

The Influence of Coaching and Motivation on Employee Performance of Executive Officers with Creativity as a Mediating Variable at Islamic Rural Banks (BPR Syariah) in East Java

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ABSTRACT: *This study examines the influence of coaching and motivation on the performance of executive officers in Sharia Rural Banks (BPR Syariah) in East Java, with creativity functioning as a mediating variable. The research is motivated by the need to strengthen financing governance and human resource (HR) quality in response to dynamic risks, including the persistent challenge of Non-Performing Financing (NPF) within the BPR Syariah industry. A quantitative approach using Partial Least Squares (PLS) was employed, involving 124 executive officers from 26 BPR Syariah institutions selected through census sampling. The results reveal that both coaching and motivation positively influence executive officer performance. Creativity is also found to mediate the relationships between coaching, motivation, and performance. These findings indicate that performance enhancement is driven not only by managerial development and psychological motivation but also by creativity in generating innovative solutions for Sharia-compliant financing and service development, particularly for the MSME sector. Theoretically, this research enriches the human resource management literature by integrating Maslow's, McClelland's, and Herzberg's motivation theories with creativity concepts proposed by Amabile and Woodman. Practically, the study provides important implications for BPR Syariah, emphasizing the need for sustainable coaching programs and an organizational culture that supports creativity in alignment with the principles of maqāṣid al-syarī'ah.*

Keywords: *Coaching, Motivation, Creativity, Employee Performance, BPR Syariah*

I. INTRODUCTION

Sharia Rural Banks (Bank Pembiayaan Rakyat Syariah/BPRS) constitute a critical component of Indonesia's Islamic financial ecosystem, particularly in supporting micro, small, and medium enterprises (MSMEs). As of 2023, a total of 179 BPRS were operating nationwide, reflecting a steady institutional expansion over the last five years (OJK, 2023). Despite their increasing presence, BPRS continue to face structural challenges, primarily related to the escalation of credit risk. The industry's Non-Performing Financing (NPF) ratio increased from 7.43% in 2020 to 8.27% in 2023, significantly higher than that of Islamic commercial banks, which remained below 3% during the same period (OJK, 2023). This persistent elevation in NPF indicates heightened vulnerability in financing management, underscoring the urgent need for stronger human resource capabilities at the executive level.

East Java represents one of the most active regional hubs for BPRS, with 26 institutions employing 124 executive officers responsible for strategic decision-making, risk mitigation, and Sharia compliance. Prior studies emphasize that human capital quality is a dominant determinant of organizational performance in Islamic financial institutions (Sabuhari et al., 2020; Akinbowale et al., 2014). Given that 70–80% of BPRS financing portfolios consist of MSME-based products, which inherently carry higher risk compared to corporate financing (IKSI, 2022), executive officers must possess advanced analytical competence, adaptive capability, and creativity to formulate innovative financing strategies.

Coaching has been increasingly recognized as an effective developmental approach that enhances executive capability through structured guidance, goal alignment, and continuous feedback (Cox et al., 2018; Grant, 2017). Empirical evidence demonstrates that coaching fosters greater self-efficacy, problem-solving ability, and behavioral alignment with organizational objectives, ultimately improving performance (Grant, 2017). Consistent

with Herzberg's Motivation-Hygiene Theory, coaching functions as a motivator that stimulates intrinsic growth, personal achievement, and long-term commitment to organizational goals (Herzberg, 1966).

Motivation itself remains a central psychological construct influencing work performance. McClelland's Theory of Needs posits that achievement, affiliation, and power shape individual behavior and productivity (McClelland, 1961). Maslow's Hierarchy of Needs further asserts that fulfilling higher-order needs esteem and self-actualization leads to enhanced engagement and work performance (Maslow, 1943). In banking industries, employees with strong intrinsic motivation exhibit higher discipline, initiative, and compliance with organizational standards (Robbins & Judge, 2023).

However, emerging evidence suggests that the effect of coaching and motivation on performance is not always direct. Creativity frequently acts as a mediating psychological mechanism that strengthens performance outcomes. Creativity enables employees to generate novel and useful ideas, adapt to uncertainty, and perform complex problem-solving tasks (Amabile, 1996; Woodman et al., 1993). Within BPRS, creativity is particularly vital due to the need for innovative Sharia-based financing schemes, effective management of problematic financing, and customer-centered service improvement.

Despite the importance of creativity, empirical research examining its mediating role in the relationship between coaching, motivation, and performance specifically in BPRS contexts remains limited. Existing studies have predominantly focused on general banking, corporate sectors, or educational environments, creating a significant gap in the literature regarding Islamic rural banking executive competencies.

Addressing this gap is crucial for strengthening the governance and operational resilience of BPRS, especially in regions such as East Java where institutional competition and risk exposure are high. Therefore, this study aims to: (1) Analyze the effect of coaching on the performance of executive officers at BPR Syariah in East Java; (2) Analyze the effect of motivation on the performance of executive officers at BPR Syariah in East Java; (3) Test the mediating role of creativity in the relationship between coaching and performance of executive officers at BPR Syariah in East Java; (4) Test the mediating role of creativity in the relationship between motivation and performance of executive officers at BPR Syariah in East Java.

II. RESEARCH METHOD

This study employs a quantitative explanatory research design aimed at analyzing the causal relationships among coaching, motivation, creativity, and employee performance. An explanatory design is appropriate because the study seeks to not only identify correlations but also test theoretically grounded causal mechanisms, particularly the mediating role of creativity in strengthening the influence of coaching and motivation on employee performance. The quantitative approach enables precise measurement of latent constructs and robust statistical testing through Structural Equation Modeling-Partial Least Squares (SEM-PLS).

2.1 Population, Sampling Technique, and Research Context

The research population comprises 124 executive officers working across 26 Sharia Rural Banks (BPRS) in East Java. Executive officers were selected as the unit of analysis because they play a central role in strategic planning, financing governance, and compliance with Sharia principles. Their decisions substantially affect the institution's financial stability and operational quality.

Given the limited and well-defined population, the study employed a census sampling technique, in which all individuals in the population were included as respondents. This method ensures full coverage of the target group, minimizes sampling error, and enhances the generalizability of the findings within the BPRS executive context. The census approach is particularly advantageous in organizational studies involving small but strategically important populations, where excluding any respondents could distort the analysis of organizational dynamics.

2.2 Data Collection

Data were collected using a structured questionnaire distributed to respondents both in person and via digital forms. The questionnaire consisted of validated items measuring coaching, motivation, creativity, and employee performance. Respondents rated each statement using a five-point Likert scale (1 = strongly disagree; 5 = strongly agree), allowing for the capture of nuanced perceptions and attitudes.

Prior to distribution, the instrument underwent a preliminary review for clarity and face validity to ensure that items were understandable and accurately reflected the intended constructs. Ethical considerations including anonymity, voluntary participation, and confidentiality were communicated to all participants. This procedure

2.3 Measurement of Variables

Each construct in the study was operationalized reflectively based on established theoretical frameworks and empirical research.

Coaching (X1)

Coaching was measured through three dimensions:

1. Clear goals, reflecting the coach's ability to articulate performance expectations;
2. Constructive feedback, assessing the developmental quality of guidance provided;
3. Emotional support, capturing the degree of interpersonal encouragement and trust.

These dimensions align with the coaching frameworks proposed by Cox et al. (2018) and Grant (2017), who argue that effective coaching enhances employee capability through structured interpersonal development processes.

Motivation (X2)

Motivation was operationalized according to McClelland's (1961) Three Needs Theory, which identifies three psychological drivers of behavior:

1. Need for achievement, representing the desire for excellence and accomplishment;
2. Need for affiliation, reflecting interpersonal orientation and relational harmony;
3. Need for power, associated with influence and leadership aspirations.

These dimensions have been widely used in organizational behavior research to predict performance outcomes.

Creativity (Z)

As the mediating variable, creativity was measured along five dimensions synthesized from the works of Amabile (1996) and Woodman et al. (1993):

1. Life experience, providing cognitive and contextual richness;
2. Risk-taking personality, enabling employees to pursue alternative solutions;
3. Cognitive ability, supporting problem-solving and ideation;
4. Intrinsic motivation, fostering curiosity and interest-driven innovation;
5. Domain-relevant knowledge, enabling creative application of expertise.

These indicators collectively provide a comprehensive understanding of creativity in professional contexts.

Employee Performance (Y)

Employee performance was measured using indicators commonly applied in human resource and organizational performance research (Akinbowale et al., 2014; Robbins & Judge, 2023). The indicators evaluate both behavioral and outcome-based performance aspects relevant to executive responsibilities in BPRS institutions.

2.4 Data Analysis Technique

2.4.1 Justification for Using SEM-PLS

The study employed Structural Equation Modeling using Partial Least Squares (SEM-PLS) due to several methodological advantages. SEM-PLS is particularly suitable for predictive research, for models involving multiple latent variables, and for handling small sample sizes such as the 124 respondents in this study.

Furthermore, SEM-PLS does not require normal data distribution, making it appropriate for perceptual data collected from organizational respondents. This technique allows simultaneous assessment of the measurement model and structural relationships, providing comprehensive insight into both variable validity and causal pathways.

2.4.2 Measurement Model Assessment (Outer Model)

The validity and reliability of constructs were assessed following established SEM-PLS guidelines (Hair et al., 2019; 2021).

1. Convergent validity was tested through factor loadings (≥ 0.70) and Average Variance Extracted (AVE ≥ 0.50), ensuring each indicator adequately reflected its latent construct;
2. Discriminant validity was examined using the Fornell–Larcker criterion, cross-loadings, and the Heterotrait–Monotrait (HTMT) ratio (≤ 0.85), ensuring constructs measured distinct concepts;
3. Reliability was assessed through Cronbach’s Alpha and Composite Reliability (≥ 0.70), confirming internal consistency.

These procedures ensured robust construct measurement and minimized potential biases in the estimation of causal effects.

2.4.3 Structural Model Assessment (Inner Model)

After validating the measurement model, the structural model was evaluated. Path coefficients (β), t-statistics, and p-values were computed using a bootstrapping procedure with 5,000 resamples, ensuring statistical robustness. Additional evaluations included:

1. R^2 values to measure explained variance;
2. f^2 effect sizes to assess the magnitude of predictor influence;
3. Q^2 predictive relevance, indicating model suitability for prediction.

Together, these analyses offer comprehensive insights into the directional and mediating effects within the proposed model.

2.4.4 Mediation Analysis

The mediating role of creativity was tested using indirect effect estimation and the Variance Accounted For (VAF) metric. The approach by Zhao et al. (2010) was used to classify mediation into complementary, competitive, or non-mediating types. This step is essential to understanding whether creativity amplifies, transforms, or neutralizes the impact of coaching and motivation on employee performance.

2.5 Ethical Considerations

The study adhered to established ethical research guidelines. Respondents provided informed consent, and their identities were kept confidential. Data were used exclusively for academic purposes. No personal or sensitive financial information was collected, ensuring that the study maintained compliance with ethical norms for social science research involving human participants.

III. RESULTS AND DISCUSSION

3.1 Respondent Characteristics

The characteristics of the respondents in this study show significant variation based on education level, gender, age, and work experience. In terms of education, approximately 6.5% of participants have a Diploma, while 86.3% hold a Bachelor's degree (S1), and around 7.3% possess a Master's degree (S2). This indicates that the majority of executive officers at BPRS have a Bachelor's degree (S1), which is the standard for managerial positions in the banking sector. Regarding gender, the respondents are fairly evenly distributed, with approximately 54% male and 46% female. This composition reflects a relatively high level of female involvement at the executive level, which can enrich perspectives in decision-making and organizational innovation. The demographic data also reveals that the dominant age group is between 31 and 40 years,

representing 54% of the total respondents, while 37.9% are aged between 41 and 50 years. Only 8.1% of the respondents are over 50 years old, indicating a trend toward younger managerial staff at BPRS, which allows for the introduction of new ideas and innovations from a more dynamic younger generation.

Regarding work experience, the majority of respondents, 83.1%, have more than 6 years of professional experience, while 10.5% have been in their roles for 1 to 3 years, and 6.5% have between 4 and 6 years of service. The dominance of executive officers with long work tenure indicates high loyalty, organizational stability, and deep experience in carrying out managerial duties. However, this also highlights the need for human resource management strategies that balance stability with the need for regeneration. With the right approach, the continuity of innovation and competitiveness at BPRS can be maintained in the long term, despite the challenges posed by rapid changes and market dynamics.

3.2 Measurement Model (Outer Model) Convergent Validity Test

Convergent validity requires that the loading factor for each indicator exceed 0.5 in confirmatory research, and that the Average Variance Extracted (AVE) value be greater than 0.5 (Ghozali, 2015). The relationship between variables and their indicators for reflective constructs namely Coaching, Motivation, Creativity, and Employee Performance is assessed based on the outer loading table. With these results, all the indicators in this study can be considered valid and suitable for measuring the constructs of each variable. These findings confirm that the indicators accurately and consistently represent the latent variables in accordance with the criteria for convergent validity. The results of the Loading Factor test for the research variables are presented in Table 1.

Table 1. Results of Loading Factors of Research Variables

	<i>Coaching (X1)</i>	<i>Motivasi (X2)</i>	Kinerja Karyawan (Y)	Kreativitas (Z)
X1.1	0,891			
X1.2	0,904			
X1.3	0,783			
X2.1		0,777		
X2.2		0,870		
X2.3		0,836		
Y1			0,701	
Y2			0,848	
Y3			0,872	
Y4			0,797	
Z1				0,728
Z2				0,788
Z3				0,748
Z4				0,774
Z5				0,821

Source: Processed data from the questionnaire

3.3 Discriminant Validity Test

Discriminant validity is a critical measure used to assess whether each construct in a model is truly distinct from the others, both conceptually and empirically. This evaluation ensures that each latent construct captures a unique dimension, preventing any overlap or redundancy among constructs. A construct is considered to have sufficient discriminant validity when its indicators correlate more strongly with their own construct than with those of other constructs in the model. Establishing robust discriminant validity is a necessary methodological step before conducting structural relationship testing in SEM-PLS (Hair et al., 2019).

Cross-loading analysis is a standard method for assessing discriminant validity in reflective measurement models within SEM-PLS. This analysis involves examining the cross-loading matrix to ensure that each indicator has the highest outer loading on its assigned latent construct compared to all cross-loadings with other constructs. Discriminant validity is considered met when, for each indicator, the outer loading on the target construct is greater than any cross-loadings on alternative constructs. Ensuring discriminant validity through the cross-loading

criterion is essential before evaluating the structural model to prevent potential bias in path estimates and causal conclusions due to unclear construct boundaries. The cross-loading results for the discriminant validity test are shown in Table 2.

Table 2. Cross-Loading Results for the Discriminant Validity Test

	Coaching (X1)	Motivasi (X2)	Kinerja Karyawan (Y)	Kreativitas (Z)
X1.1	0,891	0,519	0,824	0,573
X1.2	0,904	0,604	0,848	0,611
X1.3	0,783	0,530	0,775	0,533
X2.1	0,524	0,777	0,523	0,600
X2.2	0,551	0,870	0,567	0,588
X2.3	0,517	0,836	0,550	0,568
Y1	0,518	0,467	0,701	0,437
Y2	0,866	0,540	0,848	0,539
Y3	0,841	0,571	0,872	0,524
Y4	0,771	0,552	0,797	0,475
Z1	0,409	0,571	0,363	0,728
Z2	0,524	0,567	0,503	0,788
Z3	0,563	0,506	0,497	0,748
Z4	0,512	0,531	0,472	0,774
Z5	0,550	0,558	0,517	0,821

Source: Processed data from the questionnaire

Based on the analysis, the research instrument meets the criteria for discriminant validity, as demonstrated by the cross-loading test. The distinct grouping of indicators within their respective constructs confirms that there is no significant overlap between constructs in the measurement model. As a result, the model is considered adequate and valid, allowing for the continuation of subsequent structural analysis.

3.4 Average Variance Extracted (AVE)

Average Variance Extracted (AVE) is a key indicator for assessing convergent validity in SEM–PLS based measurement models. It reflects the proportion of indicator variance accounted for by the latent construct relative to variance attributable to measurement error. In general, the recommended AVE threshold is ≥ 0.50 , implying that more than 50% of the indicators' variance originates from the construct being measured (Hair et al., 2019). An AVE value exceeding this cutoff indicates that the construct exhibits adequate convergent validity and is suitable for use in the research model. The AVE test results are presented in Table 3.

Table 3. AVE Results for the Convergent Validity Test

	Average Variance Extracted (AVE)	Information
Coaching (X1)	0,742	Valid
Employee Performance (Y)	0,652	Valid
Creativity (Z)	0,597	Valid
Motivation (X2)	0,687	Valid

Source: Processed data from the questionnaire

Based on the analysis, convergent validity in the measurement model has been successfully achieved. All constructs tested are empirically valid representations of the underlying concepts and are therefore suitable for subsequent structural analysis. These results also reinforce the earlier outer loading findings and confirm the overall suitability of the research instrument within the SEM–PLS framework.

The results of the test show that the R-Square value for the Employee Performance (Y) variable is 0.608. This means that the exogenous variables in the model are able to explain 60.8% of the variation in Employee Performance, while the remaining 39.2% is influenced by other factors outside the model. Therefore, the model structure in this study demonstrates a fairly strong explanatory power for both the Employee Performance and Creativity variables. This R-Square value is also within the acceptable range. The R-Square results are summarized in Table 4.

Table 4. R-Square

	R Square
Employee Performance (Y)	0,608
Creativity (Z)	0,576

Source: Processed data from the questionnaire

3.5 The Influence of Coaching on Executive Officer Performance at BPRS East Java

The results of the study indicate that coaching has a positive and significant impact on performance. In the context of Islamic Rural Banks (BPR Syariah), coaching helps executive officers carry out prudential functions in mitigating non-performing financing, in accordance with the guidelines set forth in POJK No. 9 of 2024 on BPR/BPRS Governance. This demonstrates that the coaching process, conducted by supervisors through clear goal-setting, constructive feedback, and emotional support, can enhance the quality of executive officers' work.

These findings support the view of Cox et al. (2018) that coaching is a structured process aimed at developing individual potential. In line with Herzberg's Two-Factor Theory (1966), coaching acts as a motivator that fosters satisfaction through achievement and self-development. Herzberg's theory posits that motivators, or satisfying factors, can enhance job satisfaction and improve performance. Intrinsic motivation, cultivated in a supportive work environment, results in executive officers who are more enthusiastic, innovative, and committed to the Sharia values that form the foundation of the organizational culture of BPRS. This finding underscores the pivotal role of internal motivation in maintaining commitment, boosting enthusiasm, and driving the achievement of results that are aligned with organizational success.

3.6 The Influence of Motivation on Executive Officer Performance at BPRS East Java

The analysis results indicate that motivation has a positive and significant impact on the performance of executive officers at BPRS in East Java. This finding suggests that, in addition to technical factors, the performance of executive officers is also influenced by psychological drives, particularly the needs for affiliation, achievement, and power, as proposed by McClelland (1961). At BPRS, where Sharia values and integrity are highly upheld, executive officers with high motivation tend to be more diligent in performing their duties, more disciplined in adhering to Sharia procedures, and exhibit a strong initiative in achieving organizational goals. This indicates that motivation, stemming from the fulfillment of psychological needs, plays a crucial role in encouraging individuals to work better and contribute more significantly to the institution's success.

This finding aligns with Maslow's (1943) need theory, which states that the fulfillment of higher psychological needs, such as esteem and self-actualization, is closely related to optimal work performance. At BPRS, executive officers who feel valued and are provided with opportunities for personal and professional development demonstrate higher commitment to their work. They are not only driven by formal responsibilities but also by intrinsic motivation to meet higher work standards and adhere to Sharia principles. Therefore, a work environment that supports intrinsic motivation will produce employees who are more enthusiastic, innovative, and committed to the values that underpin the organizational culture of BPRS.

3.7 Creativity Mediates the Influence of Coaching on Executive Employee Performance at BPRS East Java

The analysis of the research results indicates that creativity plays a crucial role in linking coaching practices to executive officer performance. The findings show that when coaching is conducted regularly, employees find it easier to develop critical thinking skills, take the initiative, and generate new ideas to complete their tasks. Respondents, mostly with a bachelor's degree and extensive work experience, demonstrated high adaptability and analytical ability in transforming coaching outcomes into tangible innovations in the workplace. Therefore, the guidance process provided by leadership not only functions as a tool for controlling work behavior but also fosters a creative spirit among executive officers.

From the perspective of Maslow's theory, creativity that arises from the coaching process represents the fulfillment of self-actualization needs. Employees who are trusted and given the opportunity to express their

opinions are encouraged to demonstrate their best potential. According to Herzberg's theory, this situation falls under motivating factors that produce job satisfaction through a sense of achievement and personal growth. A work environment that is open to ideas and supports innovation enables coaching outcomes to be translated into effective work strategies. The findings show that employees actively participating in coaching are able to discover new ways of working, improve service processes, and create innovations relevant to the context of BPRS Syariah. Therefore, coaching indirectly contributes to improved performance by creating space for creative expression among executive officers.

3.8 Creativity Mediates the Influence of Motivation on Executive Employee Performance at BPRS East Java

The research findings indicate that creativity plays a vital role in mediating the relationship between work motivation and executive officer performance at BPRS in East Java. Employees with high motivation tend to be more creative in their thinking, seek new solutions, and adapt to changes in the work environment. Respondents with long work tenure and high responsibilities demonstrated adaptive characteristics, which facilitated their ability to translate motivation into more innovative work behaviors. From the perspective of Maslow's theory, this reflects the need for self-actualization, where individuals strive to showcase their best potential through innovation.

Herzberg's theory also emphasizes that motivation that leads to creativity falls under the motivating factors that provide satisfaction through achievement and recognition. Thus, creativity not only drives work enthusiasm but also produces innovative and valuable results for the organization, particularly in enhancing the competitiveness of BPRS based on Sharia values. This aligns with the Self-Determination Theory (Deci & Ryan, 2000), which highlights the role of autonomy, competence, and social relatedness in enhancing motivation and creativity. Implementing this strategy will strengthen human resource management and foster the creation of outstanding performance across all levels of the organization.

IV. CONCLUSION

This study concludes that both coaching and motivation play critical roles in enhancing the performance of executive officers in Sharia Rural Banks (BPRS) in East Java. The empirical findings demonstrate that coaching exerts a positive and significant direct effect on employee performance, indicating that clear goal-setting, constructive feedback, and emotional support enable executive officers to improve work quality, accuracy, and productivity. Effective coaching builds an environment of openness and developmental support, empowering executives to fulfill their strategic responsibilities in accordance with Sharia governance principles.

Similarly, motivation shows a positive and significant influence on employee performance, with the need for affiliation emerging as the strongest dimension. Executive officers who possess higher motivation expressed through stronger communication, collaboration, and commitment demonstrate greater initiative, discipline, and consistency in achieving organizational objectives. This reinforces theoretical perspectives suggesting that fulfilling higher-order psychological needs fosters optimal work behavior and engagement.

A key contribution of this study lies in confirming the mediating role of creativity. The analysis reveals that creativity significantly mediates both the coaching–performance and motivation–performance relationships. This indicates that creativity serves as an essential psychological mechanism that transforms coaching and motivation into more effective performance outcomes. Executive officers who receive continuous developmental support and who possess strong motivational drives tend to exhibit higher levels of creativity manifested in innovative decision-making, problem-solving, and adaptive strategies pertinent to BPRS operations. Without this creative capacity, the positive effects of coaching and motivation would be less optimal.

Overall, the findings highlight that strengthening coaching practices, enhancing motivational drivers, and fostering creativity collectively contribute to improved executive performance. In the context of BPRS, these elements are especially important as they support the execution of Sharia-compliant financial governance, effective resolution of financing risks, and the development of innovative services tailored to the needs of MSME clients. The study underscores the need for BPRS institutions to invest in structured coaching programs, cultivate intrinsic motivation, and build an organizational culture that encourages creative thinking aligned with Sharia values and *maqāṣid al-syarī'ah*.

V. SUGGESTION

Based on the study's findings, Islamic Rural Banks (BPRS) in East Java are encouraged to enhance structured coaching programs that focus on clear goal-setting, ongoing feedback, and emotional support. Regular coaching sessions are instrumental in strengthening executive officers' analytical competencies and improving the quality of financing decisions particularly in managing Non-Performing Financing (NPF) and ensuring adherence to Sharia principles. Executive officers are also advised to foster intrinsic motivation, especially in areas such as achievement, teamwork, and communication, to boost productivity and service quality. Organizations can support this by cultivating a work environment that values collaboration, recognition, and continuous professional development.

To further enhance creativity identified as a key mediating factor linking coaching and motivation to performance BPRS should promote innovation-driven initiatives such as idea-sharing sessions, problem-solving workshops, and scenario-based simulations. These activities can facilitate the development of novel strategies in financing analysis, client engagement, and risk management. Moreover, creativity enhancement should be integrated into leadership training, as it equips employees with the capacity to design adaptive solutions, streamline operational processes, and reinforce Sharia-compliant governance.

Future research may consider expanding the study's scope to other provinces or conducting comparative analyses across different types of Islamic financial institutions. Incorporating additional variables such as work engagement, psychological empowerment, organizational culture, or leadership style may offer deeper insights into the determinants of executive performance in Islamic banking. Adopting mixed-method approaches or longitudinal research designs is also recommended to improve empirical rigor and capture behavioral dynamics over time.

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