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Enhancing the Quality of Life for Female Workers Through Transformational Leadership and Employee Empowerment Among Women Working in Financial Institutions in Bandung

ABSTRACT

This study investigates the connection between leadership and employee empowerment, focusing specifically on women workers in financial institutions, a sector identified by the government as critical for addressing gender inequality challenges. The research aims to highlight how leaders can foster a culture that values and motivates women employees, contributing to enhanced quality of life and organizational growth within microfinance institutions. The study measures transformational leadership as variable X, employee empowerment as variable Y, and quality of life as variable Z.

Employing a quantitative research method, the study collects data through a questionnaire, analyzing responses with PLS SEM software. A sample of 300 respondents undergoes testing using structural equation modeling (SEM) to explore the relationship between transformational leadership and quality of life via employee empowerment.

The findings reveal that transformational leadership plays a significant role in empowering employees, which effectively enhances their quality of life. This research offers valuable insights for managers and organizational leaders, encouraging them to adopt more transformational leadership styles to foster a more empowering work environment.

Keywords: transformational leadership, employee empowerment, employee quality of life, financial institutions.

INTRODUCTION

Technological advancements in the workplace can enhance efficiency, but new skills are necessary to adapt to these developments. Technology provides many conveniences, allowing employees to perform tasks more efficiently; however, there is also pressure to keep up with the rapid changes. The role of women workers is increasingly recognized in the workplace, as gender equality encourages organizations to treat all employees, both men and women, fairly. In the financial sector, the work environment is filled with pressure and competition. Nonetheless, employee empowerment, particularly involving women, is gaining more attention.

In financial institutions, employees compete daily to meet targets, and women workers sometimes feel sidelined, especially when it comes to making important decisions. However, with changes in company policies that support gender equality, organizations are implementing training and mentorship programs for women. Committed financial institutions practice transformational leadership, which empowers each individual and emphasizes that success goes beyond profit; it involves providing support, motivation, and inspiration to employees. Leaders work to build strong relationships with

their teams by creating space for everyone, including women who often feel unheard, inviting them to share their thoughts and ideas. With this style of leadership, employees feel more inspired to contribute; women not only fulfill their roles but also take responsibility for achieving common goals. When they see that their ideas are valued, their motivation increases, which is reflected in their performance. These transformational leaders also launch training programs that support employees in technical skills and help them create robust networks both within and outside the organization. Such conditions can enhance job satisfaction and lead to tangible financial benefits, ultimately improving quality of life. Given the urgency of this research, this study addresses the issue of how to enhance the quality of life for women workers through transformational leadership and the empowerment of women employees in financial institutions in Bandung City.

Numerous studies demonstrate how transformational leadership enhances employee productivity. Leadership is closely linked to employee empowerment. It also significantly impacts the quality of life for employees. Research by Mogaji, Hinson, Nwoba, and Nguyen reveals that corporate social responsibility (CSR) in Nigerian banks plays a crucial role in empowering women. Companies that integrate CSR programs supporting women's involvement not only create job opportunities but also provide access to training and skill development. Organizational, societal, and individual factors influence women's career advancement in the banking sector in Bahrain. Inclusive leadership and a commitment to developing women's careers foster a culture where women feel empowered to participate in decision-making. When leaders offer genuine support, employees are more willing to pursue available opportunities.

Research by Memon and Seaman reveals how financial institutions in rural Pakistan play a vital role in empowering women financially by providing better access and improving family well-being through innovative leadership. Uddin et al. demonstrate that support from supervisors and coworkers significantly influences work-life balance for women working in banks. When leaders offer strong support, employees feel heard and valued, allowing them to manage dual roles without losing motivation, highlighting that sensitive and empathetic leadership is crucial for creating a balanced and efficient workplace. The study by Geçkil and Şendoğdu in 2021 shows that perceptions of fairness within organizations positively affect quality of life by implementing a democratic leadership approach that values all voices. This environment enables female workers to feel more empowered and engaged. Employees who feel acknowledged tend to be more satisfied with their jobs, which ultimately enhances performance and loyalty to the organization. These findings align with Gupta, Wei, Tzempelikos, and Shin, who note that empowering women presents both challenges and opportunities in achieving goals. Leaders who recognize the importance of women's empowerment not only create inclusive policies but also offer training and development opportunities that enhance skills, leading to improved job satisfaction and quality of life. However, few studies closely link transformational leadership, employee empowerment, and quality of life for women in financial institutions. Therefore, the proposer suggests a research initiative to further investigate how transformational leadership and employee empowerment enhance the quality of life for female workers in financial environments, aiming to fill gaps in previous research.

METHOD

Penelitian ini direncakan akan menggunakan pendekatan kuantitatif dengan pendekatan survey pada pekerja wanita yang sudah bekerja minimal 1 tahun pada lingkungan lembaga keuangan di Kota Bandung. Untuk memenuhi kecukupan data, pengusul merencakan sebanyak 300 responden yang menjadi sampel penelitian yang akan diuji dengna teknik analisis structural equation modelling (SEM). Jumlah responden yang dibutuhkan minimal 300 orang karyawan yang dapat merepresentasikan lembaga-lembaga keuangan tersebut, yang akan dipilih secara acak sederhana dari karyawan yang bersedia mengisi kuesioner. Sebagai langkah pengujian model penelitian yang diusulkan, peneliti akan menggunakan pendekatan structural equation modelling (SEM) dengan metode Partial Least Squares (PLS) untuk meramalkan hasil dari penelitian yang diusulkan. Berdasarkan telaah tehadap kajian konsep, teori serta hasil penelitian sebelumnya maka desain penelitian ini terdiri dari tiga variabel yaitu: Transformational Leadership berfungsi sebagai variabel bebas (independent variable) dimana pemimpin merupakan sosok yang dapat mengembangkan visi yang menginspirasi dan dapat menstimulasi karyawan yang dapat meningkatkan produktivitas individu. (Bass, 1999; Braathu, Laukvik, Egeland & Skar, 2022; Al Issa & Abdelsalam, 2021)

Employee Empowerment atau pemberdayaan karyawan berfungsi sebagai variabel bebas (independent variable). Pemberdayaan karyawan melibatkan aspek psikologis yang mendalam, yang berkontribusi terhadap kesejahteraan individu. (Spreitzer GM,1995; Menon, 2001; Owan, Bassey, Mbon, Okon, Egbula, Ekaette, Ojong, Ekpe, 2020)

Quality of Life atau kualitas hidup berfungsi sebagai variabel terikat (dependent variable). Quality of life adalah penilaian pribadi seseorang mengenai keadaan fisik, mental, sosial, dan lingkungan yang mereka alami dalam pekerjaan yang mereka jalani (Galiana, Oliver, Arena, De Simone, Tomás, Vidal-Blanco, Muñoz Martínez, Sansó, 2020; Machmud & Sidharta, 2021; Dehkordi, Aslani, Ebadi, Repišti, Moradveisi, Gheshlagh, 2021)

This study will utilize a quantitative approach with a survey method targeting women workers who have been employed for at least one year in financial institutions in Bandung City. To ensure data adequacy, the proposer plans to gather responses from 300 participants, selected randomly among employees willing to fill out the questionnaire. This sample size is designed to represent the various financial institutions effectively. The research model will undergo validation through Structural Equation Modeling (SEM) using the Partial Least Squares (PLS) method, which will help forecast the outcomes of the proposed research. Based on a review of relevant concepts, theories, and prior research findings, the study design will encompass three variables: Transformational Leadership will serve as the independent variable, representing leaders who can develop inspiring visions and stimulate employees to enhance individual productivity. . (Spreitzer GM,1995; Menon, 2001; Owan, Bassey, Mbon, Okon, Egbula, Ekaette, Ojong, Ekpe, 2020)

Employee Empowerment, also an independent variable, incorporates profound psychological aspects that contribute to individual well-being. Quality of Life will function as the dependent variable, defined as a personal assessment of one's physical, mental, social, and environmental conditions experienced in their work life. The analysis will assess the interrelations among these variables to understand better how transformational leadership and employee empowerment influence women's quality of

life in financial institutions. (Bass, 1999; Braathu, Laukvik, Egeland & Skar, 2022; Al Issa & Abdelsalam, 2021)

This study plans to adopt a quantitative approach, employing a survey method to collect data from women workers in financial institutions within Bandung City who have a minimum of one year of employment experience. To ensure the reliability and validity of the findings, the research aims to reach a sample size of 300 respondents, carefully selected through simple random sampling. This approach will involve inviting employees willing to participate in the survey to fill out a questionnaire designed to capture relevant information about their perceptions and experiences. To analyze the data, the study will utilize Structural Equation Modeling (SEM) with Partial Least Squares (PLS) methodology. This technique is particularly effective for modeling complex relationships and allows for assessing multiple variables simultaneously. By employing SEM, the research will test the interactions between transformational leadership, employee empowerment, and quality of life among the participants. In reviewing previous literature, the study identifies three key variables to focus on. Transformational Leadership serves as the independent variable, emphasizing leaders who inspire and motivate their employees, fostering an environment conducive to enhanced individual productivity. The second independent variable, Employee Empowerment, delves into the psychological aspects that enable employees to feel valued and involved in their work, which in turn contributes to their overall well-being. Quality of Life is designated as the dependent variable in this framework. It encompasses how employees evaluate their physical, mental, social, and environmental experiences within their work life, highlighting the holistic view of their overall well-being. The research will involve rigorous checks to ensure the quality of data collected, including assessments of validity and reliability. Once data is collected, it will undergo analysis through SEM to explore and quantify how transformational leadership and employee empowerment affect the quality of life for women in the financial sector. This study aims to provide insights into improving workplace conditions and enhancing the experiences of female employees in this industry. (Galiana, Oliver, Arena, De Simone, Tomás, Vidal-Blanco, Muñoz Martínez, Sansó, 2020; Machmud & Sidharta, 2021; Dehkordi, Aslani, Ebadi, Repišti, Moradveisi, Gheshlagh, 2021)

RESULTS AND DISCUSSION

In this study, understanding the characteristics of the respondents is essential because these factors can influence the results and interpretation of the data. Therefore, this section will describe the profiles of the participants in this research. The table below presents the respondents' age, length of employment, and education levels.

Tabel 1
Respondent Characteristics

		Frequency	%
Age (Usia)	< 30 years	174	65,41%
	31 - 40 years	77	28,95%
	> 40 years	15	5,64%

Work (Masa Kerja)	< 2 years	118	44,36%
	3 - 6 years	72	27,07%
	7 - 10 years	29	10,90%
	> 11 Tahun	47	17,67%
Education (Pendidikan)	High School (SMA)	214	80,45%
	Diploma (D3)	10	3,76%
	Bachelor (S1)	42	15,79%

Table 1 shows that 65.41% of the respondents are under 30 years old, 28.95% are between 31 and 40 years old, and 5.64% are above 40 years old. Additionally, 44.36% of the respondents have less than 2 years of work experience, 27.07% have between 3 and 6 years, 10.90% have 7 to 10 years, and 17.67% have more than 11 years of experience. Furthermore, 80.45% of the respondents have a high school education, 3.76% have an associate degree (D3), and 15.79% hold a bachelor's degree (S1).

Tabel 2
Outer Loading, AVE, Cron. Alpha, Comp Reliability, Discriminant Validity, Path Coefficient, and MV Prediction PLS SEM

	Employee Empowerment	Quality of Life	Transformational Leadership
Emp.E1.	0.672		
Emp.E2.	0.685		
Emp.E4.	0.702		
Emp.E5.	0.782		
Emp.E6.	0.791		
Emp.E7.	0.768		
QualOfL1.		0.682	
QualOfL2.		0.811	
QualOfL3.		0.825	
QualOfL4.		0.757	
QualOfL5.		0.790	
QualOfL6.		0.816	
QualOfL7.		0.863	
QualOfL8.		0.826	
QualOfL9.		0.780	
LV - IC			0.853
LV - II			0.785
LV - IM			0.876
LV - IS			0.897
Reliability Test			
	Cronbach's alpha	**Composite reliability**	**AVE**

LV	0.875	0.882	0.729
Emp	0.830	0.840	0.540
QualOff	0.927	0.930	0.633

Validitas Test

	Employee Empowerment	Quality of Life	Transformational Leadership
Employee Empowerment			
Quality of Life	0.622		
Transformational Leadership	0.786	0.676	

Fornell-Lacker

	Employee Empowerment	Quality of Life	Transformational Leadership
Employee Empowerment	0.735		
Quality of Life	0.580	0.796	
Transformational Leadership	0.680	0.619	0.854

Path Coefficient

Path	Coefficient	P values	f-square	R-square	R-square adjusted	Q^2predict	RMSE	MAE
Employee Empowerment -> Quality of Life	0.296	0.000	0.083					
Transformational Leadership -> Employee Empowerment	0.680	0.000	0.859					
Transformational Leadership -> Quality of Life	0.418	0.000	0.165					
Employee Empowerment				0.462	0.460	0.454	0.745	0.567
Quality of Life				0.431	0.426	0.374	0.800	0.588

MV Prediction PLS SEM

	Q^2predict	PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE
PK1.	0.217	0.978	0.747	0.978	0.740
PK2.	0.167	0.984	0.731	0.990	0.740
PK4.	0.198	1.183	0.870	1.200	0.893
PK5.	0.260	0.955	0.720	0.967	0.725

	PK6.	0.294	0.958	0.711	0.930	0.667
	PK7.	0.316	0.953	0.748	0.943	0.737
	QWL1.	0.305	0.873	0.697	0.847	0.644
	QWL2.	0.193	1.057	0.770	1.054	0.773
	QWL3.	0.268	1.080	0.780	1.089	0.778
	QWL4.	0.284	1.057	0.892	1.086	0.895
	QWL5.	0.173	1.003	0.784	1.010	0.800
	QWL6.	0.198	1.218	0.940	1.216	0.956
	QWL7.	0.237	0.958	0.706	0.979	0.711
	QWL8.	0.189	1.115	0.862	1.129	0.876
	QWL9.	0.172	0.994	0.757	0.997	0.772

The results of the data quality tests indicate strong reliability and validity across the measured variables. For Quality of Life (X1), the loading values range from 0.682 to 0.861, demonstrating that all items effectively capture this construct, exceeding the necessary threshold of 0.5. Similarly, Employee Empowerment (X2) has a loading value of 0.672, which also meets the required standard, indicating a solid link between the items and the concept of empowerment. Transformational Leadership (Y) shows even higher loading values, ranging from 0.785 to 0.897, solidifying the strength of the relationship between the items and the transformational leadership construct. Additionally, the Variance Inflation Factor (VIF) values remain below 5, suggesting that multicollinearity is not an issue, which is critical for ensuring the accuracy of the analysis. The Average Variance Extracted (AVE) values exceed 0.5, confirming that a substantial amount of variance is captured by these constructs, thus supporting their validity. Furthermore, both Cronbach's alpha and Composite Reliability values surpass the 0.7 threshold, indicating high internal consistency among the items used to measure the respective constructs. Overall, these findings affirm that the data collected possesses high quality, making it reliable and suitable for further analysis in the study.

The results indicate that the instruments show outer loading values greater than 0.5, VIF values below 5, AVE values above 0.5, and both Cronbach's alpha and Composite Reliability exceeding 0.7, which confirms their validity and reliability. These findings are further supported by the results of Discriminant Validity. The calculation of the Heterotrait-Monotrait ratio reveals no values above 0.9, while the Fornell-Larcker criterion shows that the square root of AVE is greater than other variables. The calculated coefficients demonstrate that Employee Empowerment has a significant positive effect on Quality of Life, with a value of 0.296. Transformational Leadership significantly impacts Employee Empowerment with a coefficient of 0.680, and it also significantly influences Quality of Life with a coefficient of 0.418. The model's predictive criteria, reflected in R-square values of 0.462 and 0.431, suggest that the model performs reasonably well. Positive values for f-square and Q^2predict further support the robustness of the PLS model. Additionally, comparisons between PLS-SEM RMSE and MAE values against LM RMSE and MAE indicate that PLS-SEM outperforms the LM model in predictive accuracy.

CONCLUSION

The results of the PLS SEM analysis reveal a significant positive influence of Employee Empowerment on Quality of Life, with a path coefficient of 0.296 and a p-value of 0.000. This indicates that increases in employee empowerment substantially enhance their quality of life. Empowered employees typically report higher job satisfaction, which is associated with increased motivation and engagement in their work. Moreover, Menon (2001) argues that employee empowerment involves profound psychological aspects that contribute to individual well-being. This finding suggests that organizations investing in employee empowerment initiatives can expect to see significant improvements in their employees' overall well-being. As employees feel more valued and capable of making decisions, they become more committed to their roles, fostering a positive work environment and enhancing organizational performance. In summary, the analysis underscores the critical role of empowerment in promoting employees' quality of life, highlighting the importance for organizations to focus on empowerment strategies to cultivate a more engaged and satisfied workforce.

Employee empowerment also has significant implications for overall productivity and organizational performance. When employees feel they have autonomy and control over their work, they are more likely to innovate and actively contribute to the organization's goals. Spreitzer (1995) emphasizes that psychological empowerment in the workplace, which includes dimensions such as meaning, competence, autonomy, and impact, can enhance individual performance. Therefore, improvements in quality of life that stem from employee empowerment not only provide benefits for individuals but also bolster the overall performance of the organization. This enhances the workplace atmosphere, making it more effective and conducive to achieving shared objectives. As empowered employees bring fresh ideas and solutions, organizations can become more adaptable and resilient in the face of challenges, ultimately driving success in a competitive environment. The findings highlight the interconnectedness of employee well-being and organizational effectiveness, reinforcing the notion that investing in employee empowerment is a strategic priority for thriving organizations.

Additionally, transformational leadership plays a crucial role in creating a work environment that fosters individual growth. Leaders who are visionary and communicative can provide the emotional support that employees need to feel valued and empowered. Braathu et al. (2022) highlight that supportive leadership motivates employees to take initiative and develop their skills. This dynamic not only positively influences employee empowerment but also encourages greater innovation and collaboration among team members, ultimately enhancing organizational performance. When employees perceive their leaders as supportive and invested in their development, they are more likely to engage actively in their roles, leading to improved outcomes for both individuals and the organization as a whole. Thus, the interplay between transformational leadership and employee empowerment is instrumental in cultivating a vibrant work culture that drives success and adaptability in a rapidly changing environment.

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