employee loyalty;

H2 Compensation has a significant effect on employee loyalty;

H3 Work environment has a significant effect on employee loyalty;

H4 Transformational leadership, compensation, and work environment simultaneously have a significant effect on employee loyalty at PT Bank Syariah Indonesia Tbk South Bekasi Area.

METHODS OF RESEARCH

Research Design

Research design is the method used by researchers to collect and analyze data in order to test hypotheses or answer research questions according to the research objectives (Widodo et al., 2023). This study uses a quantitative method, which is based on positivist logic and aims to test hypotheses using numerical data in the process of collecting, analyzing, and presenting data. Quantitative research is systematic, planned, and structured, and it emphasizes the measurement of variables and the relationships between variables in an objective and controlled manner (Hardani et al., 2020; Candra et al., 2021).

Data Collection Methods

Primary data are data obtained directly by the researcher from the main source through an independent data collection process. Primary data can be collected using several methods, such as questionnaires, observations, and interviews (Widodo et al., 2023; Hardani et al., 2020).

Population and Sample

Population is the entire group of individuals or objects that have certain characteristics and become the subjects of a study to obtain general conclusions from the research results (Muslimin

et al., 2024; Hardani et al., 2020) In this study, the population consisted of all employees of PT Bank Syariah Indonesia Tbk South Bekasi Area, totaling 125 employees.

Instruments Used

Data were gathered using a structured questionnaire comprising 25 statement items covering all four research variables. The instrument employed a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) Questionnaires were distributed directly to all employees of PT Bank Syariah Indonesia Tbk South Bekasi Area as the target respondents. The research instrument consisted of a 25-item questionnaire across four variables measured on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Transformational Leadership (X1) was measured by 6 items (charisma, inspirational motivation, individualized consideration, intellectual stimulation, intellectual capacity); Compensation (X2) by 7 items (base salary, fixed allowances, bonuses, indirect compensation, non-financial recognition); Work Environment (X3) by 5 items (cleanliness, security, noise, lighting); Employee Loyalty (Y) by 7 items

Data Analysis Techniques

The used in this research is multiple linear regression analysis. This technique is applied to determine and analyze the effect of transformational leadership, compensation, and work environment on employee loyalty. Before conducting the regression analysis, the data underwent several prerequisite tests, including instrument validity and reliability tests, as well as classical assumption tests to ensure the model's accuracy.

RESULT AND DISCUSSION

The Result of the Validity Test

Every measurement item related to the independent variables (X1, X2, X3) and the dependent variable (Y) is statistically valid, as their r-count values are greater than the critical r-table value range 0.196 - 0.666 > 0.1757).

The Result of the Reliability Test

Table 1. Reliability Test Results

<i>Reliability Statistics</i>	
<i>Cronbach's Alpha</i>	<i>N of Items</i>
.764	25

Based on the reliability test, the Cronbach's Alpha for all 25 questionnaire items is 0.764, which exceeds the minimum threshold of 0.60. Therefore, it can be concluded that the research instrument is highly reliable, and all items in the questionnaire are considered stable and reliable.

The Result of Normality Test

**Table 2. Colmogrov-Smirnov
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		125
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.85215099
Most Extreme Differences	Absolute	.044
	Positive	.029
	Negative	-.044
Test Statistic		.044
Asymp. Sig. (2-tailed) ^c		.200 ^d
Monte Carlo Sig. (2-tailed) ^e Sig.		.816
99% Confidence Interval		
Lower Bound		.806
Upper Bound		.826

Source: Data processing results from SPSS (2026)

Based on the analysis of the table above, the sig (2-tailed) value of 0.200 is greater than 0.05; therefore, it can be concluded that the processed data is normally distributed. The Monte Carlo sig (2-tailed) result of 0.816 also indicates that the value is greater than 0.05.

Results of the Multicollinearity Test

Table 3. Multicollinearity Test Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1(Constant)	2.303	2.440		.944	.347		
Kepemimpinan Transformasional (X1)	.398	.103	.319	3.853	.000	.614	1.630
Kompensasi (X2)	.444	.107	.377	4.156	.000	.512	1.955
Lingkungan kerja (X3)	.162	.118	.116	1.367	.174	.585	1.710

Table 4. Explanation of Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Transformational Leadership	0.614	1.360	No multicollinearity detected
Compensation	0.512	1.955	No multicollinearity detected
Work Environment	0.585	1.710	No multicollinearity detected

Source: Data processing results from SPSS (2026)

Based on the results of the analysis in the table above, the tolerance values for X1 (0.614), X2 (0.512), and X3 (0.585) are > 0.100 , while the VIF values for X1 (1.630), X2 (1.955), and X3 (1.710) are < 10.00 ; therefore, it can be concluded that there is no multicollinearity among the independent variables.

Results of the Heteroscedasticity Test

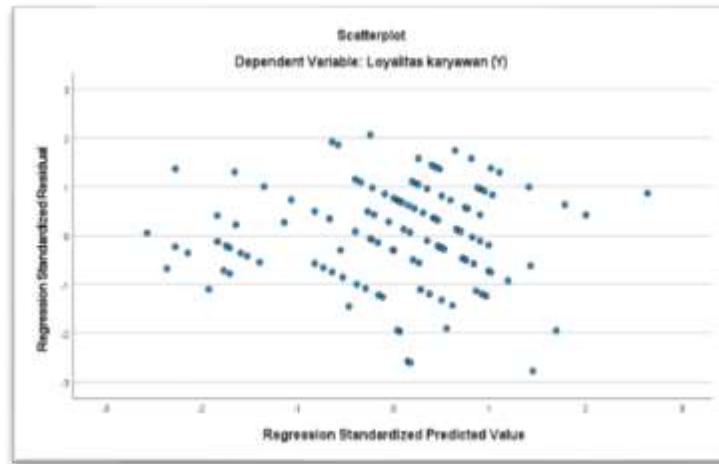


Figure 2. Heteroscedasticity Test Results

Source: Data processing results from SPSS (2026)

Based on the results of the scatterplot analysis above, it can be seen that the data points are randomly distributed above and below the value of 0 on the Y-axis and do not exhibit any specific patterns, such as a wavy, expanding, or contracting pattern. This indicates that the regression model in this study does not exhibit heteroscedasticity. It can be concluded that the residual variance from one observation to another is constant, so the regression model is suitable for testing the effect of independent variables on employee loyalty (Y).

Results of the T-Test

Table 5. t-Test Results

Model	Coefficients ^a		Standardized Coefficients Beta	t	Sig.
	Unstandardized Coefficients B	Std. Error			
1(Constant)	2.303	2.440		.944	.347
Kepemimpinan Transformasional (X1)	.398	.103	.319	3.853	>.001
Kompensasi (X2)	.444	.107	.377	4.156	>.001
Lingkungan kerja (X3)	.162	.118	.116	1.367	.174

a. Dependent Variable: Loyalitas karyawan (Y)

Source: Data processing results from SPSS (2026)

Based on the results of the t-test analysis in the table above, with a known critical t-value of 1.979, the following conclusions can be drawn:

- The Transformational Leadership variable has a significant positive effect on Employee Loyalty, with a t-value of 4.156 > the critical t-value of 1.979 and a p-value of 0.001 < 0.05, which means that the better the transformational leadership, the higher the employee loyalty will be.
- The Compensation variable has a significant positive effect on Employee Loyalty, with a calculated t-value of 3.853 > the critical t-value of 1.979 and a p-value of 0.001 < 0.05, meaning that providing good compensation will increase Employee Loyalty.
- The Work Environment variable has a calculated t-value of 1.367 with a significance value of 0.147; since the significance value is > 0.05, it can be concluded that the Work Environment does not have a significant effect on Employee Loyalty, meaning the Work Environment has not yet been able to influence Employee Loyalty.

Results of the F-Test (Simultaneous Test)

Table 6. F-Test Results

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	411.295	3	137.098	38.998	<.001 ^b
Residual	425.377	121	3.516		
Total	836.672	124			

a. *Dependent Variable:* Loyalitas karyawan (Y)

b. *Predictors:* (Constant), Lingkungan kerja (X3), Kepemimpinan Transformasional (X1), Kompensasi (X2)

Source: Data processing results from SPSS (2026)

Based on the results of the F-test in the ANOVA table above, and based on the analysis of the table above, the calculated F-value (38.998) is greater than the critical F-value (3.07), and the significance level is >0.001 < 0.05. It can be concluded that there is a positive and significant effect of the variables transformational leadership, compensation, and work environment simultaneously on employee loyalty, therefore, H4 is accepted and H0 is rejected.

Results of the Coefficient of Determination (R²)

Table 7. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.701 ^a	.492	.479	1.875
a. <i>Predictors:</i> (Constant), Lingkungan kerja (X3), Kepemimpinan Transformasional (X1), Kompensasi (X2)				

Source: Data processing results from SPSS (2026)

Based on the Model Summary table above, the correlation coefficient R was found to be 0.701, indicating a significant relationship between the variables Transformational Leadership (X_1), Compensation (X_2), and Work Environment (X_3) collectively on Employee Loyalty (Y). In addition, the R-Square coefficient of determination obtained is 0.492. This indicates that the combined contribution or influence of the three independent variables on Employee Loyalty is 49.2%. The remainder is influenced or explained by other factors outside the scope of this study and was not examined.

Results of the Multiple Linear Regression Analysis

The regression equation is: $Y = 2.303 + 0.398X_1 + 0.444X_2 + 0.162X_3$. Transformational leadership ($t = 3.853$ $p = 0.000 < 0.05$) and compensation ($t = 4.156$ $p = 0.000 < 0.05$) both partially and significantly influence employee loyalty, supporting H1 and H2. Work environment ($t = 1.367$ $p = 0.174 > 0.05$) does not show a significant partial effect, leading to the rejection of H3. Table 4 presents the F-test and R^2 results

CONCLUSION

Key Findings

This study found that: (1) transformational leadership has a positive and significant partial effect on employee loyalty ($\beta = 0.398$; $p < 0.05$), confirming H1; (2) compensation has a positive and significant partial effect, emerging as the strongest predictor ($\beta = 0.444$; $p < 0.05$), confirming H2; (3) work environment does not show a significant partial effect ($p = 0.174$), leading to the rejection of H3; (4) all three variables simultaneously and significantly influence employee loyalty ($F = 35.024$; Adjusted $R^2 = 0.479$), supporting H4. These findings were derived from 125 employees of PT Bank Syariah Indonesia Tbk South Bekasi

Contributions

Theoretically, this study provides empirical evidence that transformational leadership and compensation are important factors in increasing employee loyalty in an Islamic banking institution. The finding that the work environment does not have a significant partial effect on employee loyalty gives a different perspective in the Islamic banking context, where industry characteristics and employee demographics may influence this relationship differently compared to manufacturing or hospitality industries.

Practical implications

To improve employee loyalty, PT Bank Syariah Indonesia Tbk South Bekasi Area should strengthen transformational leadership at all levels through regular training. Leaders are expected to communicate a clear vision, motivate employees, and provide personal support to build employee trust. In addition, management should improve the compensation system by ensuring that salaries, incentives, benefits, and bonuses are fair, transparent, and competitive through regular evaluations based on job responsibilities, so that employees feel appreciated. Finally, although the work environment does not have a significant direct effect on employee loyalty, the company still needs to maintain a safe, comfortable, and

supportive work environment. A good work atmosphere can indirectly increase employees' motivation and productivity in their daily work.

Limitations and future research directions

Although this study was done as best as possible, it still has some limitations. First, this study was only conducted at PT Bank Syariah Indonesia Tbk south bekasi area, so the results cannot represent all other branches or the whole Islamic banking industry. Second, this study only used three independent variables, and they only explain 47.9% of employee loyalty. This means another 50.8% is influenced by other factors not included in this study, such as job satisfaction, motivation, organizational culture, or career development. Finally, the data was collected at only one specific time (cross-sectional) using self-report questionnaires, which means the results might be affected by personal bias from the respondents.

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