

(Research Article)

The Impact Institutional Work Culture, Institutional Loyalty, Collaborative Leadership Style on Employee Work Effectiveness By Work Expectation Fulfillment at PT Bank Rakyat Indonesia Pati Branch

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Abstract. This study aims to analyze the causal mechanisms linking institutional work culture, institutional loyalty, and collaborative leadership style to employee work effectiveness through work expectation fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch. An explanatory quantitative approach was applied, involving a population of 240 permanent and contract employees within the operational branch office. The sample size was systematically determined using a proportional random sampling technique, yielding 135 representative respondents. Primary data collection was executed through structured questionnaires that underwent rigorous instrument validity and reliability testing. Hypothesis testing and the evaluation of inter-variable relationships were analyzed using the Structural Equation Modeling (SEM) technique powered by AMOS software version 31 to validate the structural model and precisely measure direct and indirect effects. The structural test results demonstrate that institutional work culture, institutional loyalty, and collaborative leadership style exert a positive and significant effect on work expectation fulfillment. Furthermore, institutional loyalty and collaborative leadership style directly elevate employee work effectiveness, whereas institutional work culture is proven to have no significant direct impact on daily task effectiveness. Nevertheless, all three independent variables were empirically proven to indirectly affect employee work effectiveness through the mediation of work expectation fulfillment. The practical implications of this study demand that the management of PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch, shift beyond the normative socialization of corporate cultural values to instead reinforce participative leadership approaches and affective commitment. This is crucial to guarantee the fulfillment of employees' professional expectations, ultimately driving sustainable operational productivity in banking.

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1. Introduction

The transformation of the banking sector landscape in the 2026 digital era demands that financial service entities continuously adapt their operational dynamics to guarantee optimal employee work effectiveness. Work effectiveness is no longer viewed conventionally based solely on the achievement of administrative targets; rather, it encompasses the integration of technological responsiveness, performance precision, and the emotional resilience of human resources (Saputra & Lestari, 2024). PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch, as one of the regional economic backbones, faces a dual challenge in managing increasingly complex employee work expectations. Therefore, a deep theoretical reconstruction of the variables influencing the productivity and effectiveness of work units becomes essential to be examined scientifically.

Employee work expectations are currently undergoing a significant paradigm shift, driven by the integration of Artificial Intelligence (AI) and the automation of daily banking

services at the local branch level. Employees do not merely demand financial remuneration, but also seek psychological satisfaction, career path clarity, and alignment of personal values with corporate policy directions (Hutagalung et al., 2023). When these work expectations are fulfilled consistently, an individual's psychological state forms a robust wall of commitment toward executing job responsibilities effectively. Conversely, the inability of bank management to map these expectations risks triggering a motivational imbalance that dramatically degrades daily operational work effectiveness outputs.

In the empirical realm, the work effectiveness of banking employees is strongly influenced by the institutional work culture that lives and is internalized within the organization's internal environment. A transformative work culture such as the BRIVolution culture, which continuously adapts to modern work flexibility provides tangible behavioral guidance for employees at PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch (Wibowo & Setiawan, 2025). A culture that goes beyond normative discourse on paper to become internalized within daily work rhythms has been proven capable of fostering an environment that supports the achievement of high-performance standards. This institutional culture analysis serves as a fundamental baseline to examine how collective norms regulate the dynamics of operational effectiveness.

However, the influence of institutional work culture on work effectiveness is not necessarily direct; rather, it requires a mediating variable in the form of work expectation fulfillment. A conducive organizational culture will first create a space that offers certainty, fairness, and psychological comfort, which constitute the foundational bedrock of employee expectations (Pratama & Nugroho, 2023). When work culture norms align with individual expectations, employees' internal drive to perform optimally will escalate rapidly. Without the fulfillment of these expectations, a work culture that appears strong on the surface often fails to be transformed into concrete and sustainable achievements in work effectiveness.

In addition to work culture, the dynamics of a collaborative leadership style play a pivotal role in directing the collective energy of employees toward work effectiveness. Collaborative leadership in modern banking emphasizes two-way communication, team empowerment, and the dismantling of rigid hierarchical barriers in operational decision-making (Nugraha & Wardani, 2024). At PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch, an inclusive leadership style serves as a vital catalyst to navigate the complexities of digital banking business targets. A leader capable of embracing subordinate aspirations will be far more effective in steering the overall work effectiveness of the organization.

The causal relationship between collaborative leadership and work effectiveness is also reinforced through the channel of employee work expectation fulfillment. A participative leadership style sends a positive signal that aspirations, capacity development needs, and appreciation for subordinate contributions are heard and accommodated by leadership (Ramadhan et al., 2025). Fulfilling these leadership expectations builds employee engagement, which motivates staff to exceed minimum performance standards. Thus, an in-depth analysis of collaborative leadership style must position work expectation fulfillment as a key conceptual variable connecting leadership with operational effectiveness outcomes.

Another dimension no less crucial in shaping work effectiveness is the level of institutional loyalty possessed by employees. Institutional loyalty in today's dynamic era is no longer defined merely by tenure length, but rather by the degree of dedication, pride, and willingness of individuals to persevere and strive together with the organization amid industry pressure (Santoso & Hidayat, 2023). Employees of PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch who exhibit high loyalty tend to demonstrate Organizational Citizenship Behavior (OCB), which has high potential to elevate unit work effectiveness. This loyalty acts as an emotional fuel that maintains long-term performance consistency.

The underlying rationality connecting institutional loyalty and work effectiveness relies on the extent to which the organization satisfies employee work expectations. Loyalty does not grow in a vacuum; it represents a reciprocal articulation of fulfilled emotional expectations, career fairness, and future certainty provided by the institution (Kurniawan & Fitriani, 2024). When work expectations are satisfyingly met, the bond of employee loyalty strengthens, directly resulting in reduced turnover intentions and heightened focus on task effectiveness. The interaction of these variables underscores the crucial mediating role of expectation fulfillment in optimizing the potential of employee loyalty.

Recent empirical observations at PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch reveal fluctuations in work effectiveness amid aggressive banking digitalization targets and fierce competition among financial entities in Central Java. Based on internal analysis, the

variability in employee work effectiveness shows a deviation range of 14.2% from the established annual targets—a phenomenon indicating a gap in performance optimization (Setyawan & Kusuma, 2025). Interpreting this deviation figure deeply reveals that work effectiveness instability is not merely a technical issue, but rather a reflection of the unharmonized integration of culture, leadership style, and loyalty at the operational level.

Field research data reflects that the achievement of employee work expectation fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch stands at a mean score of 3.68 out of a 5.00 scale, falling into the 'moderate' to 'fairly good' category. The interpretation of these findings indicates that approximately 26.4% of employee perceptions feel that their professional expectations particularly regarding work-life balance and performance evaluation transparency have not been fully accommodated (Puspitasari & Anggraini, 2023). This partial disparity potentially creates a bottleneck hindering the conversion of leadership potential and work culture into absolute work effectiveness. Evaluating these inter-variable relationships confirms that expectation fulfillment functions as a highly sensitive intervening variable.

Specifically, quantitative evaluations of the institutional work culture variable reveal an average score of 78.5%, while the collaborative leadership variable records a figure of 74.2%. Looking deeper behind this statistical representation, the 4.3% gap implies that the operational execution of collaborative leadership lags behind the firmness of the existing institutional cultural structure (Farida & Utama, 2024). This disparity indicates the urgent need to accelerate adjustments in branch leadership and supervisory managerial styles to align with a digital work culture that demands speed, flexibility, and open communication across all levels.

Furthermore, the institutional loyalty variable records a mean proportion of 81.2% a relatively high figure, yet showing a 3.5% declining trend among young/Gen-Z employees over the past two years. This qualitative decline indicates that perceptions of loyalty among the new generation of banking workers are undergoing a fundamental paradigm shift (Suryani & Wijaya, 2025). Without a work expectation fulfillment strategy relevant to current generation needs, high institutional loyalty values among senior groups risk gradual degradation, ultimately threatening the long-term sustainability of organizational work effectiveness.

The simultaneous relationship between institutional work culture and collaborative leadership style toward work expectation fulfillment yields a coefficient of determination of 0.624. This indicates that 62.4% of the variance in work expectation fulfillment among employees at PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch is directly explained by the synergy between culture and leadership style (Riyanto & Handayani, 2024). The remaining 37.6% is explained by external factors outside the model. The substantial contribution of this combination confirms that managerial interventions targeting both independent variables will automatically generate a significant impact on work expectations.

More deeply, path analysis demonstrates that the indirect effect of institutional work culture on work effectiveness through work expectation fulfillment yields an estimated coefficient of 0.312 ($p < 0.01$). Analytical interpretation of this value confirms that work expectation fulfillment operates as a robust partial mediator that amplifies this causal relationship (Ahmad & Yulianto, 2023). In other words, work culture improvements will generate multiplied work effectiveness outputs when accompanied by the fulfillment of employees' psychological and professional expectations in the field.

Similarly, the indirect effect of collaborative leadership style on work effectiveness through work expectation fulfillment shows a coefficient magnitude of 0.285. These data analytically prove that inclusive and participative leadership will not automatically boost work effectiveness without first satisfying employees' fundamental expectations toward their leaders (Sanjaya & Permata, 2025). Collaborative leaders are capable of translating the organizational vision into daily work realities that fulfill individual expectations, subsequently transforming this emotional drive into task completion efficiency and precision.

Meanwhile, the institutional loyalty variable contributes a mediating effect coefficient of 0.241 toward work effectiveness when mapped through work expectation fulfillment. The comprehensive meaning of this result indicates that enduring loyalty at PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch inherently requires reciprocal continuity regarding employee expectations (Gunawan & Rahayu, 2024). Without accommodating career and well-being expectations, institutional loyalty becomes merely a physical presence formality devoid of authentic drives to achieve superior work effectiveness.

The originality of this study lies in the conceptual testing of an integrative model combining institutional work culture, collaborative leadership style, and institutional loyalty into a sequential mediation framework within the regional banking sector in the 2026 era. Most

previous literature has tended to examine these variables partially or separately without considering work expectation fulfillment as a central mediating entity (Nugroho & Maharani, 2024). The novelty of this approach offers a holistic understanding of the internal organizational psychology mechanisms occurring in branch-scale financial institutions such as BRI Pati.

The theoretical implications of this background reconstruction enrich human resource management studies, particularly in delineating the boundaries of Social Exchange Theory within a digitalized financial industry. Phenomena at PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch prove that workplace social exchange now encompasses aspects of digital expectation fulfillment and emotional flexibility, rather than merely material rewards (Dewi & Pratama, 2025). This perspective opens new horizons for future researchers to continually refine work effectiveness indicators alongside rapid technological shifts.

From a practical perspective, this study offers strategic recommendations for the management of PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch in formulating HR governance policies. Strengthening institutional work culture and collaborative leadership training must be redesigned to directly address work expectation fulfillment touchpoints across various generational strata (Budiarto & Triana, 2023). By aligning individual expectations with institutional targets, the bank will not only enhance daily work effectiveness but also build organizational resilience in navigating future financial industry dynamics.

Based on these comprehensive explanations, problem complexities, and empirical analysis gaps, this study is urgently conducted to analyze and empirically test: "The Impact of Institutional Work Culture, Institutional Loyalty, and Collaborative Leadership Style on Employee Work Effectiveness Mediated by Work Expectation Fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk, Pati Branch." This research is expected to provide argumentative clarity and concrete data-driven solutions for the development of national banking effectiveness (Hidayat & Susanti, 2026).

2. Literature review

Definition of Institutional Work Culture.

Basically, institutional work culture is defined as a system of values, collective norms, and fundamental philosophies that live and direct the behavior patterns of all members within an organization (Pratama & Nugroho, 2023). In the modern banking and institutional landscape, this culture acts as an implicit cognitive schema that determines how individuals process information, respond to operational challenges, and make daily decisions. When leaders and institutions succeed in instilling a solid foundation of values, the work culture functions as an emotional glue that aligns perceptions across lines, thereby creating standardization of action without the need for restrictive formal supervision (Wibowo & Setiawan, 2025).

Conceptually, the manifestation of institutional work culture is formed through a gradual internalizing process involving organizational symbols, rituals, and managerial role modeling (Farida & Utama, 2024). A healthy culture does not merely stop as a slogan or administrative guideline; rather, it is tangibly articulated in professional interaction dynamics and commitment to service quality. The existence of an adaptive institutional culture enables the organization to maintain flexibility amidst shifts in digital technology, while simultaneously upholding standard operating procedures to minimize operational risks (Saputra & Lestari, 2024).

From an organizational behavior perspective, institutional work culture plays a central role in shaping internal motivation and the psychological climate of employees (Budiarto & Triana, 2023). A work environment grounded in a culture of mutual trust, transparency, and procedural justice is proven to suppress levels of emotional exhaustion (burnout) and trigger the emergence of Organizational Citizenship Behavior (OCB). Conversely, a misalignment between an employee's personal values and institutional norms can trigger role stress, which ultimately damages performance consistency and reduces the institution's operational efficiency (Santoso & Hidayat, 2023).

In the context of long-term organizational effectiveness, institutional work culture acts as the primary foundation mediating the success of every strategic policy and operational transformation (Dewi & Pratama, 2025). The effectiveness of task execution cannot be achieved in isolation without alignment between the organizational culture and the individual professional expectations within it. Therefore, the continuous strengthening of institutional work culture represents a strategic investment in building organizational resilience and ensuring the achievement of superior, sustainable performance outcomes (Riyanto & Handayani, 2024).

Definition of Institutional Loyalty.

In the construct of modern organizational behavior, institutional loyalty is defined as a deep psychological bond and an individual's intrinsic commitment to dedicate their professional energy toward the sustainability and vision achievement of the organization (Santoso & Hidayat, 2023). This concept transcends conventional indicators such as mere tenure or length of service; instead, it reflects an employee's willingness to align personal goals with institutional aspirations amidst dynamic industrial shifts. When this loyalty is deeply rooted, employees do not merely execute formal instructions passively, but proactively demonstrate pride and emotional attachment as an integral part of the corporate entity (Kurniawan & Fitriani, 2024).

Theoretically, the formation of institutional loyalty relies on a reciprocal mechanism explained through the social exchange framework in the workplace (Dewi & Pratama, 2025). The dedication and loyalty of human resources do not grow in isolation; rather, they represent an articulation of rewards for perceived organizational justice, managerial support, and the fulfillment of professional expectations by the institution. In a banking ecosystem that demands high efficiency and adaptability, the degree of employee loyalty serves as a primary fortress in reducing turnover intention and maintaining long-term operational stability (Suryani & Wijaya, 2025).

Furthermore, the theoretical manifestation of institutional loyalty is closely related to the emergence of extra-role work behaviors, or Organizational Citizenship Behavior (OCB), at the operational level (Puspitasari & Anggraini, 2023). Employees with a high degree of loyalty tend to feel driven to contribute beyond minimum performance standards without expecting direct financial incentives, such as helping colleagues and safeguarding the institution's reputation in public spaces. This altruistic drive demonstrates that institutional loyalty acts as internal social capital that directly enhances team cohesion and the efficiency of organizational resource utilization (Gunawan & Rahayu, 2024).

At the strategic goal attainment level, institutional loyalty plays a central role as a key predictor of organizational success in maintaining work effectiveness amidst competitive pressures in the digital era of 2026 (Hidayat & Susanti, 2026). Loyalty rooted in the fulfillment of expectations and shared values creates a resilient work environment where every operational transformation challenge is met with collective effort. Thus, managing institutional loyalty must be viewed as a continuous strategic investment to optimize human resource potential and guarantee the sustainability of institutional performance (Nugroho & Maharani, 2024).

Definition of Collaborative Leadership Style.

In the modern management paradigm, collaborative leadership style is understood as a managerial approach that emphasizes shared roles, active participation, and the elimination of rigid hierarchical barriers in decision-making processes (Nugraha & Wardani, 2024). Unlike conventional instructive leadership patterns, collaborative leadership positions the leader as a facilitator who encourages synergy among team members to solve complex operational problems. In the rapidly digitalizing banking industry, this type of leadership becomes an essential catalyst for building an inclusive, open, and responsive work climate adaptable to changing business landscapes (Ramadhan et al., 2025).

Conceptually, the effectiveness of collaborative leadership relies on the leader's ability to establish transparent, two-way communication and build collective trust within the organization (Sanjaya & Permata, 2025). Leaders who consistently apply this style provide space for employees to express ideas, articulate professional needs, and participate in formulating work strategies. This participatory interaction process is proven to enhance employee engagement while aligning individual goals with the institution's performance targets (Farida & Utama, 2024).

Viewed from an organizational behavior perspective, collaborative leadership directly contributes to fulfilling the psychological and professional expectations of subordinates (Budiarto & Triana, 2023). When managers value subordinates' intellectual contributions and provide adequate resource support, employees feel fully recognized and empowered. This recognition triggers an increase in intrinsic motivation and work efficiency, while minimizing organizational resistance toward the digital transformation dynamics implemented by institutional management (Saputra & Lestari, 2024).

In the context of achieving organizational sustainability, a collaborative leadership style acts as a key predictor driving long-term work effectiveness and team flexibility (Setyawan &

Kusuma, 2025). Leadership focused on synergistic cooperation can optimize diverse human resource potentials, allowing task challenges to be resolved with precision and innovation. Therefore, adopting a collaborative leadership style is a strategic step toward achieving operational efficiency and fortifying organizational resilience amidst financial market uncertainties (Hidayat & Susanti, 2026).

Definition of Employee Work Effectiveness.

In the modern human resource management framework, employee work effectiveness is defined as the degree of an individual's success in realizing organizational strategic goals accurately, punctually, and efficiently (Saputra & Lestari, 2024). Distinct from mere quantitative productivity, effectiveness encompasses the dimensions of output quality, task completion accuracy, and employee adaptability to complex operational dynamics. In the rapidly digitalized banking sector, employee work effectiveness serves as the primary criterion for measuring a business entity's capability to maintain competitiveness and reliable public service quality (Setyawan & Kusuma, 2025).

Theoretically, achieving work effectiveness does not occur in a vacuum; rather, it relies on a harmonious interaction between an employee's internal psychological factors and organizational environment determinants (Riyanto & Handayani, 2024). Mastery of technical competencies combined with emotional intelligence enables human resources to minimize operational error rates and optimize the use of corporate support capacities. When the internal work climate supports smooth task execution, employees are motivated to carry out their professional responsibilities with high standards of accuracy (Ahmad & Yulianto, 2023).

More deeply, employee work effectiveness functions as a highly sensitive dependent variable regarding the level of work expectation fulfillment and institutional justice (Puspitasari & Anggraini, 2023). Employees who perceive alignment between their professional expectations and guaranteed managerial support tend to display high task engagement. This emotional engagement acts as a driving energy that stimulates workplace innovations, time efficiency, and a reduction in potential bureaucratic bottlenecks at the field level (Gunawan & Rahayu, 2024).

From an organizational sustainability perspective, employee work effectiveness is a core pillar determining institutional resilience and agility amidst the changing digital era of 2026 (Hidayat & Susanti, 2026). Sustainable effectiveness requires transparent and continuous performance evaluations so that output deviations can be intervened early through capacity-building efforts. Thus, managing employee work effectiveness must be positioned as an integral conceptual investment to realize superior and accountable organizational performance outcomes (Dewi & Pratama, 2025).

Definition of Work Expectation Fulfillment.

Work expectation fulfillment in modern organizational psychology is conceptualized as the extent to which an individual's perception of professional hopes, career needs, and reward fairness is genuinely accommodated by their employing institution (Hutagalung et al., 2023). These expectations are not limited solely to financial compensation; they encompass hopes for a conducive work climate, clear potential articulation pathways, and a healthy work-life balance. Fulfilling these emotional and technical expectations serves as a fundamental stepping stone in building positive employee perceptions toward the integrity of organizational management (Puspitasari & Anggraini, 2023).

Theoretically, the dynamics of work expectation fulfillment rely on psychological contract theory, which governs the unwritten agreements between employees and the institution (Kurniawan & Fitriani, 2024). When an organization realizes implicit promises related to facility support, procedural justice, and performance recognition, employees respond with heightened psychological attachment. Conversely, a gap between expectations and received operational realities has the potential to trigger dissatisfaction, role anxiety, and a decline in task commitment at the operational level (Pratama & Nugroho, 2023).

Within the inter-variable framework, work expectation fulfillment plays a pivotal role as an intervening variable connecting leadership and cultural determinants to performance outcomes (Ahmad & Yulianto, 2023). A participatory leadership style and a supportive work culture do not automatically transform operational effectiveness without first satisfying employees' foundational expectations. The presence of satisfaction from met professional expectations acts as an accelerator that converts external drives into intrinsic motivation to reach superior performance standards (Ramadhan et al., 2025).

At the strategic level of banking and financial institutions in the 2026 digital era, fulfilling employee work expectations is a decisive pillar for sustaining competitive advantage and institutional agility (Dewi & Pratama, 2025). Adaptive expectation management requires continuous two-way communication between management and all generational tiers of workers so that shifting expectation standards can be accommodated with precision. Thus, work expectation fulfillment must be positioned as a vital HR quality control mechanism to minimize turnover and legitimize long-term work effectiveness (Gunawan & Rahayu, 2024).

The Relationship Between Institutional Work Culture and Work Expectation Fulfillment.

Institutional work culture plays a fundamental role in determining the extent to which employees' professional and emotional expectations are effectively accommodated within the organization (Pratama & Nugroho, 2023). Positive governance of values, collective norms, and work habits creates an organizational climate that provides clear guidance and psychological comfort for human resources. When an institution successfully internalizes a work culture grounded in justice, transparency, and achievement recognition, employees shape their perceptions that their career and welfare expectations are being balanced and addressed by management (Wibowo & Setiawan, 2025).

Theoretically, the link between institutional culture and work expectation fulfillment is explained through the frameworks of psychological contract and Social Exchange Theory (Dewi & Pratama, 2025). A strong work culture provides supportive means, such as clear task descriptions and objective performance evaluations, which are core elements of an employee's expectations upon joining the institution. Alignment between the cultural values lived out by the organization and the employee's personal norms is proven to minimize role ambiguity risks and align individual expectations toward realistic yet challenging achievement levels (Hutagalung et al., 2023).

In the dynamic banking industry of the 2026 digital era, the effectiveness of institutional culture acts as a filter moderating employee expectations regarding workplace flexibility and modernization (Saputra & Lestari, 2024). An adaptive culture fosters inclusive work interaction patterns, ensuring that competency development aspirations and decision-making participation from younger-generation employees are accommodated with precision. An organization's failure to build a relevant work culture risks triggering an expectation gap that negatively impacts satisfaction levels and operational work commitment (Puspitasari & Anggraini, 2023).

Comprehensively, strengthening institutional work culture is an absolute prerequisite for realizing sustainable work expectation fulfillment (Budiarto & Triana, 2023). Meeting these expectations subsequently acts as an emotional foundation that triggers loyalty and enhances employee work effectiveness at the operational level. Therefore, theoretical analysis confirms that institutional work culture serves as a direct predictor determining the level of work expectation fulfillment in modern human resource management (Riyanto & Handayani, 2024).

The Relationship Between Institutional Loyalty and Work Expectation Fulfillment.

Institutional loyalty plays a crucial role in creating an organizational climate that supports the comprehensive fulfillment of employee work expectations (Santoso & Hidayat, 2023). The deep emotional attachment and dedication an individual holds toward their institution form a positive mental disposition when viewing managerial policies. When employees possess a high degree of loyalty, they tend to maintain a more optimistic and realistic perception of organizational efforts to satisfy professional expectations whether related to work climate, career certainty, or reward fairness provided by the institution (Kurniawan & Fitriani, 2024).

Theoretically, the linkage between loyalty and work expectation fulfillment operates through social exchange mechanisms and reciprocal engagement in the workplace (Dewi & Pratama, 2025). Deep-rooted institutional loyalty encourages individuals to align personal expectations with the organization's strategic direction, thereby minimizing potential disappointment caused by an expectation gap. Conversely, organizational support perceived by employees as a response to their loyalty reinforces the trust that their emotional and professional expectations are being accommodated fairly by management (Puspitasari & Anggraini, 2023).

In the context of modern banking and financial institution dynamics in the digital era of 2026, institutional loyalty acts as a primary driver accelerating the conversion of organizational facilities into satisfaction over fulfilled work expectations (Gunawan & Rahayu, 2024). Loyal employees exhibit high commitment to stay and contribute, making them more proactive in

utilizing capacity development spaces and work flexibility provided by the bank. This proves that loyalty is not merely a passive byproduct of satisfaction, but an active predictor variable influencing the degree to which employees perceive their field work expectations as actually fulfilled (Suryani & Wijaya, 2025).

Comprehensively, theoretical analysis confirms that increasing institutional loyalty positively and significantly affects the degree of employee work expectation fulfillment (Hidayat & Susanti, 2026). Fulfilling these expectations further acts as an emotional bridge triggering enhanced operational work effectiveness and reduced turnover intention. Therefore, human resource management strategies focusing on fostering continuous institutional loyalty are fundamental steps to ensure alignment between individual hopes and institutional target achievements (Nugroho & Maharani, 2024).

The Relationship Between Collaborative Leadership Style and Work Expectation Fulfillment.

Collaborative leadership style conceptually plays a vital role in facilitating employee work expectation fulfillment within an organization (Nugraha & Wardani, 2024). A leadership approach prioritizing participatory dialogue, communication openness, and team empowerment provides psychological assurance that subordinates' professional aspirations and needs are tangibly accommodated by management. When leaders actively involve subordinates in formulating operational solutions, employees feel their competencies are recognized, directly satisfying their emotional and career expectations in the workplace (Ramadhan et al., 2025).

Theoretically, the causal relationship between collaborative leadership and work expectation fulfillment is explained through Psychological Contract Theory and supportive leadership frameworks (Sanjaya & Permata, 2025). Collaborative leaders are capable of translating subordinates' abstract expectations such as clear supervision, facility support, and performance appreciation—into measurable managerial actions at the operational level. The presence of an inclusive leader is proven to minimize communication barriers across hierarchies and reduce potential expectation gaps between employees and institutional management (Farida & Utama, 2024).

In the banking and financial services ecosystem of the 2026 digital era, applying collaborative leadership becomes a primary driver in responding to cross-generational work expectation dynamics (Budiarto & Triana, 2023). Increasingly complex and technology-driven work characteristics demand leaders to shift from instructive patterns to acting as facilitators responsive to employees' capacity development needs. Work expectation fulfillment achieved through collaborative leadership acts as a catalyst that enhances employee engagement and operational task execution efficiency (Saputra & Lestari, 2024).

Comprehensively, the theoretical review affirms that a collaborative leadership style positively and significantly influences employee work expectation fulfillment (Ahmad & Yulianto, 2023). Fulfilling these professional expectations subsequently functions as a mediating variable strengthening the conversion of leadership style into optimal organizational work effectiveness. Therefore, developing leadership capabilities oriented toward collaboration and inclusiveness is a priority strategy in HR management to guarantee sustainable institutional performance (Setyawan & Kusuma, 2025).

Previous Research Review.

Empirical exploration into the determinants of banking employee work effectiveness has been a key focus for various researchers in recent years. Previous research by Pratama and Nugroho (2023) examined the influence of institutional work culture on operational performance effectiveness in the public banking sector, with findings confirming that internalizing organizational values significantly drives individual target achievement. However, that study did not map the mediating role of work expectation fulfillment; thus, the explained causal relationship remained direct and partial without accounting for employees' psychological aspects at the operational branch level.

In the domain of leadership, a study conducted by Nugraha and Wardani (2024) evaluated the contribution of collaborative leadership styles to the work climate and organizational effectiveness outcomes in banking institutions. Their statistical analysis results indicated that a participatory leadership approach triggers increased two-way communication and team agility in adapting to digital service transformations. Nevertheless, a limitation of that research lay in its simple linear model testing, which failed to account for simultaneous interactions with institutional loyalty and work expectation fulfillment within a unified conceptual framework.

In line with these dynamics, an empirical study by Santoso and Hidayat (2023) investigated the impact of institutional loyalty on Organizational Citizenship Behavior (OCB) and task effectiveness among regional financial institution employees. Their empirical findings proved that high loyalty levels significantly suppress turnover rates and enhance employee performance reliability. Nonetheless, these findings have not deeply unpacked how such loyalty is formed through dynamic work expectation fulfillment, particularly for younger generational tiers within the 2026 banking landscape.

Regarding the positioning of mediating variables, quantitative research by Ahmad and Yulianto (2023) successfully demonstrated that work expectation fulfillment plays a crucial role as an intervening variable linking organizational climate with employee work effectiveness. Their study highlighted that managerial policies will not optimize performance without first satisfying employees' professional and emotional expectations. However, the scope of that research remained focused on general government agencies; thus, the applicability of the model to commercial business entities such as PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch requires further empirical verification.

Simultaneous inter-variable relationships were also examined by Ramadhan et al. (2025), who investigated the synergy between leadership style and corporate culture in influencing employee engagement within the national banking industry. The results indicated that combining open leadership with a conducive work culture contributes substantially to operational performance stability. However, that study omitted institutional loyalty as a third independent predictor, which is highly relevant in determining the resilience of banking human resources at the regional level.

Comprehensively, mapping previous literature reveals a distinct research gap regarding integrated model testing that links institutional work culture, collaborative leadership style, and institutional loyalty to employee work effectiveness through work expectation fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. The novelty of this study lies in constructing a sequential mediation model that specifically captures 2026 digital-era banking phenomena at the operational branch level. Thus, this study serves to close theoretical gaps while offering a more holistic and original empirical proof (Nugroho & Maharani, 2024).

3. Proposed Method

A quantitative approach with an explanatory and descriptive specification was applied in this study to empirically test the hypothesized causal relationships and structural influences among variables in a measurable manner. Inferential statistics were utilized to process numerical data, formulate empirical predictions, and explain the mathematical interactions between the constructs under investigation (Riyanto & Handayani, 2024). The explanatory design facilitated precise hypothesis testing and confirmation, while the survey method was employed to systematically gather primary qualitative and quantitative facts from the actual research site (Ahmad & Yulianto, 2023).

The survey method was selected to explore the institutional dynamics and psychological characteristics of employees at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. Through this technique, a factual representation of the socio-economic conditions and workplace dynamics within the regional banking environment was efficiently captured (Farida & Utama, 2024). This approach enabled the researcher to draw valid, generalizable conclusions regarding the causal relationships among constructs based on representative sample data (Satyawan & Kusuma, 2025).

A total of 240 employees at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch were designated as the target population for this study. To evaluate the analytical model based on Structural Equation Modeling (SEM), the determination of sample size adhered to technical guidelines requiring a minimum threshold of 100 to 200 respondents, or an allocation of 5 to 10 times the total number of observed indicators (Nugroho & Maharani, 2024). Adopting this parameter ratio preserved population representativeness, thereby guaranteeing the estimation precision and robustness of the tested structural model (Sanjaya & Permata, 2025).

Primary data were gathered through the distribution of structured questionnaires administered directly to employees at their workplace at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. This direct hand-delivery technique was purposefully chosen to optimize time, cost, and operational efficiency, while simultaneously ensuring that respondents' subjective perceptions were disclosed honestly and transparently (Budiarto & Triana, 2023). High questionnaire response rates and instrument response validity served as the primary outcomes of implementing this direct distribution procedure (Ramadhan et al., 2025).

In addition to primary data, secondary data were gathered from official institutional documents provided by PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. These corporate records encompassed demographic profiles, organizational structures, and general employee characteristics relevant to the research variables (Saputra & Lestari, 2024). The integration of primary and secondary data strengthened the ecological validity of the empirical test results and enriched the interpretive analysis of banking work effectiveness in the 2026 digital era (Hidayat & Susanti, 2026).

4. Results and Discussion

Result of Research

Observations Farthest From The Centroid (Mahalanobis Distance)

Table 1. Observations Farthest From The Centroid (Mahalanobis Distance).

Number of Observations	Mahalanobis d-squared Maksimum	Critical Value of Mahalanobis d-squared	Description
1	41,046	66,338	No outliers

Source: AMOS Version 31 Data Analysis Results (2026).

Source: SPSS Version 31 Data Processing Results (2026).

Retrieved from primary data sources.

Construct Reliability.

Table 2. Construct Reliability.

Variable	Construct Reliability Value
Institutional work culture	0.867
Institutional loyalty	0.825
Collaborative leadership style	0.826
Work expectation fulfillment	0.841
Employee work effectiveness	0.837

Source: AMOS Version 31 Data Analysis Results (2026).

Source: SPSS Version 31 Data Processing Results (2026).

Retrieved from primary data sources.

AVE (Average Variance Extrace)

Table 3. Variance Extracted (AVE).

Variabel	Construct Reliability Value
Institutional work culture	0.518
Institutional loyalty	0.612
Collaborative leadership style	0.544
Work expectation fulfillment	0.514
Employee work effectiveness	0.506

Source: AMOS Version 31 Data Analysis Results (2026).

Source: SPSS Version 31 Data Processing Results (2026).

Retrieved from primary data sources.

Discriminant Validity

Table 4. Discriminant Validity.

	Institutional Work Culture	Institutional Loyalty	Collaborative Leadership Style	Work Expectation Fulfillment	Employee Work Effectiveness
Institutional work	0.721	-	-	-	-

culture					
Institutional loyalty	0.415	0.782	-	-	-
Collaborative	0.248	0.196	0.737	-	-
leadership style					
Work expectation	0.473	0.508	0.433	0.717	-
fulfillment					
Employee work	0.468	0.517	0.478	0.685	0.711
effectiveness					

Source: AMOS Version 31 Data Analysis Results (2026).

Source: SPSS Version 31 Data Processing Results (2026).

Retrieved from primary data sources.

Goodness of Fit Index

Table 5. Goodness of Fit Index Test.

Goodness of Fit Index	Cut off Value	Result	Description
Chi Square (df=220)	Expected to be small (<255,602)	250,598	Good
Significant Probability	≥ 0.05	0,078	Good
CMIN/DF	≤ 2.00	1,138	Good
GFI	≥ 0.90	0.874	Marginal
CFI	≥ 0.90	0,977	Good
AGFI	≥ 0.90	0.842	Marginal
TLI	≥ 0.95	0.974	Good
RMSEA	≤ 0.08	0,033	Good

Source: AMOS Version 31 Data Analysis Results (2026).

Source: SPSS Version 31 Data Processing Results (2026).

Retrieved from primary data sources.

Discussion

Impact of Institutional Work Culture on Work Expectation Fulfillment

The structural model estimation results using Structural Equation Modeling (SEM) confirm that institutional work culture demonstrates a positive and statistically significant influence on employee work expectation fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. This quantitative finding underscores that organizational culture effectiveness is not merely an administrative ornament, but a key determinant that exponentially drives the accommodation of employees' professional hopes. In the context of the 2026 digital era banking dynamics that demand high precision, the presence of a robust value system provides a psychological orientation that clarifies daily performance standards. When bank management consistently articulates institutional values into branch operations, employees perceive that their workplace provides certainty, procedural justice, and adequate structural support. The alignment between corporate cultural norms and individual perceptions eliminates role anxiety, which in turn transforms abstract work expectations into measurable satisfaction with their professional roles within the institution (Pratama & Nugroho, 2023).

When deconstructed through descriptive indicator analysis, the most dominant cultural aspect shaping employee perception is the reflection of management's comprehensive attention to operational detail. The sensitivity of the leadership team at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch in responding to technical obstacles as well as employee personal needs is evaluated as an existential acknowledgment and high emotional appreciation from the organization. From a modern industrial psychology perspective, this micro-attention stimulates the growth of psychological safety, where employees feel their presence and profes-

sional contributions are fully recognized. The emotional implications of this recognition linearly strengthen the peak indicator of the work expectation fulfillment variable, namely high employee pride and satisfaction with their professional status. Employees who feel valued through a detail-oriented work culture automatically revise their work expectations upward, thereby creating a conducive climate to solidify task engagement at the banking operational level (Puspitasari & Anggraini, 2023).

The integration of these research findings further enriches theoretical debates by revising prior literature through the lens of Social Exchange Theory relevant to the regional banking ecosystem. The results of this study align with contemporary empirical foundations affirming that an inclusive institutional work culture is an absolute predictor variable for achieving employee expectation alignment (Wibowo & Setiawan, 2025). The unique and adaptive characteristics of the BRIVolution culture act as a differentiating factor that enhances institutional attractiveness in the eyes of its employees. When employees' personal values harmonize with the organizational cultural identity, person-organization fit increases rapidly. This balance rationally refutes classical findings that reported an insignificant relationship between culture and expectations; in today's financial industry era marked by heavy digital workloads, a supportive institutional culture acts as a primary psychological fortress that reduces emotional exhaustion and satisfies employee career expectations (Dewi & Pratama, 2025).

Comprehensively, the significant influence of institutional work culture on work expectation fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch carries managerial implications that human resource management must focus on the continuous internalization of cultural values. The bank's success in satisfying employee work expectations cannot be achieved solely through partial financial incentive schemes, but through creating a work environment that consistently applies principles of justice, procedural clarity, and care for operational detail. Fulfilling work expectations through the mediation of a healthy culture subsequently serves as an emotional foundation that triggers improvements in operational work effectiveness and long-term loyalty. Therefore, strengthening institutional work culture must be positioned as an organizational strategic investment in building operational resilience and maintaining the competitive advantage of financial institutions in the future digital banking era (Riyanto & Handayani, 2024).

Impact of Institutional Loyalty on Work Expectation Fulfillment

Hypothesis testing results using Structural Equation Modeling (SEM) confirm that institutional loyalty proves to have a positive and statistically significant influence on employee work expectation fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. This empirical finding indicates that internal dedication levels and individual commitment bonds toward the organization are not mere passive managerial outputs, but active predictor variables driving increased satisfaction and the fulfillment of employees' professional hopes. In the context of the 2026 digital banking industry characterized by high business target pressure and daily system transformations, institutional loyalty acts as a psychological foundation that solidifies employee acceptance of their work responsibilities. When employees possess deep-rooted loyalty, they tend to view operational tasks and institutional policies through a positive, supportive lens. This mental disposition linearly minimizes the potential expectation gap, as individual internal drives align harmoniously with the strategic vision of the organization, resulting in tangible satisfaction over fulfilled career and welfare expectations at the bank (Santoso & Hidayat, 2023).

When examined more deeply through descriptive indicator analysis, the affective commitment dimension emerges as the most dominant component in constructing institutional loyalty among employees at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. The intense emotional attachment between individuals and the institution creates a voluntary drive for employees to internalize corporate norms, rules, and values into their daily work behaviors. This emotional bond fosters a strong sense of belonging, where employees feel that their presence is an integral part of institutional success. From a modern organizational behavior perspective, high affective commitment stimulates an emotional reciprocity mechanism, wherein employee dedication is matched by the perception that the institution nurtures and fulfills their emotional and professional expectations. This mutual respect between employees and management strengthens the psychological bond, directly elevating the peak indicator of work expectation fulfillment in the form of comfort, work status certainty, and pride in being part of BRI Pati Branch (Kurniawan & Fitriani, 2024).

From a theoretical standpoint, the causal linkage between institutional loyalty and work expectation fulfillment revises and reinforces the relevance of Social Exchange Theory in the

contemporary financial services ecosystem. This finding aligns with recent literature affirming that employee loyalty rooted in emotional bonds is an absolute prerequisite for creating a work climate that satisfies individual expectations (Dewi & Pratama, 2025). When employees consistently dedicate their best energy, the professional security and institutional appreciation they receive reinforce the belief that their career hopes are accommodated fairly. The study argumentatively refutes classical findings that indicated an insignificant relationship between loyalty and work expectations; in modern, dynamic banking environments, affective loyalty acts as an emotional buffer that reduces perceived job insecurity and fosters long-term commitment at the operational branch level (Suryani & Wijaya, 2025).

Comprehensively, the significant influence of institutional loyalty on work expectation fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch provides strategic implications for formulating banking human resource governance policies. Bank management cannot simply assume that loyalty will grow naturally without structured intervention to cultivate affective commitment. Efforts to maintain operational work effectiveness and curb turnover intention must focus on strengthening emotional bonds, career pathway transparency, and appreciation for employee dedication across generational cohorts. Meeting work expectations through the mediation of robust loyalty ultimately serves as emotional fuel that triggers Organizational Citizenship Behavior (OCB) and task execution efficiency. Therefore, fortifying institutional loyalty must be positioned as a strategic conceptual investment in building organizational resilience and ensuring the sustainability of future bank business performance (Gunawan & Rahayu, 2024).

Impact of Collaborative Leadership Style on Work Expectation Fulfillment

Hypothesis testing results using Structural Equation Modeling (SEM) prove that a collaborative leadership style makes a positive and statistically significant contribution to employee work expectation fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. This quantitative finding reinforces that the presence of an inclusive and participatory leader is not merely a supplementary administrative asset, but a primary managerial instrument that directly transforms employees' emotional and professional expectations into measurable job satisfaction. In the 2026 digital banking landscape demanding high adaptability and complex target articulation, collaborative leadership acts as a two-way communication facilitator bridging management's strategic vision with daily operational needs. When branch leaders actively open spaces for dialogue and value individual input, instruction ambiguity is minimized, granting employees role clarity and certainty of organizational support. Fulfilling these baseline operational needs linearly elevates employees' positive perceptions of their job status, as they feel career expectations and workplace psychological protection are accommodated fairly and transparently (Nugraha & Wardani, 2024).

Based on descriptive indicator analysis, employee involvement in participative decision-making was identified as the most dominant reflection of the collaborative leadership construct at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. Consistently involving employee representatives in formulating operational problem solutions and determining target achievement strategies is interpreted as a genuine recognition of employee professional capacity. Participatory leadership actions foster a sense of ownership and psychological safety, where technical ideas and aspirations shared by team members are valued as precious intellectual assets. Contemporary human resource management perspectives assert that active participation in decision-making stimulates intrinsic motivation and a sense of being valued by management. The mutual trust forged between managers and unit supervisors directly impacts the strengthening of work expectation fulfillment indicators, namely psychological comfort, professional pride, and positive appreciation for their presence within the banking environment (Sanjaya & Permata, 2025).

Viewed through a theoretical framework, the causal relationship between collaborative leadership and work expectation fulfillment reinforces and revises the foundations of Situational Leadership Theory and Leader-Member Exchange (LMX) Theory in modern financial contexts. The findings confirm current scientific arguments stating that democratic and transparent leadership styles are absolute prerequisites for emotional engagement and employee expectation fulfillment (Ramadhan et al., 2025). When bank managers remain open to dialogue, employees project that operational failure risks will not be borne unilaterally, but resolved collectively. This structural trust automatically lowers job stress and individual mental burdens amid high banking target dynamics. This study revolutionizes traditional leadership thinking focused on instructive styles by demonstrating that in today's knowledge-based banking era, collaboration between leaders and subordinates acts as an effective emotional

catalyst to satisfy employee expectations and retain high-performing talent (Firmansyah & Setiawan, 2024).

Holistically, the significant influence of collaborative leadership on work expectation fulfillment at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch carries strategic implications for regional banking leadership development models. Top management can no longer rely on rigid, top-down instruction styles if they wish to sustain operational effectiveness and employee commitment. Instead, branch and unit supervisors must be proactively equipped with dialogue facilitation skills, participatory problem-solving capabilities, and openness to operational feedback to build strong work commitment. Fulfilling employee expectations through participatory leadership ultimately not only drives individual productivity, but also serves as emotional fuel driving organizational resilience when facing future digital banking challenges (Lestari & Handoko, 2026).

Impact of Institutional Work Culture on Employee Work Effectiveness

Structural analysis results using Structural Equation Modeling (SEM) revealed an interesting finding: institutional work culture does not exert a statistically significant direct influence on employee work effectiveness at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. This quantitative phenomenon indicates that the presence of corporate norms, values, or cultural slogans does not automatically transform individual productivity and operational efficiency at the branch level. In the 2026 digital banking landscape marked by strict system automation and standardization, culture acts more as a background condition within which general values operate, rather than an immediate trigger driving daily task effectiveness. Employees do not automatically perform more effectively simply because the organization possesses a good value system; instead, they require more concrete psychological and technical mediating mechanisms. The absence of a direct effect emphasizes that adherence to a new culture remains a normative requirement, whereas actual output effectiveness is determined by technical competence, adequate facilities, and clear daily operational instructions (Pratama & Nugroho, 2023).

Deconstructed through descriptive indicator analysis, this non-significant direct effect is closely tied to the lowest indicator score recorded in the innovative flexibility dimension at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. Employee perceptions indicate a gap between future-oriented skill expectations and the capacity development programs provided by the institution. As a field-level example, job training conducted by management was felt to not yet fully touch upon the innovative aspects needed by employees to execute modern financial services or solve complex customer problems. When the existing culture is perceived as overly rigid and unresponsive to skill upskilling needs, a perceptual dissonance occurs wherein institutional culture is viewed as out of sync with daily operational dynamics. Consequently, internalized cultural values lose their momentum to directly boost employee work effectiveness, as technical barriers regarding limited innovative skills remain a primary hurdle at the operational level (Puspitasari & Anggraini, 2023).

This finding provides a substantial theoretical contribution by revising the linear assumptions between corporate culture and work effectiveness through confirming the role of indirect or mediated effects. The results align with modern banking management literature demonstrating that cultural impacts on performance outcomes are indirect and require intermediary mechanisms such as work expectation fulfillment or operational satisfaction (Riyanto & Handayani, 2024). Although prior research frequently assumed a direct path from culture to effectiveness, empirical evidence at BRI Pati Branch revolutionizes this perspective by showing that without space for innovation and an adaptive supporting ecosystem, institutional culture stalls as procedural jargon. This finding dismantles deterministic views asserting that a good culture guarantees high effectiveness, while confirming that in a technology-driven banking era, culture must be converted into actionable programs to drive work effectiveness indicators (Dewi & Pratama, 2025).

Comprehensively, the non-significant direct influence of institutional work culture on employee work effectiveness at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch offers fundamental managerial implications for HR policy formulation. Bank management must look beyond verbal culture campaigns and revitalize the culture to be more adaptive, flexible, and supportive of operational innovation. Strengthening work culture must be structurally integrated with transformative training programs, modern digital tools, and the fulfillment of employees' emotional expectations. Only through aligning cultural values with employees' real needs can institutional work culture function as implicit fuel supporting work expectation

fulfillment, which subsequently elevates employee work effectiveness and productivity exponentially over the long term (Suryani & Wijaya, 2025).

Impact of Institutional Loyalty on Employee Work Effectiveness

Hypothesis testing results using Structural Equation Modeling (SEM) confirm that institutional loyalty proves to have a positive and statistically significant influence on employee work effectiveness at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. This empirical finding indicates that deeply rooted internal loyalty and dedication are not mere reflections of normative compliance, but primary predictor variables that significantly elevate the precision, quantity, and quality of employee work output. In the 2026 digital banking landscape demanding high adaptability and strict business target achievement, institutional loyalty acts as an emotional anchor motivating employees to exceed expectations. When employees hold strong loyalty to BRI Pati Branch, they do not perform solely out of financial motivation or fear of organizational sanctions, but out of internal awareness to deliver their best performance. This volitional internal drive linearly transforms individual potential into measurable operational task effectiveness across service and administrative units (Santoso & Hidayat, 2023).

Examined from an emotional dynamics perspective, the strength of institutional loyalty stems from integrated affective commitment that generates total dedication to professional responsibilities. Employees who are emotionally attached to corporate values feel that organizational success reflects their professional worth and self-esteem. In daily operations at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch, this internal loyalty manifests as readiness to handle dynamic workloads, maintain customer financial privacy, and display deep care for branch target achievement. This unforced total dedication optimizes time usage and work accuracy, significantly lowering operational error rates. The psychological implications of genuine dedication correspond directly to improved employee work effectiveness indicators, where customer service is executed with precision, responsiveness, and consistency, ultimately solidifying the bank's public reputation (Kurniawan & Fitriani, 2024).

Theoretical analysis reveals that the causal relationship between institutional loyalty and work effectiveness revises and reinforces Social Exchange Theory and Organizational Commitment Theory in modern banking contexts. These findings align with recent literature confirming that high employee loyalty is an absolute foundation for sustainable organizational effectiveness (Dewi & Pratama, 2025). When an institution is perceived as providing security and a conducive work climate, employees reciprocate with high-level dedication that directly impacts Key Performance Indicator (KPI) achievements. The findings argumentatively overturn prior studies reporting negative or non-significant relationships between loyalty and performance; in regulatory-heavy financial ecosystems, affective loyalty is proven to cushion emotional burnout, sustaining long-term task effectiveness (Suryani & Wijaya, 2025).

Comprehensively, the significant influence of institutional loyalty on employee work effectiveness at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch carries strategic implications for banking HR policy. Management can no longer view loyalty as a passive outcome of compensation, but must actively manage it through emotional connection and a culture of appreciation. High operational work effectiveness is a product of an organizational ecosystem that successfully fosters a sense of belonging among its staff. Therefore, strategies to enhance employee work effectiveness must be integrated with talent retention programs, clear career roadmaps, and contribution recognition. Maintaining strong institutional loyalty not only improves daily branch productivity, but also serves as a conceptual instrument guaranteeing operational resilience and long-term business competitiveness (Gunawan & Rahayu, 2024).

Impact of Collaborative Leadership Style on Employee Work Effectiveness

Hypothesis testing results using Structural Equation Modeling (SEM) confirm that a collaborative leadership style proves to have a positive and statistically significant influence on employee work effectiveness at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch. This quantitative finding indicates that a participatory and inclusive leadership model is not merely a supplementary managerial style, but a primary driving instrument that efficiently converts individual capacity into measurable work output. In the 2026 digital banking landscape demanding rapid adaptation and strict target fulfillment, collaborative leadership acts as a catalyst for structural interaction that reduces work resistance. When branch managers apply persuasive, dialogue-driven approaches, work instructions are no longer perceived as rigid hierarchical burdens, but as shared commitments to be executed with precision. Open communication flows clarify task expectations, reduce role ambiguity, and boost operational time

efficiency in completing every banking service cycle at the branch level (Nugraha & Wardani, 2024).

Examined through descriptive indicator analysis, leadership capability in making wise and acceptable decisions represents the most dominant reflection of collaborative leadership. Involving employees in offering input on technical decisions fosters psychological safety and professional recognition. In daily operations at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch, when management decisions reflect staff input, voluntary compliance and intrinsic motivation increase substantially. Employees feel their contributions are valued fairly, driving them to align personal goals with institutional strategic targets. Mutual trust forged between supervisors and field staff directly reinforces peak work effectiveness indicators, where complex tasks are completed punctually according to standard operating procedures (SOPs) without requiring repressive oversight (Sanjaya & Permata, 2025).

Theoretical evaluation confirms that the causal link between collaborative leadership and work effectiveness revises and reinforces Leader-Member Exchange (LMX) Theory and Participatory Leadership Theory within contemporary financial services. The results accord with modern banking literature proving that democratic leadership effectiveness is an absolute predictor of sustainable operational efficiency (Ramadhan et al., 2025). Leaders capable of offering moral support, treating subordinates fairly, and providing proportional appreciation build strong employee engagement. These findings argumentatively refute classical studies that reported non-significant effects of collaborative leadership on performance; in modern banking environments relying on cross-functional teamwork, purely instructive styles have lost momentum compared to adaptive collaborative approaches (Firmansyah & Setiawan, 2024).

Comprehensively, the significant influence of collaborative leadership on employee work effectiveness at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch carries strategic implications for banking leadership competency development. Top management must shift traditional supervisory styles toward facilitation and participation to maintain operational effectiveness. Achieving branch Key Performance Indicators (KPIs) no longer depends on authoritative force, but on leaders' skill in embracing employee ideas, creating supportive spaces, and harmonizing team potential. Therefore, strengthening collaborative leadership capacity must be prioritized as a managerial investment to build organizational resilience and secure PT Bank Rakyat Indonesia (Persero) Tbk's competitive advantage in the digital financial industry (Lestari & Handoko, 2026).

5. Conclusions

Based on the results of hypothesis testing and comprehensive Structural Equation Modeling (SEM) analysis, it is concluded that the dynamics of employee work effectiveness at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch are determined by integrated independent determinants and mediating mechanisms. Specifically, work expectation fulfillment is proven to be a vital antecedent variable successfully influenced in a positive and statistically significant manner by institutional work culture, institutional loyalty, and collaborative leadership style. This finding leads to the scientific understanding that accommodating employees' professional and emotional expectations is a direct outcome of effective corporate value internalization, the degree of individual affective commitment, and leadership openness in involving employees within operational decision-making processes. When these three independent predictors are harmoniously managed by bank management, emotional satisfaction and job status certainty among employees increase substantially, ultimately providing a solid psychological foundation for optimizing branch-level banking operations (Pratama & Nugroho, 2023).

Viewed from the direct impact on employee work effectiveness, the research results conclude that there is a divergence in causality patterns among the independent constructs under study. Institutional loyalty and collaborative leadership style prove to exert a direct, positive, and statistically significant impact on enhancing employee work effectiveness, whereas institutional work culture does not exert a statistically significant direct effect on daily work effectiveness. The non-significance of the direct cultural path indicates that organizational norms or cultural mandates do not automatically transform performance output without the provision of technical innovation space and adaptive field support. Conversely, employee affective commitment and participatory leadership approaches serve as direct driving instruments that efficiently mitigate operational error risks, accelerate customer service task completion, and clarify work responsibilities among employees at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch (Nugraha & Wardani, 2024).

Another crucial conclusion emphasizes that work expectation fulfillment not only proves to have a direct, positive, and statistically significant effect on employee work effectiveness, but also plays a vital role as an intervening (mediating) variable—both full and partial. Institutional work culture, institutional loyalty, and collaborative leadership style simultaneously exert an indirect influence on employee work effectiveness at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch through the mediation of work expectation fulfillment. Confirming these indirect paths establishes that expectation fulfillment acts as an indispensable bridging condition that converts cultural energy, emotional commitment, and participatory leadership into exponential improvements in work accuracy, quality, and quantity within the 2026 digital banking era (Santoso & Hidayat, 2023).

Holistically, the synthesis of all research findings yields theoretical and managerial implications that banking employee work effectiveness must be constructed through an integrated framework unifying structural, emotional, and leadership factors. Management at PT Bank Rakyat Indonesia (Persero) Tbk Pati Branch can no longer rely on rigid corporate culture campaigns; instead, they must revitalize these cultural values to be more inclusive, facilitate training innovation needs, and actively listen to operational staff aspirations. Strengthening affective loyalty and implementing participatory leadership styles must focus on guaranteeing the fulfillment of employees' emotional and career expectations, as fulfilling these expectations is key to achieving long-term operational resilience and sustainable work effectiveness to preserve the bank's regional business competitiveness (Riyanto & Handayani, 2024).

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