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A Document Based Analysis of Work Motivation and Leadership in Human Capital Management at Bank Mandiri

C. Cedaryana[1], Jimmy Carles Pancaputra Tampubolon[2], S. Susilowati[3], Nadhira Agnissa Azzahrah[4]

[1] Master of Management Study Program, Faculty of Economics, Universitas Negeri Jakarta, Jakarta, Indonesia.
Email: cedaryana@unj.ac.id[1], jimmy_1708825123@mhs.unj.ac.id[2], susilowati_1708825102@mhs.unj.ac.id[3], nadhira_1708825111@mhs.unj.ac.id[4]

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ABSTRACT
This study examines how Bank Mandiri's disclosed human capital practices relate to work motivation and where leadership is relevant to their implementation. A qualitative descriptive document analysis uses the bank's 2025 Annual Report as the organizational source and selected academic literature as an interpretive basis. Relevant passages were mapped to five categories covering role alignment, development, performance dialogue, recognition and career outcomes, and workforce indicators. The analysis identifies formal connections among learning opportunities, target setting, appraisal, rewards, and talent management. These connections are interpreted through expectancy, goal-setting, and self-determination theories, supported by needs-based perspectives. Leadership is structurally relevant where supervisors explain expectations, discuss development, provide feedback, and assess contributions. The report records engagement of 90.48% and voluntary resignation of 3.53% in 2025; their simultaneous increase does not establish a causal relationship or a program effect. The study's contribution is an integrated mapping that separates disclosed arrangements, plausible motivational mechanisms, and questions requiring employee-level evidence. The findings show that public disclosures can identify opportunities for alignment across human capital processes, but cannot establish whether employees experience those processes as fair, supportive, or motivating. Policy presence, employee perceptions, and organizational outcomes therefore remain distinct levels of evidence.

Keywords: Work Motivation, Leadership, Human Capital, Employee Engagement, Bank Mandiri.

I. Introduction

Organizations increasingly need employees who can combine technical competence, professional judgment, adaptability, and sustained effort. This is particularly relevant in banking, where employees operate within regulated processes while responding to customer expectations, digital transformation, operational risks, and performance targets. Competence alone does not guarantee that employees will direct their effort toward shared priorities or persist when work becomes difficult. Work motivation is therefore important for understanding how individual effort is initiated, directed, and sustained. Research on work motivation examines the relationships among individual characteristics, the work environment, and goal pursuit over

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time (Kanfer et al., 2017). In managerial practice, motivation is often simplified as the provision of financial incentives. Although compensation and extrinsic rewards can matter, motivation also concerns competence, autonomy, meaning, fairness, progress, and employees' relationship with the organization. Self-determination theory distinguishes autonomous motivation from controlled motivation and emphasizes the quality, not only the amount, of motivation (Ryan & Deci, 2000). Expectancy theory explains that employees consider whether effort can lead to performance, whether performance will lead to rewards, and whether those rewards are valuable to them (Vroom, 1964). Thus, a reward system may not motivate consistently when employees do not understand the goal, doubt that it is attainable, or distrust the link between contribution and recognition.

Leadership and human capital management connect individual motivational processes with organizational systems. Leaders clarify priorities, provide feedback, model expected behavior, and shape employees' perceptions of meaning and fairness at work. Human capital systems establish broader conditions through recruitment, development, performance appraisal, career opportunities, rewards, and employee well-being. These elements need to be considered together: leaders' motivational messages may lose credibility when organizational processes are inconsistent, while well-designed systems may have limited value if managers do not communicate goals or support employees. International evidence provides a more differentiated account than the assumption that additional incentives or stronger leadership will produce the same outcome everywhere. Van den Broeck et al. (2021) distinguish the outcomes associated with different forms of work motivation, while Slemp et al. (2024) examine interpersonal support for autonomy, competence, and relatedness across a broad evidence base. Their findings support attention to motivational quality and supportive behavior rather than treating motivation as a single quantity. For a regulated bank, this raises a practical question: how do formal development, appraisal, recognition, and employee-management processes provide opportunities for such mechanisms to operate? Answering that question requires a clear distinction between what a policy permits, how it is implemented, and how employees respond.

PT Bank Mandiri (Persero) Tbk is a relevant organizational case because its 2025 Annual Report describes human capital mechanisms including the Human Capital Life Cycle, learning and development, talent management, employee recognition, and engagement measurement. These disclosures can be examined alongside motivation and leadership theories (Bank Mandiri, 2026, pp. 410–435). The report also presents indicators requiring careful interpretation: employee engagement increased from 89.93% in 2024 to 90.48% in 2025, while the reported voluntary resignation rate rose from 2.63% to 3.53%. The movement of these indicators shows that engagement and retention are not identical constructs and that descriptive data cannot, by themselves, establish causation. Existing studies examine different pieces of this relationship. Kiswanto and Yulianti (2024) focus on learning motivation between transformational leadership and performance. Lee et al. (2019) examine coaching and performance feedback in relationships involving leadership, engagement, and turnover intention. Megawaty et al. (2022) report a differentiated pattern across leadership, satisfaction, and performance. These contributions explain why intermediate processes and the choice of outcome matter. They do not, by themselves, provide an account of how the disclosed recruitment, learning, career, appraisal, and recognition arrangements of Bank Mandiri fit together. This is a gap in the present case interpretation, rather than a claim that no previous study has integrated human capital practices.

The study addresses three research questions. RQ1 asks which motivational mechanisms are relevant to interpreting the bank's disclosed human capital system. RQ2 asks which documented practices can be mapped to those mechanisms and where links across practices appear. RQ3 asks where leadership is structurally relevant to implementation and which conclusions remain unsupported without employee-level evidence. These questions are designed for documentary analysis; they do not ask whether a leadership style statistically affects employee performance. The study aims to map the relationship between Bank Mandiri's human capital practices and motivation theory, and then explain the role of leaders in implementation. Its contribution lies in an integrated reading of practices often discussed separately, such as training, career development, appraisal, and rewards. The mapping also clarifies the limits of interpretation: a corporate report can establish that a program exists, but cannot prove that it is perceived as fair, motivating, or effective by all

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employees. The study is not intended to evaluate the entire human capital system or to determine a single leadership style across Bank Mandiri. The contribution is therefore analytical and bounded. The manuscript brings separate disclosures into a common framework and records the evidence needed for each interpretation. It identifies connections between capabilities, expectations, feedback, and valued outcomes, while preserving the difference between formal arrangements and experienced motivation. This helps readers use corporate reports without treating them as substitutes for employee research. Bank Mandiri is examined as an information-rich case with explicit process descriptions and comparable annual workforce indicators, not as a representative sample of Indonesian banks. The resulting map is intended to make the reasoning inspectable and to identify questions for subsequent investigation.

II. Literature Review and Hypothesis Development

2.1. Work Motivation and Related Employee Constructs

Work motivation concerns the processes that direct effort, determine its intensity, and sustain effort toward goals. Kanfer et al. (2017) situate motivation within the relationship among individual characteristics, the work environment, and goal attainment. Ability indicates whether an employee can perform a task, whereas motivation concerns the reasons and willingness to perform it. Employee engagement is related but not identical. Macey and Schneider (2008) explain that engagement has been used to describe psychological states, individual dispositions, and behaviors. Accordingly, an engagement score in a corporate report does not directly represent every dimension of work motivation. The distinction among constructs matters when corporate indicators are interpreted. Schaufeli et al. (2002) conceptualize engagement through vigor, dedication, and absorption; this does not mean that every corporate engagement instrument uses the same dimensions. Judge and Kammeyer-Mueller (2012) review the nature and structure of job attitudes, while Judge et al. (2001) examine the relationship between job satisfaction and performance. Together, these studies caution against substituting one label or measure for another. An employee may report satisfaction, invest considerable effort, and still consider another job. Likewise, observed performance also depends on capability and work conditions. The present analysis therefore treats motivation, engagement, satisfaction, performance, and resignation as related but distinct concepts.

Maslow's (1943) needs theory explains that human behavior is influenced by needs whose relative importance may vary with circumstances. In organizations, this perspective encourages managers to consider security, belonging, esteem, and opportunities for development without assuming that all employees respond to the same incentives. The model is better used as a broad interpretive framework than as a rigid, universal sequence of needs. Employee priorities can vary by context, career stage, personal circumstances, and organizational conditions. Herzberg et al. (1959) distinguish factors associated with the work context from factors associated with the content of work. Compensation, policies, supervision, and working conditions may reduce dissatisfaction, while achievement, recognition, responsibility, career advancement, and meaningful work may support satisfaction. This distinction cautions against treating salary as a complete motivational strategy. Fair compensation remains important, but sustained motivation may also require appropriate job design, development, recognition, and opportunities to contribute.

Expectancy theory explains motivation through perceived relationships among effort, performance, and outcomes (Vroom, 1964). Employees are more likely to make an effort when they believe they have the capability and resources to meet expectations, that their performance will be assessed credibly, and that valued outcomes may follow. Unclear targets, inconsistent appraisal, or rewards perceived as arbitrary can weaken these relationships. Goal-setting theory adds that specific and challenging goals can support performance when employees are committed, receive feedback, and have sufficient ability (Locke & Latham, 2002). Goals should be clear and challenging while remaining consistent with available resources and ethical standards. Self-determination theory emphasizes autonomy, competence, and relatedness as important psychological needs that support higher-quality motivation (Ryan & Deci, 2000). Autonomy does not mean

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the absence of rules; in a regulated bank, it may involve appropriate discretion in how work is completed within clear control requirements. Competence can be supported through learning, coaching, and feedback. Relatedness can be strengthened through respectful leadership, teamwork, and a sense of belonging. In work organizations, Deci et al. (2017) also connect the satisfaction of psychological needs with the quality of motivation and employee well-being. This supports examining work content and management practices, not only the amount of compensation. A further distinction concerns the content of a goal and the reason for pursuing it. Deci and Ryan (2000) explain the importance of both what people seek and why they seek it. This helps interpret an organizational target without assuming that the same target has the same motivational meaning for every employee. A person may pursue a required task because of pressure, because its contribution is understood and valued, or because the task is interesting. In a bank, responsible completion of necessary work need not depend on enjoyment alone. What matters analytically is whether employees understand the purpose, have the capability to act, and can internalize the value of their contribution.

2.2. Leadership and Evidence on Motivational Processes

Leadership shapes the conditions under which employees interpret goals, rewards, and organizational direction. Transactional leadership emphasizes clear expectations, monitoring, and the exchange of performance for rewards. Transformational leadership emphasizes shared purpose, intellectual stimulation, individual consideration, and connecting work with a broader vision. The approaches are not mutually exclusive. In banking, transactional mechanisms may be necessary for operational discipline and accountability, while transformational behaviors may help employees understand the meaning of their work and adapt to change. This distinction draws on the leadership framework discussed by Yukl (2013) and is used as an interpretive lens, not as a measurement of Bank Mandiri managers. Leadership cannot be reduced to charisma or inspirational speeches. Its motivational value depends on credibility, consistency, and the quality of everyday interactions. Feedback helps employees understand progress, coaching can build competence, and fair recognition indicates which contributions are valued. Conversely, unclear priorities, inconsistent treatment, or targets perceived as unrealistic may undermine motivation even when formal incentives are available. Leadership literature is used here to interpret organizational practices, not to claim that one leadership style exists across all Bank Mandiri units.

Early work by Podsakoff et al. (1990) connects transformational leader behaviors with followers' trust, satisfaction, and organizational citizenship behavior. Its relevance here is the attention to specific behaviors and employee responses, rather than an assumption that an inspirational label establishes effectiveness. More directly, Lee et al. (2019) studied employees nested in Malaysian workgroups and linked transformational leadership with supervisory coaching and feedback, which were related to engagement. The study concerns measured employee attitudes and leader-related resources; it does not establish actual resignation rates at Bank Mandiri. It nevertheless helps identify the everyday interactions that should be examined when a corporate report describes supervisor-led development and performance reviews. Slemp et al. (2018) synthesize workplace research on leader autonomy support and report positive associations with autonomous motivation, psychological needs, and favorable work outcomes. The implication is not that a regulated institution should remove controls. Rather, managers may explain the reasons for requirements, invite input within legitimate boundaries, and acknowledge employee perspectives. Slemp et al. (2024) extend the evidence base by considering support for all three psychological needs and different sources of support. This broader perspective prevents leadership from being reduced to autonomy alone: employees may also need informative feedback, practical assistance, and respectful relationships. These studies support the choice of mechanisms in this analysis, while leaving their operation in the selected bank to be investigated.

Ramlan et al. (2025) highlight communication, feedback, and organizational support in the relationship between leadership and engagement. In a study of 207 manufacturing employees, Kiswanto and Yulianti (2024) reported that learning motivation partially mediated the relationship between transformational leadership and performance. However, other studies do not show entirely consistent

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patterns. Megawaty et al. (2022), in a survey of 221 employees, found a significant relationship between leadership style and job satisfaction, while the pathway from leadership to performance through satisfaction was not significant. These differences indicate the need to specify the process and outcome being discussed rather than simply describing a leadership style as effective. Findings from other organizations serve as theoretical comparisons, not as evidence of effects at Bank Mandiri. Two other Indonesian studies illustrate the limits of comparison across settings. Nurfadillah et al. (2024) examine leadership, ability, and work motivation in a local government office, while Hadyu and Susanti (2026) examine leadership style, organizational culture, and motivation in village offices. Both report positive relationships with performance. Their questionnaire-based designs and public-sector contexts differ from the documentary banking case considered here. The findings establish relevant questions about capability and organizational context, but do not justify importing their coefficients or assuming equivalent employee experiences. Differences across studies may reflect the outcome measured, the proposed mediating process, sampling, and organizational conditions; this manuscript does not isolate which explanation accounts for each difference.

2.3. Integrating Theories and Addressing Their Tensions

The theories reviewed above explain different parts of the motivational process and should not be treated as interchangeable. Needs-based perspectives help identify the range of conditions employees may value, including security, belonging, esteem, and development (Maslow, 1943). Herzberg et al. (1959) distinguish work-context factors that may reduce dissatisfaction from work-content factors that may foster achievement and responsibility. Expectancy theory explains how employees evaluate the credibility of the link between effort, performance, and outcomes (Vroom, 1964), while goal-setting theory emphasizes the motivational importance of clear, challenging goals and feedback (Locke & Latham, 2002). Self-determination theory, in turn, emphasizes the quality of motivation and the importance of autonomy, competence, and relatedness (Ryan & Deci, 2000; Deci et al., 2017). Each theory therefore illuminates a different question: what employees may value, how work conditions are experienced, whether effort appears worthwhile, how goals direct attention, and whether the work environment supports internalized commitment. The approaches also contain tensions that an integrated framework must retain. Expectancy theory emphasizes valued outcomes, whereas self-determination theory asks whether the context supports willing engagement or produces pressure. Deci et al. (1999) show that reward effects on intrinsic motivation depend on reward conditions. Cerasoli et al. (2014), focusing on performance, distinguish the roles of intrinsic motivation and extrinsic incentives and show that quality and quantity of performance require separate attention. These findings are not interchangeable: an incentive can be associated with output without establishing that employees experience more autonomous motivation. For this study, rewards are therefore coded as formal arrangements with possible motivational mechanisms, rather than classified automatically as either beneficial or harmful.

Needs-based accounts provide a broad view of what employees may value, but they do not establish how employees assess a specific appraisal decision. Expectancy and goal-setting perspectives address that more immediate process: whether expectations are understandable, effort appears capable of producing performance, and outcomes seem credibly connected to contribution. Self-determination theory then asks about the quality of the experience, including competence, relatedness, and autonomy. Van den Broeck et al. (2021) further demonstrate why intrinsic interest and internalized reasons for action should not be collapsed into a single positive-motivation category. The theories are used selectively at these different levels, rather than combined into a new scale or an untested universal causal model. Human capital management comprises systems for attracting, aligning, developing, appraising, rewarding, and retaining employees. These systems shape motivational conditions through employees' experiences of fairness, opportunity, competence, recognition, and future prospects. Recruitment and onboarding influence role clarity; learning and development influence capability and confidence; performance management influences goal clarity and the perceived link between performance and outcomes; and rewards and career development influence whether employees see a credible connection between contribution and valued outcomes.

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Meaningful contribution provides another link between systems and daily work. Grant's (2008) field experiments examine task significance, relational mechanisms, and boundary conditions of performance effects. This supports considering whether employees can understand who benefits from their work. It does not establish that the bank's purpose statements produce the same effects. Similarly, Stajkovic and Luthans (1998) examine self-efficacy and work performance, making confidence in task capability a relevant comparison for development practices. Neither task significance nor self-efficacy was measured in this study. Their role is to sharpen questions about learning and role expectations, not to supply missing observations about Bank Mandiri employees.

2.4. Research Questions and Analytical Propositions

The combined framework assigns a distinct purpose to each research question. For RQ1, needs and self-determination perspectives identify valued conditions and the quality of motivation, while expectancy and goal-setting theories explain effort, goals, and outcomes. For RQ2, these concepts guide the mapping of onboarding, learning, talent development, appraisal, recognition, and workforce indicators. For RQ3, leadership literature identifies supervisor–employee interactions through which formal systems may be interpreted and enacted. The questions are connected, but their evidence requirements differ: documenting a process answers a descriptive question, whereas evaluating employee perceptions or effects requires a different design. Based on this synthesis, the study does not formulate statistical hypotheses because it does not test relationships using primary survey data or a quantitative dataset. Instead, three analytical propositions guide document analysis: (P1) motivation-related human capital practices are most coherent when capability development is connected to clear performance expectations; (P2) rewards and recognition are more likely to support sustained motivation when employees perceive them as fair and linked to meaningful contributions; and (P3) engagement indicators should be interpreted alongside other workforce indicators, including voluntary resignation, rather than as a standalone measure of motivation. These propositions guide interpretation and are not empirically tested causal claims. These propositions provide organizing questions rather than findings to be confirmed by selective reading. Evidence of a training program, for example, is relevant to P1 but does not establish that training is connected to a particular employee's goals. Similarly, an award scheme is relevant to P2 but does not establish perceived fairness. P3 requires engagement and resignation to remain separate indicators even when their trends appear favorable or unfavorable. This approach gives the analysis a conceptual structure while reducing the risk of making the report say more than it records. The distinctive contribution is the explicit connection between theoretical interpretation and the boundary of each documentary claim.

III. Research Method

3.1. Design Case Selection and Documentary Boundaries

This study uses a qualitative descriptive approach through document analysis, with PT Bank Mandiri (Persero) Tbk as the case. Document analysis was selected because the research examines practices described in corporate documents and relates them to theory, rather than directly measuring employee perceptions. Bowen (2009) discusses document analysis as a qualitative research method, including its strengths and limitations. The unit of analysis is the description of human capital practices and workforce indicators related to motivation and the role of leaders. The authors did not conduct interviews, observations, or employee surveys. Bank Mandiri was selected purposively because its annual report provides named human capital stages, descriptions of supervisor-related processes, learning evaluation measures, and consecutive-year engagement and resignation figures. These features allow the study to compare related practices within a single reporting context. Selection was not based on proving that the bank is a best-practice employer or on finding favorable outcomes. The case supports contextual interpretation, not statistical representation of the

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banking sector. The documentary boundary is the 2025 reporting period and the specific human capital passages identified below; references to 2024 are retained only where the report supplies the relevant comparison.

The primary source is Bank Mandiri's 2025 Annual Report, published in 2026 and available through the company's official investor-relations website. The sections reviewed include the human capital architecture and employee life cycle (pp. 410–411), talent and succession (pp. 421–422), learning (p. 429), performance appraisal (pp. 431–432), rewards (p. 433), and engagement and resignation (p. 435). These sections were selected because they contain practices or indicators directly relevant to the research questions. The theoretical literature was selected for its relevance to employee needs, expectancy, goal setting, self-determination, leadership, and engagement. This is a focused review, not a systematic search of every publication on the topic.

3.2. Inclusion Criteria and Extraction Protocol

To make the document-selection and interpretation process more transparent, the annual report was examined using a purposive relevance criterion: a passage was included when it explicitly described a human capital policy, process, program, or workforce indicator connected to at least one research question. General corporate information unrelated to employee motivation or leadership was not treated as analytical evidence. The source was read at the section level, and page references were recorded for the principal disclosures on the employee life cycle, talent, learning, appraisal, rewards, engagement, and resignation. Academic literature was selected conceptually rather than through a systematic review protocol; sources were retained when they defined a motivation or leadership construct, provided a foundational theoretical explanation, or offered a relevant empirical comparison. The study therefore makes no claim to exhaustively represent all research on work motivation. For the revised analysis, the selected report passages were checked against a common extraction structure. Each entry identifies the practice or indicator, the printed report page, the period or comparison, the analytical category, the theoretical construct, the leadership interaction described or reasonably implicated, and the limit of interpretation. Printed page numbers are used because they remain recognizable even when a PDF viewer counts cover pages differently. Descriptive numerical entries retain their original scales and units. Percentages are not treated as percentage-point changes, participant counts are not treated as unique employee counts, and a company-reported evaluation is not recast as an independently estimated effect.

A passage is excluded from the evidence map when it provides general corporate context without a direct connection to the research questions, repeats an already recorded disclosure without adding scope, or requires unreported employee perceptions to make its central claim. Exclusion from the map does not imply that the passage is unimportant to the organization. It means that it does not answer the bounded questions of this study. Academic sources are likewise separated by function: foundational theories define constructs, reviews and meta-analyses inform general mechanisms, and organizational studies provide comparisons. Their findings are not treated as additional observations of the selected bank. This is a focused, conceptually selected review, not a systematic literature review with database coverage or screening totals.

3.3. Coding and Interpretation

Document analysis proceeded in four steps. First, relevant information was read and recorded together with source page numbers. Second, information was grouped into themes: the employee life cycle, learning, talent and career development, appraisal and rewards, and engagement and resignation. Third, each theme was compared with concepts in motivation theory to explain possible mechanisms and the related role of leaders. Fourth, explanations were checked against the source wording, figures, periods, and scope in order to avoid claims beyond the available evidence. For example, training participation is treated as a reported activity count, while engagement and resignation rates remain distinct indicators. Five deductive categories

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organize the extraction: role alignment and the employee life cycle; competence and development; goals, appraisal, and feedback; recognition and career outcomes; and engagement and workforce retention. A passage can inform more than one category when its content warrants this, but is not counted twice as independent corroboration. For example, development dialogue is coded primarily under goals and feedback, while its relevance to competence is recorded as an interpretive link. Talent and succession belong primarily to career outcomes, whereas learning activity belongs to competence and development. This rule preserves the distinction between the source's own program labels and the researchers' analytical categories.

Table 1 provides worked examples of the coding structure. For instance, the report's development dialogue and mid-year review are recorded as formal appraisal arrangements. Their interpretive links are goal clarity and feedback; the corresponding leadership role is supervisor–employee discussion. The permissible conclusion is that the process contains a structured opportunity for such interaction, not that all discussions are supportive or improve motivation. The same distinction is applied to awards and engagement measures. The table is an evidence map rather than a scoring instrument, and no frequency analysis, effect-size estimate, or intercoder reliability statistic is produced.

Table 1. Evidence Map And Worked Coding Examples

Source evidence and printed page	Theme and theory	Leadership relevance and limit
Eight-stage life cycle; Align is onboarding and employee relations (p. 411).	Role alignment; needs and role expectations.	Explain roles during entry. Framework presence does not establish uniform experience.
12,260 batches; 753,067 training participations; reported Level 4 value 40.93% (p. 429).	Competence and development; expectancy and self-determination.	Discuss learning application. Counts are not unique employees; evaluation is not an independent causal estimate.
Development dialogue, mid-year review, final review and calibration (pp. 431–432).	Goals and feedback; goal setting and expectancy.	Supervisors discuss targets and appraisal. The process does not establish dialogue quality.
Talent framework and Strategic People Review (pp. 421–422); MBE recipients 118 bank and 14 subsidiary employees (p. 433).	Recognition and career outcomes; valued outcomes and work content.	Explain readiness and criteria. Disclosure does not establish fairness perceptions or motivational change.
Engagement 89.93% to 90.48%; voluntary resignation 2.63% to 3.53%, 2024–2025 (p. 435).	Engagement and retention; distinct employee constructs.	Consider feedback and workforce context. Aggregate figures cannot identify causes or matched employee trajectories.

Source: Authors' mapping of Bank Mandiri (2026), printed pages 411, 421–422, 429, 431–433, and 435. Theoretical links are interpretations, not measured effects.

3.4. Consistency Source Bias and Limits of Verification

Interpretive consistency is supported by applying the same fields and evidentiary rule to each entry, returning to the printed passage, and retaining its period, scale, and population wording. Every interpretation is classified as a disclosed arrangement, a theoretical explanation, or an unresolved empirical question. Where the report does not specify a mechanism, the analysis uses conditional language and identifies the additional evidence needed. The revision also checks stage labels against the original report so that Align is not mistaken for the bank's entire goal-setting process and Actualize is not used as a generic label for self-actualization. These checks improve traceability; they do not constitute independent verification of implementation.

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To maintain analytical accuracy, the study distinguishes three categories: practices explicitly disclosed by the company, explanations based on theory, and matters that cannot be established from the documents. Literature is used to interpret practices, not to independently verify their implementation. The study does not conduct statistical tests, measure leadership styles, or assess inter-coder agreement. Because the main source is published by the organization under examination, the analysis also recognizes that the report may emphasize formal policies and aggregate achievements rather than varied employee experiences. The findings are therefore interpretations of disclosed information, not direct evaluations of program effectiveness. Corporate self-reporting is particularly relevant to the interpretation of favorable program descriptions. The analysis does not infer absence of difficulty from an absence of reported complaints, and it does not treat published literature as triangulation of the bank's actual practice. Aggregate indicators are examined together to avoid presenting a single favorable metric as proof of overall effectiveness. When indicators move in different directions, the analysis records the difference without inventing an explanation. The main safeguard against bias is therefore transparent restriction of claims, rather than an assertion that the source is neutral. Replication is possible at the level of re-reading identified passages and evaluating the mapping, but employee experiences cannot be reproduced from these documents.

IV. Results and Discussion

4.1. Human Capital Life Cycle and Role Alignment

Bank Mandiri describes a Human Capital Life Cycle comprising eight stages: Architect, Attract, Align, Advance, Appraise, Award, Actualize, and Adieu. The framework can be interpreted as an organizational architecture for managing employee experiences throughout the employment relationship. These stages are relevant to motivation because employees' willingness to contribute is shaped not only by rewards after achievement, but also by role clarity, development opportunities, feedback, and prospects. The disclosed architecture is reported in Bank Mandiri (2026, pp. 410–411). The report identifies Architect with organizational structure and capacity, attract with recruitment, align with onboarding and employee relations, Advance with learning and development, appraise with performance management, Award with rewards, Actualize with talent and succession, and Adieu with retirement and exit. These source labels should remain distinct from their theoretical interpretation. Align may support role clarity during entry and adjustment, but is not itself evidence of how every employee's performance targets are negotiated. Actualize concerns talent and succession arrangements; interpreting it as proof of self-actualization in Maslow's sense would go beyond the report (Bank Mandiri, 2026, p. 411).

The value of this framework lies not only in the list of stages but also in the need for alignment among them. An appraisal system may lose motivational value if employees do not understand the agreed goals or if training does not align with required competencies. Rewards may also lose meaning if employees do not trust the appraisal criteria. This interpretation is consistent with expectancy theory, which emphasizes perceived links among effort, performance, and outcomes. The report establishes the existence of the framework, not that all stages are implemented uniformly or generate the same employee response. For example, training may be more relevant when the skills learned are discussed during performance dialogue and can be applied to employees' tasks. This is a theory-based explanation, not an empirical test of alignment across every unit (Vroom, 1964). Across these stages, the potential motivational contribution is continuity. Recruitment communicates expected capabilities, onboarding helps employees understand their roles, development addresses capability requirements, and appraisal and rewards communicate what contributions count. A gap between stages can weaken the credibility of that sequence even when every program exists formally. The document allows these potential connections to be identified, but does not provide matched employee histories across all stages. The finding is therefore an architecture with identifiable links, rather than evidence that the links operate equally across locations, roles, or career stages. Leadership becomes relevant at the

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points where an employee needs an explanation of expectations or a decision, not merely because a stage carries an employee-oriented label.

4.2. Learning and Development as Support for Competence

Bank Mandiri's 2025 Annual Report describes extensive learning activity, including 12,260 training batches, 821 classroom modules, 9,374 e-learning modules, and 753,067 participants. The report also discloses a learning Net Promoter Score of +85, a reaction score of 5.64 out of 6, a learning score of 85.59 out of 100, and a behavior score of 5.02 out of 6. The report's Level 4 evaluation records an average training impact on employee performance of 40.93% (Bank Mandiri, 2026, p. 429). These figures show the scale and reported evaluation of learning activities, but they should not be interpreted as independent evidence that training alone caused changes in business performance. The reported 753,067 participants are treated as training participations, not as a count of distinct employees. The disclosure does not establish that each participation represents a different individual. The evaluation measures also answer different questions: a favorable reaction, a learning score, a behavior assessment, and a reported performance-impact value are not interchangeable indicators. In particular, 40.93% is not evidence that total bank performance increased by that proportion because of training. The underlying evaluation design, comparison conditions, and employee-level pathways are not independently examined here. Maintaining these distinctions preserves the informational value of the report without converting reported program evaluation into a causal estimate.

From a motivational perspective, learning and development can support competence by helping employees feel capable of meeting work demands. They may also strengthen expectancy: employees with relevant skills, tools, and feedback may be more likely to believe that their effort can produce successful performance. Learning opportunities can signal that the organization invests in employees' future and may support perceptions of growth and career prospects. These mechanisms depend on the relevance and accessibility of learning, instructional quality, and opportunities to apply what has been learned. The managerial issue is not merely the number of courses offered, but their alignment with job requirements and business priorities. Training should be followed by opportunities to practice, coaching from managers, and feedback on application. Employees who complete training but remain constrained by inadequate processes, unclear authority, or workload may receive limited motivational or performance benefits. Bank Mandiri's reported learning measures provide a basis for further inquiry, while individual-level evidence would be needed to determine how training relates to sustained motivation and work behavior.

The theoretical comparison identifies what would need to occur between learning provision and motivated contribution. Self-determination theory directs attention to experienced competence, whereas expectancy theory asks whether acquired capability makes successful performance seem feasible. Self-efficacy research provides a related question about confidence in performing particular tasks (Stajkovic & Luthans, 1998). These concepts overlap but are not identical, and course volume measures none of them directly. A useful next evaluation would distinguish access to learning, skill acquisition, confidence, opportunity to apply learning, and relevant work outcomes. This study identifies that sequence as an analytical need; it does not establish that the bank's current evaluation omits every element of it.

4.3. Talent Management and Career Development

The talent framework disclosed by the bank includes Technical Capability, Leadership Capability, Culture, Learning Agility, and Purpose, together with talent identification, profiling, development, and Strategic People Review. These dimensions suggest that talent decisions are not based solely on current technical results, but also consider leadership readiness, cultural alignment, adaptability, and purpose. This approach can be interpreted through the motivational importance of competence, growth, and perceived access to development opportunities. These practices are described in Bank Mandiri (2026, pp. 421–422). Career development can motivate employees when they see a credible path from learning and contribution

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to future roles. Such a path does not have to guarantee promotion to every individual, but the criteria should be understandable, development opportunities accessible, and feedback useful in identifying areas for improvement. Fairness is important because talent processes perceived as opaque or inconsistent can reduce trust and weaken the perceived connection between effort and career outcomes. The public report describes the formal framework but does not provide enough evidence to assess every employee's perception of fairness or the distribution of opportunities across all units. Leaders can contribute by explaining criteria, providing feedback on readiness, and discussing development needs. This study cannot determine whether all employees experience these opportunities equally because the report does not include the necessary individual-level perception data. The framework also suggests a possible connection between motivation and organizational adaptability. Learning agility is relevant when technology, customer behavior, and risk requirements change. From a self-determination perspective, development may be more meaningful when it builds competence and provides appropriate opportunities for initiative rather than merely meeting a requirement. Leaders can help employees understand why a development activity matters and how it connects with individual growth and organizational goals.

4.4. Performance Appraisal and Recognition

The report describes performance assessment based on achievement and attitude, considering both process and results. Targets are established through a development dialogue between employees and supervisors, followed by a mid-year review and a final performance review. The final process includes self-assessment, supervisor review, and calibration. This provides a concrete point at which leadership and motivation intersect. Supervisors have an opportunity to explain expectations, listen to obstacles, and provide feedback. Goal-setting theory identifies clear goals and feedback as important elements of performance achievement (Locke & Latham, 2002). However, the report's description of the process does not establish the quality of dialogue in every unit. The formal stages are disclosed in Bank Mandiri (2026, pp. 431–432). The report also records that 118 Bank Mandiri employees and 14 subsidiary employees received the Mandiri Best Employee (MBE) award in 2025. The award recognizes performance and the application of corporate culture. This demonstrates the existence of a formal recognition mechanism, but it does not show whether recipients' motivation changed after receiving the award. The recipient counts refer to the reported MBE program (Bank Mandiri, 2026, p. 433).

Recognition can communicate which behaviors and contributions the organization values, provide information about employees' strengths, and reinforce achievement and belonging. It may strengthen expectancy when employees believe high-quality performance is noticed and assessed fairly. However, its effects may be inconsistent if selection criteria are unclear, the process is perceived as biased, or rewarded behaviors do not align with stated organizational values. These are general managerial risks, not claims that such problems occurred at the bank. An effective reward system should balance measurable results with the quality and sustainability of how results are achieved. In banking, incentives focused only on volume or short-term targets may create risks if they do not also consider customer outcomes, compliance, collaboration, and conduct. Clear criteria, timely feedback, appropriate non-financial recognition, and consistent treatment can help maintain credibility. The number of MBE recipients indicates the reach of a formal recognition mechanism, but it does not show the number of employees who applied, how selection was perceived, or whether motivation changed. Those questions require additional evidence.

The distinction between an award and a motivational outcome is especially important in light of the reward literature. Deci et al. (1999) investigate intrinsic motivation under particular reward conditions, whereas Cerasoli et al. (2014) examine performance and distinguish its quality and quantity. The MBE disclosure contains neither an experimental comparison nor a measure of recipients' motivational regulation. Accordingly, the analysis identifies recognition as a potentially meaningful signal, but cannot determine whether it was experienced as informative, controlling, fair, or attainable. A managerial recommendation

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about transparent criteria follows from theory and the existence of a selection process; it is not a finding of bias or unfairness in that process.

4.5. Engagement and Voluntary Resignation

Bank Mandiri reported an employee engagement score of 90.48% in 2025, compared with 89.93% in 2024. The survey was conducted by an independent consultant and covered organization, leadership, career development, relationships and communication, compensation benefits, job fit, opportunities to contribute, and teamwork. The response rate was 89.01%. These details indicate that engagement is treated as a multidimensional employee perception rather than simply satisfaction with salary. The figures and dimensions are company-reported disclosures (Bank Mandiri, 2026, p. 435). At the same time, the reported voluntary resignation rate increased from 2.63% in 2024 to 3.53% in 2025. This does not automatically contradict the increase in engagement because the indicators measure different phenomena. Employees may feel engaged while considering external opportunities; aggregate engagement may increase even when particular groups face retention pressures; and resignation decisions may be influenced by career opportunities, personal circumstances, labor-market conditions, or factors not captured in the survey. The annual report alone cannot determine which explanation applies. Engagement increased by 0.55 percentage points, while the voluntary resignation rate increased by 0.90 percentage points. These comparisons use the reported resignation-rate figures, not the total turnover measure. Aggregate figures do not show whether employees who resigned were also respondents with lower engagement.

Reading both indicators together supports a more careful human capital analysis. Engagement should be monitored alongside retention, internal mobility, absenteeism, development, well-being, and relevant performance indicators. Where possible, results may be examined by role, career stage, location, or other legitimate organizational categories while protecting employee privacy. This may help identify differing experiences behind aggregate results. However, the two annual figures alone cannot establish that engagement practices caused or failed to prevent resignations. The engagement instrument also requires care in comparison with academic measures. The dimensions described in the annual report cover a broad set of organizational experiences. They should not automatically be equated with the vigor, dedication, and absorption framework of Schaufeli et al. (2002), nor treated as a direct scale of autonomous motivation. Similarly, the resignation rate records a workforce event rather than a perception or an intention. This means that a study of turnover intention, including Lee et al. (2019), can inform possible questions about leadership and engagement without explaining the observed resignation rate. Instrument definitions, timing, and employee coverage would need to be aligned before a stronger comparison could be made.

4.6. Integration Across Human Capital Practices

The practices discussed indicate that motivation is unlikely to be sustained through a single intervention. Compensation, recognition, and formal performance systems provide important extrinsic signals, while development, autonomy within clear boundaries, meaningful contribution, and respectful leadership may support more autonomous forms of motivation. These elements should be integrated rather than treated as competing alternatives. A regulated organization requires standards, controls, and accountability; at the same time, employees may benefit from understanding the purpose of those standards and having appropriate discretion in how to meet them. An integrated motivational system has at least five mutually reinforcing elements. First, goals should be clear and connected to organizational priorities. Second, employees need the competence, tools, and resources to achieve those goals. Third, appraisal and feedback should provide credible information about progress. Fourth, rewards and recognition should be fair, timely, and aligned with expected behaviors. Fifth, employees need growth opportunities and a work environment that values their contribution. Leadership connects these elements through explaining priorities, coaching, and responding consistently to feedback.

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This synthesis distinguishes encouraging activity from encouraging contribution. A large number of training activities, an award program, or a favorable engagement score does not by itself prove that employees are motivated in ways that improve sustainable organizational outcomes. The relevant question is whether practices work together to help employees direct effort toward meaningful goals, persist when obstacles arise, and contribute consistently with performance, service, risk, and ethical expectations. This question requires ongoing measurement and careful interpretation rather than reliance on a single indicator. Three cross-theme connections stand out in the evidence map. Learning and appraisal share a concern with capability in relation to expectations. Appraisal and recognition share a concern with how contribution becomes visible and valued. Engagement and resignation provide different perspectives on the workforce and therefore require joint interpretation without being merged. The first two connections identify process interfaces at which leaders have an explicit or plausible role; the third identifies an information interface at which leaders and human capital teams may need further inquiry. These are more specific findings than a general assertion that all programs motivate employees. They identify where the disclosed system creates opportunities for coordination and where the evidence stops.

The system can also be read through a distinction between availability, enactment, and experience. Availability means that a program or procedure is disclosed. Enactment concerns how managers and employees use it. Experience concerns how it is perceived and whether it supports motivation. The report provides the strongest evidence at the first level and selected descriptions relevant to the second. It provides aggregate perceptions through engagement reporting, but these cannot be connected to every practice or individual trajectory. Recognizing the three levels helps explain why this manuscript can identify an integrated architecture while withholding an overall judgment that the architecture has caused sustained motivation or retention.

4.7. Comparison with Previous Studies and Theoretical Contribution

The findings can be compared with prior research at the level of mechanisms rather than by treating the studies as directly equivalent. The present analysis identifies learning, goal-setting dialogue, performance review, recognition, and engagement measurement as parts of Bank Mandiri's disclosed human capital system. This is consistent with the broad proposition that leadership and organizational support can shape employee engagement, as discussed by Ramlan et al. (2025). The contribution here is to specify where these mechanisms appear in the disclosed employee life cycle and to distinguish the existence of a process from evidence of its experienced quality. Whereas a literature analysis can synthesize themes across studies, the current case analysis links those themes to a specific set of corporate disclosures. The comparison with Kiswanto and Yulianti (2024) is particularly relevant to the learning theme. Their study examines learning motivation as a mediating variable between transformational leadership and job performance, which supports the analytical importance of considering what happens between a leadership practice and an outcome. In the Bank Mandiri case, training volumes and reported learning evaluation scores establish the scale of learning activity and the company's reported assessment of it. They do not establish whether employees' learning motivation increased, whether supervisors reinforced learning after training, or whether any resulting performance change was attributable to training. Thus, the present analysis extends the conceptual discussion by identifying post-training application and supervisor feedback as plausible connecting processes, while recognizing that these processes require employee-level or program-evaluation data to verify.

Megawaty et al. (2022) provide a useful caution against simplifying the relationship among leadership, motivation, satisfaction, and performance. Their reported findings distinguish between relationships that were significant and pathways that were not, indicating that a plausible theoretical chain should not be assumed to hold automatically. This caution is directly relevant to the Bank Mandiri indicators. The engagement score rose from 89.93% to 90.48%, while voluntary resignation rose from 2.63% to 3.53%; neither indicator explains the other, and the aggregate data do not identify the employees represented in

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both measures. Rather than interpreting this pattern as evidence of success or failure, the present study treats it as a reason to examine multiple indicators and avoid collapsing engagement, motivation, performance, and retention into a single construct. The comparison with Lee et al. (2019) sharpens the leadership interpretation. Their model explicitly examines coaching and performance feedback rather than treating leadership as an unexplained influence. In the Mandiri report, development dialogue, reviews, and appraisal provide identifiable settings for those behaviors. The documentary contribution is to locate these settings within an employee-management system; it cannot establish whether coaching or useful feedback actually occurs with sufficient quality. Unlike a multilevel employee study, the current analysis cannot connect a particular supervisor's behavior with an employee's engagement. The designs are complementary in purpose, but differ in what they can support.

The studies by Nurfadillah et al. (2024) and Hadyu and Susanti (2026) also qualify the interpretation. They place leadership and motivation alongside capability or organizational culture, rather than making leadership the only explanation for performance. This is relevant to a banking system in which job requirements, resources, rules, and career processes coexist. However, their reported positive associations do not resolve why engagement and resignation both increased in the selected case. A questionnaire association with performance, an engagement score, and an observed resignation rate answer different questions. The present analysis adds value by making those differences explicit instead of presenting the case as another confirmation of a generic leadership effect. International syntheses provide a second level of comparison. Van den Broeck et al. (2021) show why different forms of motivation should be distinguished, and Slemp et al. (2018, 2024) support examining need-supportive interactions. The current findings are consistent with using these mechanisms as questions about implementation, but do not test their reported relationships. A supervisor-led review could support competence and understanding, or could be experienced as pressure; the formal process alone cannot decide between those possibilities. The contribution is therefore a more precise account of what should be observed, not a new empirical estimate of the mechanisms. This distinction keeps the theoretical discussion useful without overstating the originality of a single-document case. Taken together, these comparisons clarify the manuscript's contribution. The study does not confirm a leadership–motivation–performance pathway empirically. It offers a structured account of how the documented practices may relate to mechanisms identified in previous research, while identifying the evidence needed to test those mechanisms. This is a modest but useful contribution for organizational analysis: it turns a list of human capital programs into a theory-informed map and makes explicit where the available data stop supporting interpretation.

V. Conclusion

This document-based analysis maps Bank Mandiri's disclosed human capital practices to motivational mechanisms and identifies where leadership is relevant to implementation. Learning, development dialogue, appraisal, recognition, and talent management provide formal opportunities to connect capability, clear expectations, feedback, and valued outcomes. Their presence supports an interpretation of an integrated architecture, but does not establish that all employees experience it as fair, supportive, or motivating. Engagement of 90.48% and voluntary resignation of 3.53% in 2025 remain distinct descriptive indicators whose simultaneous increase cannot be attributed to a particular program.

The study contributes an evidence-bounded mapping rather than a new motivation theory or a causal test. Its theoretical implication is that complementary motivation perspectives can identify different questions about a common human capital system without being treated as interchangeable measures. Its practical implication is to examine the connections among existing processes and the quality of supervisor–employee interaction. Recommendations about learning application, transparent decisions, and follow-up to feedback remain propositions for evaluation. Future employee-level research should investigate these experiences and their relationships over time, while retaining the distinction between formal policy, implementation, and outcomes.

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AI Disclosure

ChatGPT was used to assist with translation, drafting, manuscript organization, language editing, and the preparation of the documentary evidence map and revision responses. The authors are responsible for reviewing and verifying the analysis, source details, references, and final text. AI was not used as a substitute for interviews, observations, or employee survey data, and no such primary data were collected for this study.

Authorship Contribution

Conceptualization: C. Cedaryana and Jimmy Carles Pancaputra Tampubolon; Methodology: C. Cedaryana and S. Susilowati; Data Collection: Jimmy Carles Pancaputra Tampubolon and Nadhira Agnissa Azzahrah; Formal Analysis: C. Cedaryana and S. Susilowati; Investigation: Jimmy Carles Pancaputra Tampubolon and Nadhira Agnissa Azzahrah; Validation: C. Cedaryana and S. Susilowati; Writing – Original Draft Preparation: Jimmy Carles Pancaputra Tampubolon and Nadhira Agnissa Azzahrah; Writing – Review and Editing: C. Cedaryana, Jimmy Carles Pancaputra Tampubolon, S. Susilowati, and Nadhira Agnissa Azzahrah; Supervision: C. Cedaryana; Project Administration: S. Susilowati. All authors have read and approved the final version of the manuscript and agree to be accountable for the integrity and accuracy of their respective contributions.

Conflict of Interest Statement

The authors declare that they have no competing interests related to the research, authorship, or publication of this article.

Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request, subject to applicable ethical, legal, and privacy restrictions.

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