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THE INFLUENCE OF TRANSFORMATIONAL LEADERSHIP, PERCEIVED ORGANIZATIONAL SUPPORT, PERSON-JOB FIT, AND TECHNOLOGY ACCEPTANCE ON EMPLOYEE PERFORMANCE MEDIATED BY REMUNERATION (STUDY ON NATIONAL PRIVATE BANKS IN WEST JAVA)

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Abstract

This study aims to analyze the influence of transformational leadership, perceived organizational support, person-job fit, and technology acceptance on employee performance mediated by remuneration at National Private Banks in West Java. The study applies a quantitative approach using a survey method. Data collection is cross-sectional with questionnaires distributed to 300 employees of National Private Bank Book 3 in West Java. Structural Equation Modeling (SEM) analysis using AMOS was applied to the collected data. The novelty of this study lies in the addition of remuneration as a mediating variable. The study found that transformational leadership, perceived organizational support, person-job fit, and technology acceptance influence remuneration. Transformational leadership, perceived organizational support, person-job fit, and technology acceptance influence employee performance, and remuneration mediates the influence of transformational leadership, perceived organizational support, person-job fit, and technology acceptance on employee performance. Management should design a remuneration system that is transparent, performance-based, and capable of providing adequate rewards commensurate with employees' contributions and work achievements. This system should integrate balanced financial and non-financial aspects.

Keywords: Transformational Leadership, Perceived Organizational Support, Person-Job Fit, Technology Acceptance, Employee Performance.

INTRODUCTION

Banks are crucial institutions for modern society, which roles as financial intermediaries connecting parties with funds to parties who need financing. The rapid development of the banking industry has increased competition between both government and private banks nationally and internationally. (Bank Indonesia, 2025). The success of a bank depends on the performance of its employees, who are the main assets in running operations and providing excellent service to the customers. (Bass, 2022).

In Indonesia, banks are divided into central banks, commercial banks, and Rural Credit Banks (BPR) where each bank has different functions and services. (Zakky, 2018). Intense competition encourages banks to innovate, dominate the market, and provide the best services. (Langer, 2022). National private banks in West Java, particularly those in the Book 3 category, play an important role in driving regional economic growth through financial services, support for MSMEs, and digital innovation, despite facing limitations in capital, resources, and infrastructure. (Rivai, 2020).

The main problems with the employee performance in national private banks in West Java include: (1) high workload and sales targets, (2) difficulty adapting to digitalization, (3) decreasing job satisfaction and loyalty, (4) stress due to competition with state-owned banks and fintech, and (5) lack of training and competency development.(Robbins & Judge, 2020; Lestari & Putra, 2023; Hidayat, 2024; Sutrisno, 2021; Mathis & Jackson, 2020).This conditions have a direct impact on service quality, customer loyalty, and bank competitiveness. Internal organizational factors, such as transformational leadership, perceived organizational support (POS), person-job fit, and technology acceptance, are considered to significantly influence employee performance. Remuneration is also an important factor that acts as a mediator between these factors and performance.(Cao et al., 2020).Transformational leadership can inspire and motivate employees, POS creates a sense of appreciation and support, person-job fit ensures the individual matches the job, and technology acceptance helps adapt to digital systems.(Brown et al., 2021; Johnson, 2021; Greenberg, 2021; Eisenberger et al., 2020).

This study aims to analyze the influence of transformational leadership, perceived organizational support (POS), person-job fit, and technology acceptance on employee performance at national private banks in West Java, as well as the mediating role of remuneration. The results are expected to provide theoretical and practical contributions to human resource management, employee performance improvement, and bank competitiveness in facing industrial competition and digital transformation.

RESEARCH METHOD

This study uses a quantitative approach aiming to examine the influence of transformational leadership, perceived organizational support, person-job fit, and technology acceptance model on employee performance, which is mediated by remuneration. The research data are cross-sectional derived from primary data collected using a questionnaire instrument with a Likert scale of 1–5 (1 = strongly disagree to 5 = strongly agree).

The research analysis unit is the employees of National Private Bank Book 3 in West Java, with the criteria of front office employees (Marketing, Teller, Customer Service), back office (clearing, deposit and savings, accounting), and who have worked for at least 3 years. This study uses purposive sampling obtaining 300 respondents which is considered adequate to represent the population of national private bank employees Book 3 in West Java.

Data analysis was conducted using Structural Equation Modeling (SEM) to test the relationship between variables simultaneously and assess the mediating role of remuneration.

RESULT AND DISCUSSION

Result

Respondent Characteristic by Gender

Table 1. Respondent Characteristic Based on Gender

Characteristic	Category	Frequency (n)	Percentage
Gender	Female	180	60.0%
	Male	120	40.0%
Total		**300**	**100%**

Source: Processed Data, 2025

Based on Table 1, most of the respondents were male, with the rest were female. The large number of male employees reflects the considerable and demanding tasks and workload, as evidenced by the magnitude of the responsibilities and work performed.

Respondent Characteristic by Age

Table 2. Respondent Characteristic Based on Gender

Age	Frequency (n)	Percentage
23 - 30 Years	80	26.7%
> 30 - 35 Years	70	23.3%
> 35 - 40 Years	90	30.0%
> 40 - 50 Years	60	20.0%
Total	**300**	**100%**

Source: Processed Data, 2025

Based on Table 2, it shows that most of the respondents in this study were aged between 35-40 years. This illustrates that employees at National Private Banks in West Java are generally in their productive working age, so their contribution to the company is very possible to be optimized, considering that the age of 40 to 50 years is the stage of consolidating an employee's career choice to achieve their goals, while the peak of a career itself generally occurs at the age of 50 years and above.

Respondent Characteristics Based on Position

Table 3. Respondent Characteristics Based on Position

Department	Frequency (n)	Percentage
Manager	25	8.3%
Supervisor	35	11.7%
Staff	180	60.0%
Administration	60	20.0%
Total respondents	**300**	**100%**

Source: Processed Data, 2025

Based on Table 3, the respondents' positions show that most respondents are staff. Staff positions are the most common positions in banks due to two main factors: high operational work volume and career ladder. Staff positions handle routine tasks such as teller, customer service, and back-office, as well as supporting various other departments. Furthermore, National Private Banks in West Java have a hierarchical structure that allows staff to move up through promotions and experience, creating a clear and attractive career path.

Respondent Characteristics by Length of Service

Table 4. Respondent Characteristics Based on Length of Service

Education Level	Frequency (n)	Percentage
3 – 5 Years	110	36.7%
> 5 – 10 Years	90	30.0%
> 10 – 15 Years	50	16.7%
> 15 – 20 Years	30	10.0%
> 20 – 25 Years	20	6.6%
Total respondents	**539**	**100%**

Source: Processed Data, 2025

Table 4 shows that most respondents have worked for 3–5 years at a national private bank in West Java. It indicates a relatively high level of job rotation, or that many respondents are relatively new to the institution.

Respondent Characteristic by Education

Table 5. Respondent Characteristic Based on Education

Education Level	Frequency (n)	Percentage
High School/Equivalent	80	26.7%
D3 (Diploma)	75	25.0%

S1 (Bachelor)	120	40.0%
S2 (Magister)	25	8.3%
Total respondents	**539**	**100%**

Source: Processed Data, 2025

Table 5 shows that most of the respondents have a bachelor's degree (S1), and the rest of the respondents have a Diploma. Based on the data, in general, employees have met the minimum standard of Undergraduate education set by the company. The level of education is still dominated by undergraduate education. In honing the skills of bankers, it is not essential to require a high level of formal education. Based on the regulations, Banks are obliged to provide education and training funds every year for HR development so that the bankers experience sufficient education and training according to their work period.

Validity Test

Validity testing is used to measure the validity of a questionnaire. A questionnaire is considered valid if the statements accurately convey what it is intended to measure. Validity testing is conducted to determine whether respondents understand the meaning of the statements in the questionnaire, ensuring that their answers reflect the actual situation. If the factor loading is ≥ 0.30, the statement item is valid. The results of the validity testing are presented in the following table:

Tabel 6. Validity Test Result

Variabel	Item	Factor Loading	Description
Transformational Leadership (X1)	X1.1	0.752	Valid
	X1.2	0.603	Valid
	X1.3	0,807	Valid
	X1.4	0.832	Valid
	X1..5	0.793	Valid
	X1.6	0.749	Valid
	X1.7	0.552	Valid
	X1.8	0.530	Valid
	X1.9	0.808	Valid
	X1.10	0.421	Valid
	X1.11	0.792	Valid
	X1.12	0.693	Valid
	X1.13	0.491	Valid
	X1.14	0.636	Valid
	X1.15	0.744	Valid
	X1.16	0.661	Valid

Perceived Organizational Support (X2)	X2.1	0.825	Valid
	X2.2	0.692	Valid
	X2.3	0.788	Valid
	X2.4	0.750	Valid
	X2.5	0.709	Valid
	X2.6	0.767	Valid
	X2.7	0.465	Valid
	X2.8	0.742	Valid
	X2.9	0.662	Valid
Person Job Fit (X3)	X3.1	0.564	Valid
	X3.2	0.556	Valid
	X3.3	0.766	Valid
	X3.4	0.677	Valid
	X3.5	0.686	Valid
	X3.6	0.631	Valid
Technology Acceptance Model (X4)	X4.1	0.623	Valid
	X4.2	0.851	Valid
	X4.3	0.720	Valid
	X4.4	0.898	Valid
	X4.5	0.887	Valid
Remuneration (Z)	Z1.1	0.405	Valid
	Z1.2	0.850	Valid
	Z1.3	0.823	Valid
	Z1.4	0.776	Valid
	Z1.5	0.806	Valid
	Z1.6	0.802	Valid
	Z1.7	0.760	Valid
Employee Performance (Y)	Y1.1	0.708	Valid
	Y1.2	0.792	Valid
	Y1.3	0.741	Valid
	Y1.4	0.636	Valid
	Y1.5	0.621	Valid
	Y1.6	0.403	Valid
	Y1.7	0.708	Valid
	Y1.8	0.625	Valid
	Y1.9	0.400	Valid
	Y1.10	0.655	Valid
	Y1.11	0.635	Valid

	Y1.12	0.736	Valid
	Y1.13	0.741	Valid
	Y1.14	0.735	Valid
	Y1.15	0.650	Valid
	Y1.16	0.424	Valid
	Y1.17	0.679	Valid

Source: Data Processing Results, 2025

The results of the validity test indicate the good results. The research instrument not only met the minimum criteria (Factor Loading > 0.35) but also had relatively high loading values for most indicators. It shows that respondents were able to understand all statements in the instrument, ensuring the quality of the data obtained for further analysis to address the research objectives.

Reliability Test

Reliability testing is a test to ensure the measuring instrument used in this study is consistent and accurate. Research results can be trusted if there is similarity in data at different times. Based on the statement above, the basis for making decisions on reliability testing is as follows: If the Cronbach Alpha coefficient ≥ 0.60, then the Cronbach Alpha coefficient is accepted (the data is reliable). The results of the calculation of the reliability coefficient can be seen in the following table:

Table 7. Reliability Test Result

Variables	Conditions	Cronbach's Alpha	Information
Transformational Leadership	> 0.70	0.913	Reliable
Perceived organizational support	> 0.70	0.876	Reliable
Person-Job Fit	> 0.70	0.722	Reliable
Technology Acceptance Model	> 0.70	0.856	Reliable
Remuneration	> 0.70	0.877	Reliable
Employee Performance	> 0.70	0.918	Reliable

Source: Data Processing Results, 2025

The results of the reliability test of the six research variables; transformational leadership, perceived organizational support, person-job fit, technology acceptance, remuneration, and employee, concluded that the five variables were reliable. The Cronbach Alpha of each variable was more than 0.60. The minimum standard for passing the reliability test is if the Cronbach Alpha value is more than 0.60 then it is said to be reliable.

Hypothesis Testing
Direct Influence

The influence of transformational leadership, perceived organizational support, person-job fit, and technology acceptance on employee performance through remuneration can be seen in the table below:

Table 8. Results of the Direct Effect Hypothesis Test

Hypothesis	Estimate	P-value	Decision
H1. Transformational Leadership Has a Positive Influence on Employee Performance	0.398	0.000	Supported
H2. Perceived Organizational Values Have a Positive Influence on Employee Performance	0.144	0.000	Supported
H3. Person-Job Fit Has a Positive Influence on Employee Performance	0.269	0.003	Supported
H4. Technology Acceptance has a positive effect on Employee Performance	0.303	0.000	Supported
H5. Transformational Leadership Has a Positive Influence on Remuneration	0.072	0.000	Supported
H6. Perceived Organizational Support Has a Positive Influence on Remuneration	0.031	0.000	Supported
H7. Person-Job Fit Has a Positive Influence on Remuneration	0.097	0.000	Supported
H8. Technology Acceptance Has a Positive Effect on Remuneration	0.059	0.001	Supported
H9. Remuneration has a positive effect on Employee Performance	0.534	0.039	Supported

Source: Results of Hypothesis Testing with regression using SEM AMOS, 2025

Based on the analysis results in Table 8 of the direct influence hypothesis test, it was found that all hypotheses (H1–H9) showed a positive and significant influence at the 5% significance level, so all hypotheses were declared supported. The test results showed that Transformational Leadership had a positive effect on Employee Performance with a coefficient value of 0.398 and a p-value of 0.000, which means that the higher the perception of transformational leadership, the employee performance will also increase. In addition, Transformational Leadership also has a positive effect on Remuneration with a coefficient of 0.072 and a p-value of 0.000, indicating that an inspirational leadership style also encourages in increasing the reward system for employees.

Furthermore, Perceived Organizational Support showed having a positive effect on Employee Performance with coefficient 0.144 and p-value 0.000, while on the Remuneration there is a coefficient of 0.031 and p-value 0.000. It indicates that the higher organizational support felt by employees, the higher the performance and compensation received. Person-Job Fit also has a positive influence on Employee Performance with a coefficient of 0.269 and p-value 0.003 as well as on Remuneration with a coefficient of 0.097 and p-value 0.000, which means that the more suitable the job with the individual's abilities and characteristics, the higher performance and rewards obtained.

In addition, Technology Acceptance has a positive influence both on Employee Performance with a coefficient of 0.303 and a p-value of 0.000 and on Remuneration (coefficient 0.059; p-value 0.001). It indicates that the acceptance of technology increases work efficiency and leads to increase the compensation. Last, Remuneration is proven to have a positive influence on Employee Performance with a coefficient of 0.534; p-value 0.039, which means that the higher the reward and compensation system provided, the higher the employee performance.

Indirect Influence

The following are the results of the indirect influence test, namely:

Table 9. Results of the Indirect Effect Hypothesis Test

Hypothesis	Estimate	P-value	Decision
H10: Remuneration Mediates the Effect of Transformational Leadership on Employee Performance	0.038	0.003	Supported (Full Mediation)
H11: Remuneration mediates the influence of perceived organizational support on employee performance.	0.016	0.040	Supported (Full Mediation)
H12: Remuneration Mediates the Effect of Person-Job Fit on Employee Performance	0.051	0.010	Supported (Full Mediation)
H13: Remuneration Mediates the Effect of Technology Acceptance on Employee Performance	0,031	0.020	Supported (Full Mediation)

Source: Results of the Sobel Test of Indirect Effect Hypothesis (2025)

Based on the results of the indirect influence test in table 9, it was found that all H10–H13 hypotheses were stated to be supported with a p-value <0.05, thus indicating that Remuneration acts as a mediator in the relationship between independent variables and Employee Performance. The test results showed that Remuneration mediates the effect of Transformational Leadership on Employee Performance with a coefficient of 0.038 and a p-value of 0.003. It means that increasing transformational leadership will increase remuneration, which in turn encourages increasing employee performance. Furthermore, Remuneration also mediates the effect of Perceived Organizational Support on Employee Performance with a coefficient of 0.016 and a p-value of 0.040, indicating that perceived organizational support contributes to increased employee performance through a better compensation system. Then, Person-Job Fit has a positive effect on Employee Performance through Remuneration with a coefficient of 0.051 and a p-value of 0.010, which indicates that the suitability between individuals and jobs increases financial rewards, thus impacting performance improvement. The last, Technology Acceptance also has a positive effect on Employee Performance through Remuneration with a coefficient of 0.031 and a p-value of 0.020, which means that acceptance of technology can indirectly encourage increasing employee performance through increasing remuneration.

Discussion

1. **Transformational Leadership on Employee Performance**

Transformational leadership has been shown to have a positive and significant effect on employee performance, with a coefficient of 0.398 and a p-value of 0.000 < 0.05, indicating that transformational leaders are able to inspire, motivate, and develop employees beyond expectations. This finding aligns with the theory of Bass & Avolio (2022) and supported by study done by Abdullah et al. (2023) in the Malaysian banking sector, Rahman & Putri (2022) study conducted in Indonesia, as well as Mensah & Asare (2021) And Choi et al. (2024) which shows increasing of creativity, productivity, and decreasing of turnover through transformational leadership style.

2. **Perceived Organizational Support on Employee Performance**

The test results show that Perceived Organizational Support (POS) has a positive and significant effect on performance with a coefficient of 0.144 and a p-value of 0.000 < 0.05, where organizational support increases employee commitment, work engagement, and performance. This finding is consistent with Organizational Support Theory by (Eisenberger et al., 2023) and studies by Ahmed & Nawaz (2021), Arshad et al. (2021), Kim et al. (2022), Zhang et al. (2023), and studies in Indonesia done by Prabowo (2021) and Rahmawati & Nugroho (2022), which shows POS strengthens employee productivity, adaptive performance, and innovative behavior.

3. **Person–Job Fit on Employee Performance**

Person–Job Fit has a significant and positive effect on performance with a coefficient of 0.269 and a p-value of 0.003 < 0.05, where the suitability between the abilities and job demands creates role clarity, increases satisfaction, and reduces stress. This is in accordance with Person–Environment Fit Theory. (Kristof, 2024), studied by Rajper et al. (2020), Ahmad & Zafar (2021), Lee et al. (2022), and Pramesti & Astiti (2020) and Widyana & Bagia (2021) confirmed that high fit drives optimal performance, innovation, work engagement, and reduces turnover intention.

4. **Technology Acceptance on Employee Performance**

Technology acceptance has been shown to have a positive and significant effect on performance with a coefficient of 0.303 and a p-value of 0.000 < 0.05), where the perception of ease-of-use technology increases work efficiency, accuracy, and productivity. These results are in line with Technology Acceptance Theory (Davis, 2022) and supported by Choudhury et al. (2020), Kim & Lee (2021), Putri & Hidayat (2020), Santoso & Lestari (2021), and Nugroho & Astuti (2024) which shows that the application of digital technology and automation significantly improves administrative and operational performance.

5. Transformational Leadership on Remuneration

Transformational Leadership has a positive and significant effect on remuneration with a coefficient of 0.072 and a p-value of 0.000 < 0.05), where transformational leaders encourage in increasing performance followed by financial rewards. This finding is in line with the point of view of Bass (2023) and supported by Ngaithe et al. (2023) and Hendri & Baskara (2024) who found that transformational leadership increases work engagement, OCB, and performance-based compensation systems in the service and manufacturing sectors.

6. Perceived Organizational Support on Remuneration

The results of the study show that *Perceived Organizational Support (POS)* has a significant positive effect on remuneration with a coefficient of 0.031 and a p-value of 0.000 < 0.05, where organizational support encourages employee dedication and performance, which increases financial compensation. This finding is consistent with Social Exchange Theory (Blue, 1964) and supported by Khan et al. (2019), Liu et al. (2021), Thompson & Walker (2023),and studies in Indonesia by Sari & Nugroho (2020), Hidayat & Rahman (2021),and also meta-analysis Wijaya et al. (2024),which shows POS strengthens the effectiveness of performance-based remuneration systems.

7. Person-Job Fit Affects Remuneration

Person-Job Fit has been shown to have a positive and significant effect on remuneration, with a coefficient of 0.097 and a p-value of 0.000 < 0.05. The matching of employee abilities, skills and experience to job demands increases the chance of receiving higher financial compensation. This finding aligns with congruence theory.(Edwards, 2022) and supported by studies from Chhabra (2025), Saks & Ashforth (2020), as well as international studies by Al-Haddad & Al-Mashaqbeh (2021), and study in Indonesia conducted by Putra & Sari (2020), Wijaya & Prasetyo (2021),which indicates high fit encourages salary satisfaction, loyalty, and promotion opportunities.

8. Technology Acceptance on Remuneration

Technology Acceptance has a positive and significant effect on remuneration with a coefficient of 0.059 and a p-value of 0.001 < 0.05, where the acceptance and utilization of technology increase efficiency, productivity, and work output are rewarded through performance-based compensation. This is consistent with the Technology Acceptance Model. (Davis, 1989) and UTAUT (Venkatesh et al., 2012), also supported by empirical evidence by Choudhury et al. (2020), Li & Zhao (2023), and Siregar & Manurung (2022), which shows that technology acceptance increases remuneration and performance-based incentives.

9. Remuneration on Employee Performance

Remuneration has a positive and significant effect on employee performance with a coefficient of 0.534 and a p-value of 0.039 (<0.05), where the fair and proportional remuneration system motivates in increasing productivity, engagement, and work loyalty. This finding is in line with Expectancy Theory.(Vroom, 2022)and Reinforcement theory (Skinner, 2022), supported by studies of Gupta & Shaw (2024), Kim & Park (2021), Johnson & Smith (2023),and also studies conducted in Indonesia by Putra & Sari (2020), Santoso & Wulandari (2021), Nugroho & Pratiwi (2022),which emphasizes that performance-based remuneration strengthens motivation and work output, and reduces turnover.

10. Remuneration Mediates Transformational Leadership on Employee Performance

Remuneration mediates the influence of Transformational Leadership on employee performance with a mediation coefficient of 0.038 and a p-value of 0.003. It indicates that transformational leadership improves performance not only through motivation and inspiration but also through a fair remuneration system. This finding is in line with Expectancy Theory. (Victor, 2024) and Equity Theory (Adams, 2022), which emphasizes proportional rewards strengthens motivation and performance.

11. Remuneration Mediates Perceived Organizational Support on Employee Performance

Remuneration mediates the influence of Perceived Organizational Support (POS) on performance with a mediation coefficient of 0.016 and a p-value of 0.040, where high organizational support improves employee performance through fair compensation. This is in line with Social Exchange Theory. (Blau, 2022) and supported by studies by Zhang et al. (2020), Putri & Haryanto (2021), which confirms that remuneration strengthens the relationship between POS and performance.

12. Remuneration Mediates Person-Job Fit on Employee Performance

Remuneration mediates the influence of Person-Job Fit on performance with a mediation coefficient of 0.051 and a p-value of 0.010. It indicates that individual-job fit increases motivation and productivity, which is reinforced by fair compensation. This finding is consistent with Social Exchange Theory. (Blau, 1964) and Herzberg (2022), and supported by Wang & Liu (2020).

13. Remuneration Mediates Technology Acceptance on Employee Performance

Remuneration mediates the influence of Technology Acceptance on performance with a mediation coefficient of 0.031 and a p-value of 0.020, where the ability to use technology effectively increases productivity and performance-based remuneration. This finding is in line with TAM (Davis, 1989), Expectancy Theory (Vroom, 2022), and supported by Liao et al. (2019), as well as Nguyen et al. (2023).

CONCLUSION

This study concludes that:

1. Transformational Leadership has a positive influence on Employee Performance
2. Perceived Organizational Support has a positive effect on Employee Performance
3. Person-Job Fit has a positive effect on Employee Performance
4. Technology Acceptance has a positive effect on Employee Performance
5. Transformational Leadership has a positive effect on Remuneration Transformational leader
6. Perceived Organizational Support has a positive effect on Remuneration
7. Person-Job Fit has a positive effect on Remuneration
8. Technology Acceptance has a positive effect on Remuneration
9. Remuneration has a positive effect on Employee Performance

10. Remuneration mediates the influence of Transformational Leadership on Employee Performance
11. Remuneration mediates the influence of Perceived Organizational Support on Employee Performance
12. Remuneration mediates the influence of Person-Job Fit on Employee Performance
13. Remuneration mediates the influence of Technology Acceptance on Employee Performance

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