

The Influence of Green Transformational Leadership and Stress on Psychological Well-Being and Quality of Life within Microfinance Institutions in Bandung City

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41
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7
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5
Abstract

This study investigates the relationship between psychological well-being, quality of life, and green transformational leadership among Bandung City's financial institution's staff members. Using a non-parametric approach and SEM PLS technique, data from 276 randomly selected respondents were used to analyze the impact of inspiring leaders and an environmentally friendly work environment on individuals' Psychological Well-Being and their assessment of their quality of life. The results showed a positive relationship between psychological well-being and quality of life and between psychological well-being and green transformational leadership. This research aims to promote sustainable human resource management practices and policies by offering insightful information.

Keywords: Green Transformational Leadership, Stress, Stress on Psychological Well-Being, Quality of Life, Microfinance Institutions.

Introduction

To support the national research master plan, researchers focus on social, arts and culture and education. In economic and human resource (HR) studies, specifically about the development of HR in the context of the Green Economy and mental health, the emphasis is on improving social equity and human welfare while drastically reducing environmental risks, especially in the microfinance industry in Bandung. Given that this institution has a strategic position, employees need to be considered to ensure mental health while having an impact on sustainable economic growth.

4
More than 220 million people in the world are unemployed due to the COVID-19 pandemic, the government and the International Labor Organization have provided direction for company management so that they can implement work-from-home and work-from-anywhere policies. Employees may experience stress as they adjust to new norms, which may impact their psychological well-being and quality of life. Given the growing emphasis on the green economy and mental health, this understanding is envisaged to improve employees' mental health by creating a supportive and environmentally conscious work environment. A work environment that places green plants inside and outside the office is expected to be able to reduce carbon emissions while improving the quality of life and Psychological Well-Being of employees.

To realize all of this, a leader with a global vision is needed, such as implementing the concept of a green economy, up to date, visionary, providing inspirational initiative and stimulus so that it can reduce work stress, which has implications for the welfare and quality of life of employees. Thus, the problem of this research can be identified, that a good and environmentally friendly work environment will be able to reduce stress levels and improve Psychological Well-Being and the quality of life of employees driven by the role of green transformational leaders. Proper HR

management during a crisis is necessary, especially those related to the Psychological Well-Being of employees (Kubzansky et al., 2023; Ryff & Keyes, 1995; Sulosaari et al., 2022). Organizations must be able to manage the Psychological Well-Being of their employees who are being hit by negative impacts after the pandemic and economic crisis so that they can contribute positively to the company. (De Kock et al., 2021; Kundi et al., 2020; Park et al., 2021)

The concept of stress feedback examines the conditions that cause stress so that someone engages in unproductive behaviors. (Meo et al., 2020) This is proven by the results of research by Chu et al., (2022) which shows that stress caused at work encourages employees to carry out activities that are unrelated to work during working hours which reduces their productivity.

The effectiveness of the leader also becomes very important to note, especially effective leadership that is driven by the emotional intelligence of the leader. (Abolnasser et al., 2023; Kerr et al., 2006; Kim & Cruz, 2022; Rinawati & Resawati, 2019) With such intelligence, he will be able to dive into and direct the psychological state of his subordinate employees to do their work with full awareness, enthusiasm and responsibility. Research by Luria et al., (2019); Reiche et al., (2022) also found that effective leadership can be formed through training under a professional trainer. Then Riasudeen & Singh, (2021) found that the spirituality of the leader has a psychological impact and becomes a driving force for him to become an effective leader, so that this condition can encourage his members to do satisfactory work. Green transformational leadership initiates an organizational culture and an employee perspective that is oriented towards ecological business. So that it can bridge green transformational leadership and environmentally friendly creativity, in line with what is being echoed by the concept of world business. (Srivastava et al., 2024). This indicates that green transformational leadership is important in Microfinance institutions because leaders can strengthen their mentality and encourage employees to care more about the environment. (Azhar & Yang, 2022; Farrukh et al., 2022; Sachdeva & Singh, 2024) Changes in work behavior and work environment from working from home and working from anywhere to the new normal, resulting in Psychological impacts in the form of mental health or work stress (Bolise et al., 2023; Ei & Batra, 2020; Oakman et al., 2020) which then harms employees, especially on Psychological Well-Being and quality of life of employees. (Chaudhuri et al., 2022; Ran et al., 2021)

Employee Psychological Well-Being needs to be managed by the organization because if the condition is negative, it will negatively affect work behavior which reduces performance. (Zacher & Rudolph, 2022) Moreover, if the organization is dominated by female employees, Meyer et al., (2021) stated that female employees tend to experience decreased Psychological Well-Being compared to male employees because they experience double fatigue due to doing two tasks at once, namely carrying out office work tasks and also household chores.

Stress feedback and green transformational leadership are indicated to be able to improve employee Psychological Well-Being and quality of life. The findings of Pradhan et al., (2024); Qi et al., (2021); Yu et al., (2021) state that stress feedback management must be managed properly because uncontrolled stress feedback will have an impact on employee performance and also employee Psychological Well-Being, for example feelings of not being trusted by management. Even the findings of Wang et al., (2021) show that stress feedback significantly reduces employee innovation behavior and triggers conflict within their family environment. Therefore employee Psychological Well-Being is important because it is closely related to quality of life (Baker & Kim, 2020; Marquez et al., 2020; Shams et al., 2021), where good employee Psychological Well-Being

encourages employees to work more enthusiastically (Majumder & Chowdhury, 2024) and improve their quality of life. Prior research indicates that no studies have applied the model of how stress feedback and green transformational leadership affect employees' psychological well-being and quality of life.

Research Method

This study will use descriptive and verification methods with a survey approach that will be conducted at microfinance institutions in Bandung City. Descriptive to describe all research variables while verification is to find correlations or influences of all these variables and to create a picture of situation or phenomena in the study. The respondents who will be used as samples are employees who have worked for at least one year at the Bandung City Microfinance Institution. To ensure that the model specification test is met, the minimum data required is around 300 data which are employees at the Bandung City Microfinance Institution. Based on data from the BPS of Bandung City in 2022, there are 26 financing institutions. The number of employees who are respondents is at least 300 employees who represent the 26 financing institutions with simple random to employees who are willing to fill out the questionnaire who will be used as respondents.

Based on a review of the concept study, theory and results of previous studies, this research design consists of five variables, namely: Green Transformational Leadership functions as an independent variable where transformational leaders can develop an inspiring vision and can stimulate employees to be oriented towards an environmentally friendly work environment. (Farrukh et al., 2022; Mansoor et al., 2021; Waldman & Bass, 1991)

Stress Feedback functions as an independent variable which is effective feedback, namely feedback that helps in developing skills, achieving goals, and providing a sense of appreciation and support, especially in situations that cause high levels of stress. (Abdulghani et al., 2020; Alimoradi et al., 2020; Landi et al., 2020)

Psychological Well-Being functions as a dependent variable and is a condition in which a person accepts themselves and their past, adjusts the environment according to personal needs, creates meaning in life, and strives to develop their potential. (Blasco-Belled & Alsinet, 2022; Ryff & Keyes, 1995; van Dierendonck & Lam, 2023)

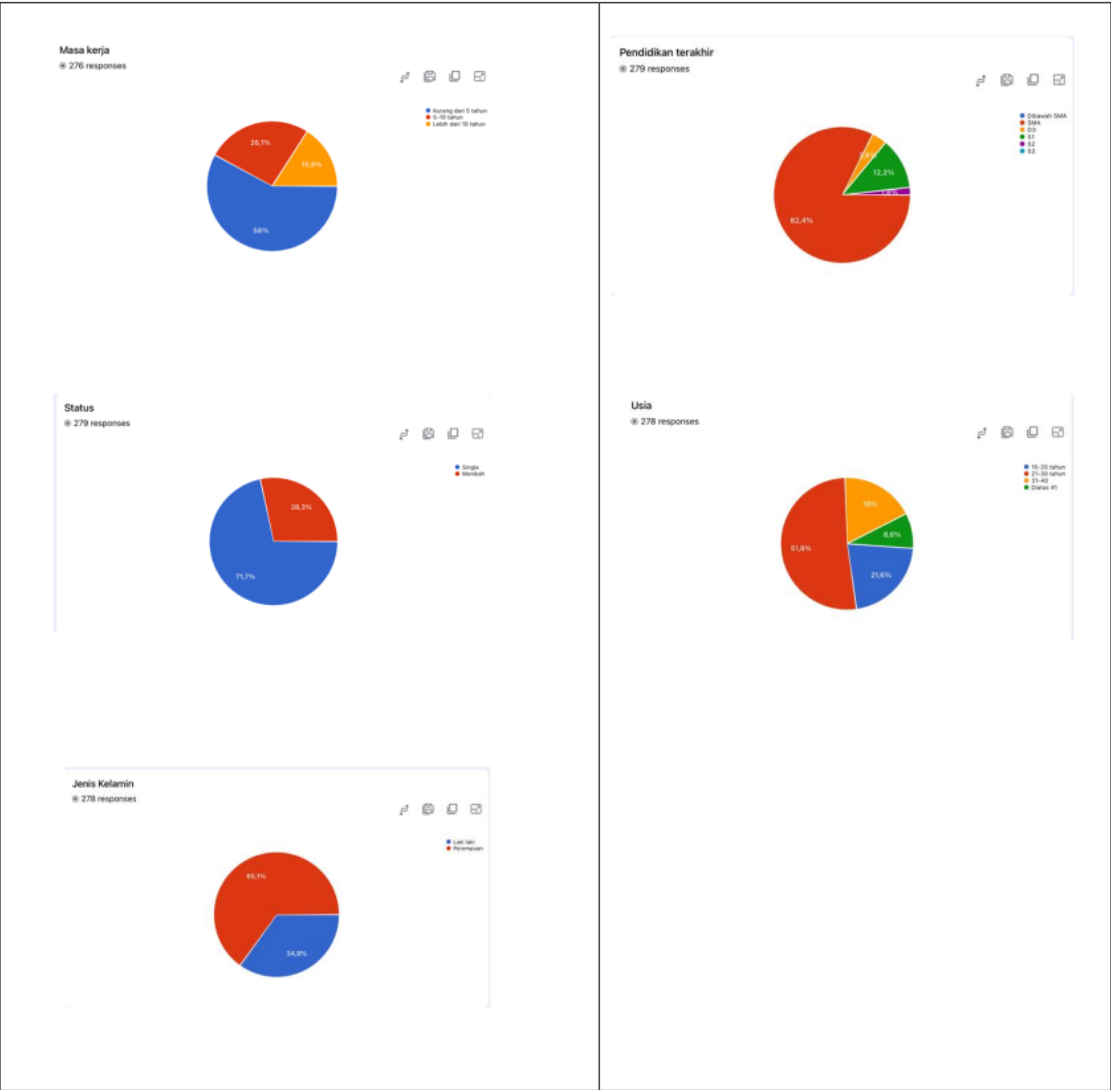
Quality of Life functions as a dependent variable and is an individual's assessment of the physical, psychological, social, and environmental conditions they face in the work they face. (Dehkordi et al., 2021; Galiana et al., 2020; Machmud & Sidharta, 2021)

The validity and dependability of the study tools will be evaluated by analysis of the collected data. The study will use the Partial Least Squares (PLS) Structural Equation Modeling (SEM) method to assess the proposed research model. The five research variables—Green Transformational Leadership, Stress, Psychological Well-Being, and Quality of Life—make this strategy appropriate. The SEM-PLS strategy is thought to be the most successful in accomplishing the research objectives because of the intricacy of the suggested model.

Respondent Characteristics

Working Period	Status	Gender	Education	Age
>5 Years 58%	Single =71,7%	Male = 34,9%	High School =82,4%	15-20=21,6%
5-10 Years 26,1%	Married =29,3%	Female =65,1%	Diploma=3,6%	21-30=51,8%

>10 Years 15,9%			Bachelor =12,2% Master =1,8%	31-40=18% >41 18%



Validity and reliability

39

Tabel 1. Instrument loading factor and construct reliability.

	Green Transformational Leadership	PWB	Quality of Life	Stress Feedback
GTL1	0.797			
GTL2	0.709			
GTL3	0.666			
GTL4	0.804			
GTL5	0.613			
GTL6	0.709			
PWB11		0.698		
PWB12		0.672		
PWB13		0.670		
PWB7		0.786		
PWB8		0.758		
PWB9		0.785		
QOL22			0.671	
QOL23			0.753	
QOL24			0.727	
QOL25			0.742	
QOL26			0.690	
QOL27			0.788	
QOL28			0.781	
QOL29			0.799	
SF15				0.799
SF16				0.780
SF17				0.804
SF18				0.797
SF19				0.795
SF20				0.828
construct reliability.				
Composite Reliability (Rho-A)	0.818	0.833	0.888	0.893
C Alpha	0.811	0.824	0.885	0.888
AVE	0.518	0.533	0.555	0.641

The loading factor values of the indicators for Stress Feedback, Quality of Life, Psychological Well-Being (PWB), and Green Transformational Leadership (GTL) all surpass 0.5, as Table 1 demonstrates. Additionally, the values of the Average Variance Extracted (AVE) are above 0.5, and the Composite Reliability (Rho-A) and Cronbach's Alpha (C Alpha) are both above 0.7. These findings support the measurements' validity and reliability (Hair et al., 2019). The path coefficients

are also included in Table 2, which indicates that all tests have p-values less than 5%, indicating significance.

Tabel 2. Path Coefficients and VIF value

	Original sample (O)	VIF	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
GTL -> PWB	0.454	1.003	0.058	7.785	0.000
GTL -> Quality of Life	0.217	1.266	0.071	3.043	0.002
PWB -> Quality of Life	0.337	1.279	0.066	5.093	0.000
Stress Feedback -> PWB	-0.138	1.003	0.059	2.342	0.019
Stress Feedback -> Quality of Life	-0.229	1.027	0.056	4.064	0.000

Model Quality Test as in Table 3, measures the model with indicators R-Square, F-square, SRMR, HTMT, Q²predict, comparative Predict and LM. (Hair Jr et al. 2021; Chin, 1998; Chin, 2009)

Table 3. Structural Model Testing

R-Square		Criteria
PWB	0.218	Moderate
Quality of Life	0.291	Moderate
F-square		
GTL -> PWB	0.263	Moderate
GTL -> Quality of Life	0.053	Moderate
PWB -> Quality of Life	0.125	Moderate
Stress Feedback -> PWB	0.024	Moderate
Stress Feedback -> Quality of Life	0.072	Moderate
SRMR		
Saturated model	0.067	Fit
Estimated model	0.067	Fit

Table 4. Discriminant Validity Testing

	Htmt	Sample Mean (M)	2.5%	97.5%
PWB <-> GTL	0.525	0.527	0.379	0.662
Quality of Life <-> GTL	0.416	0.417	0.294	0.536
Quality of Life <-> PWB	0.535	0.536	0.413	0.647
Stress Feedback <-> GTL	0.098	0.137	0.089	0.212
Stress Feedback <-> PWB	0.140	0.172	0.105	0.276

Stress Feedback <-> Quality of Life	0.275	0.286	0.178	0.405
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Table 5. Q²predict, Comparative Predict and LM Testing

	¹ Q ² predict	PLS- SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE
PWB11	0.053	0.630**	0.499**	0.634	0.502
PWB12	0.051	0.687**	0.550**	0.698	0.559
PWB13	0.070	0.649**	0.554**	0.665	0.565
PWB7	0.155	0.604	0.511	0.593	0.483
PWB8	0.163	0.621	0.470**	0.632	0.490
PWB9	0.116	0.648**	0.506**	0.663	0.523
QOL22	0.107	0.792	0.643	0.785	0.643
QOL23	0.066	0.869**	0.720**	0.873	0.721
QOL24	0.152	0.797**	0.662**	0.810	0.669
QOL25	0.011	0.809**	0.665**	0.813	0.676
QOL26	0.154	0.729**	0.577**	0.732	0.578
QOL27	0.093	0.738**	0.597	0.743	0.591
QOL28	0.079	0.829**	0.690**	0.844	0.693
QOL29	0.095	0.721**	0.589**	0.741	0.602
Inner Model					
PWB	0.193	0.903	0.716		
Quality of Life	0.180	0.913	0.731		

Note = **lower than comparative Predict and LM

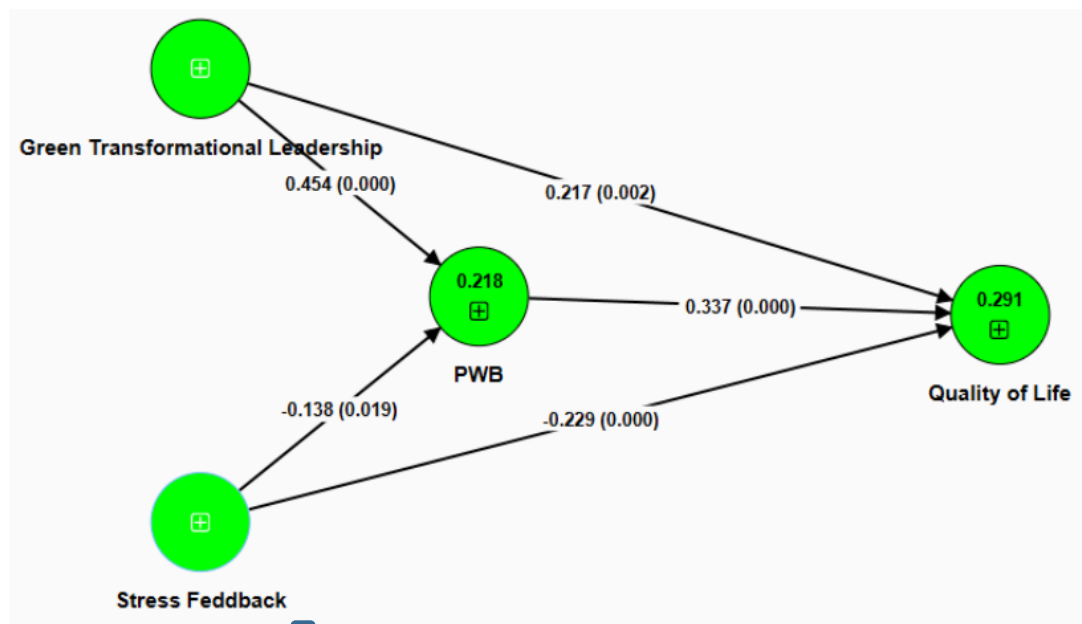


Figure 1. Model Structural the Influence of Green Transformational Leadership and Stress on Psychological Well-Being and Quality of Life

Discussion

The study's findings, which demonstrate that psychological well-being is strongly impacted by green transformational leadership, have substantial ramifications. This research implies that leaders who practice Green Transformational Leadership can have a positive impact on their staff members' psychological well-being by creating an eco-friendly work environment and inspirational vision. It draws attention to the ways in which this kind of leadership might improve worker satisfaction in businesses. This shows that efforts to promote sustainable environmental values are not only beneficial for the physical environment but also for the mental and emotional Well-Being of individuals.

With the support of leaders who lead with the principles of Green Transformational Leadership, employees tend to feel more accepted, motivated to grow and develop, and able to create meaning in their work. This can also help employees manage stress, strengthen their sense of independence, and increase overall job satisfaction. Thus, organizations can utilize these findings to develop sustainable leadership strategies and support employee Psychological Well-Being. By creating a supportive, inspiring, and environmentally friendly work environment, organizations can not only improve overall performance but also pay attention to important aspects of individual happiness and Well-Being in the work environment.

The study's findings, which show that psychological well-being has a major impact on quality of life, provide important new information about the relationship between a person's mental health and their overall sense of life satisfaction, especially in the job setting. This study highlights the

relationship between psychological well-being and an overall increase in employees' quality of life. With these findings, it can be concluded that the condition of Psychological Well-Being, where a person accepts themselves and their past, adjusts the environment according to personal needs, creates meaning in life³ and strives to develop their potential, has a significant impact on an individual's assessment of Quality of Life.

Good psychological well-being generally improves an individual's quality of life in several areas, such as bodily and mental health, social contacts, and job environment. This all-encompassing enhancement emphasizes how crucial it is to promote worker well-being in order to foster a happier and more effective workplace. Individuals who feel satisfied with themselves, can find meaning in daily activities², and have the ability to develop personally, will generally tend to have a more positive assessment of their overall quality of life. Thus, organizations and leaders can use these findings as a basis for developing strategies that support employee Psychological Well-Being, with the ultimate goal of improving their Quality of Life. Efforts to create a work environment that supports personal growth promotes self-satisfaction and creates meaning in work will have a positive impact on employees' assessment of their quality of life.

The study's results, which show that Stress Feedback² has a negative and significant impact on Quality of Life, provide important new information about how people's perceptions of their general quality of life, especially in a work environment, can be negatively impacted by the feedback they receive in high-stress situations. This emphasizes how crucial it is to control stress and feedback mechanisms in order to promote worker well-being. In this context, effective Stress Feedback, namely feedback that helps in skill development, and goal achievement, and provides a sense of appreciation and support, is important to note. The finding that Stress Feedback harms Quality of Life highlights the importance of how feedback is delivered and received in stressful situations. Inappropriate or unsupportive feedback in high-stress situations can lead to a decrease in individuals' assessment of their quality of life in various aspects, such as physical, Psychological, social, and work environment conditions. This can worsen the level of stress felt by individuals and potentially disrupt their life balance. Organizations and leaders need to pay attention to how they provide feedback, especially in stressful situations, by ensuring that the feedback supports individual development, creates a positive environment, and provides the necessary support. Thus, efforts to manage stress and promote employee Well-Being can be carried out more effectively, thereby improving individuals' Quality of Life in the work environment.

Conclusions

In an organization that focuses on sustainable growth, the role of leaders and employee Psychological Well-Being are two key points⁹ that are interrelated. An interesting finding from the study is that leaders who can initiate Green Transformational Leadership have a significant impact on individual Psychological Well-Being. With an inspiring vision and a work environment that supports sustainability, leaders create a foundation for employees to grow personally and professionally.

No less important is the Psychological Well-Being of employees themselves. When individuals can accept themselves, find meaning in their work, and feel supported in developing their potential, this has a positive impact on their assessment of quality of life. The harmony between

Psychological Well-Being and quality of life is the foundation for productivity and sustainability in the work environment.

However, some findings remind us of the importance of effective stress management, especially in the context of feedback given in high-stress situations. Inappropriate Stress Feedback can disrupt an individual's balance and negatively impact their assessment of quality of life. Therefore, leaders and organizations need to pay attention to how to provide constructive and supportive feedback, especially in demanding situations.

Using the study's findings as a reference, organizations can design strategies to foster sustainable leadership, improve Psychological wellbeing initiatives, and implement efficient stress management. These measures are anticipated to raise staff members' standard of living, which will favor their wellbeing and the company's success as a whole.

However, the relatively small sample size of this study poses a problem as it could not be representative enough for more widespread generalization. Furthermore, applying a non-parametric technique may restrict the model's accuracy and interpretation.

Future research should increase the sample size to increase representativeness. It should also consider using a parametric technique for comparison to validate the results. More research should shed more light on the variables influencing workers' quality of life and well-being at work as well as wellbeing, health and wellness.

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