



Digitalization and Work Environment on Employee Performance: The Mediating Role of Motivation at PT Bank KB Bukopin Tbk Samarinda Branch

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Abstract

Background: Digital transformation has changed banking operations and employee roles. PT Bank KB Bukopin Tbk introduced the SHINE Project in 2023 as a digital transformation initiative through training and organizational restructuring to improve employee capabilities and performance.

Objective: This study examines the influence of digital training and work environment on employee performance, with motivation as a mediating variable at PT Bank KB Bukopin Tbk Samarinda Branch.

Methods: This explanatory quantitative study involved all 40 employees using a census sampling technique. Data were collected through questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Results: Digitalization ($\beta = 0.279, p = 0.018$) and work environment ($\beta = 0.750, p = 0.000$) significantly influence motivation, while motivation significantly affects employee performance ($\beta = 0.703, p = 0.010$). Digitalization and work environment do not directly affect performance. Motivation fully mediates the relationship between work environment and performance ($\beta = 0.527, p = 0.018$), but does not significantly mediate the relationship between digitalization and performance ($\beta = 0.196, p = 0.072$).

Conclusion: Employee performance during digital transformation is primarily enhanced through increased motivation supported by digital training and a positive work environment.

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INTRODUCTION

Employee performance is one of the important aspects in achieving company goals. On February 22, 2023, PT Bank Bukopin Tbk made efforts to prevent losses and drive positive performance by introducing the latest technological transformation called the Shine Project. The project aims to be a one-stop banking solution, integrated with KB Bukopin, and customer-centric. This is intended to bring about changes in the work culture, number of employees, and work processes at BBKP (Nisaputra, 2023). The transformation of new technologies is seriously changing the balance of the affected economy, with digitalization and sustainable development being a phenomenon that is currently underway (Almeida et al., 2020; Pinzaru et al., 2020; Su et

al., 2022; Trabucco and De Giovanni, 2021).

The concept of sustainability is interpreted as adoption using three concepts, namely corporate governance, based on the integration of economic, social, and environmental perspectives (Hourneaux et al., 2018; Loviscek, 2020; Lozano, 2020; Spallini et al., 2021). In his view, investments with large funds will have an impact on the great challenge of requiring sustainable goal-oriented policies and strategies with success and competitiveness at the market level in the future (Lopez-Torres et al., 2022; Urbancová and Vrabcová, 2023). This indicates that technological assistance in all transactions will bring a very good profit if it is supported by a policy. The emerging contribution is the importance of emphasizing the need for structured assessments and a supportive work environment as important factors for incorporating social sustainability as well as digitalization that supports the environment (Díaz-Reza et al., 2024; Piwowar-Sulej and Iqbal, 2024).

Similarly, the increase in electronic money transactions (EMT) in 2022 reached IDR 399.6 trillion, showing positive growth of 36.0% (YoY), along with digital banking transactions which reached IDR 52,545.8 trillion or an increase of 28.72% in 2022 (Wisnubroto, 2023). This shows the digitalization and shift in people's behavior, which has led to a reduction in the role and function of conventional bank branch offices from offline to online systems. There is a change in consumer preferences, with a greater tendency towards digital transactions than face-to-face transactions (Purwanto, 2021). Organizational changes have resulted in changes such as changes in contractual relationships, increased employee uncertainty, higher work intensity, and a more disorderly work environment (Mathisen et al., 2023).

The number of bank branch offices continues to decrease every year. According to data from the Central Statistics Agency (SPI) of Banking Indonesia for the December 2022 period, the total number of bank branch offices is 25,377 units in 106 banks. This is a decrease of 5,750 units since 2019 when there were 31,127 units in 110 banks. In the case of KB Bukopin, there was a reduction of 2 branch offices and 111 sub-branches that had been closed, including the closure of 2 sub-branches in Samarinda. As a result, customer service for the closed branch has been redirected to the nearest available branch.

The restructuring that occurred at KB Bukopin Bank certainly had an impact on its employees, because the bank had chosen a policy of termination of employment. Technology can replace human resources and make operational activities more effective. When this happens, companies can terminate employment to cut operational costs that have been replaced by technology. This has negative consequences for employees who are laid off and those who are still working (Mathisen et al., 2023). For employees who are still working, there is a gap between the capacity or skills of the worker and the demands of the job they face, which may not always match their educational qualifications, area of specialization, or position within the company (Inegbedion et al., 2020). Therefore, incentives are needed to ensure this does not affect employee performance. For example, employee training, motivation, performance appraisals, and employee development are essential.

Employee burnout and energy exhaustion due to heavy responsibilities, high work volumes, time pressures, and professional service demands weigh on employees as they may have to work overtime or exceed agreed hours (Assa, 2022). Inequities in the distribution of roles and responsibilities can lead to social jealousy and conflict, creating pressure for employees who are unable to meet individual or team performance targets. To achieve planned work and high employee performance, it is essential to have high work motivation and a supportive work environment (Siagian & Khair, 2018). A sense of security and comfort for employees can be achieved if the company's work environment is comfortable, conducive, and supportive.

Digital tools in the organizational environment have a very wide impact resulting in radical transformations within the company, changing the nature of work (Larson & DeChurch, 2020). Changes that occur include shifting tasks, faster work speeds, competency development needs, changes in social status, job insecurity, the presence of new leaders and colleagues, or the loss of colleagues (Mathisen et al., 2023). The importance of human resource management practices in the era of digitalization, where employees are required to develop knowledge and competencies, is highlighted in this study. In this context, digitalization refers to training conducted using digital methods that utilize the internet and technology applications. The

researcher identified that the failure to achieve the targets set by PT Bank KB Bukopin Tbk was caused by a decrease in work motivation, inadequate training, and the influence of the work environment that could affect employee performance.

METHOD

This study used a quantitative approach, with data collection conducted through surveys. The sampling technique used in this study was the census technique or total sampling, in which all members of the population were included as the sample, totaling 40 respondents. According to the 10-times rule recommended by Hair et al. (2022), the minimum sample size in PLS-SEM should be 10 times the maximum number of structural paths (arrows) directed at any construct in the structural model. With a maximum of three arrows pointing toward the Employee Performance construct, the minimum required sample size was 30 respondents, which was satisfied by the 40 respondents included in this study (Hair, 2022).

Data analysis in this study was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The analysis involved the evaluation of both the measurement model and the structural model. The measurement model consisted of convergent validity, discriminant validity, and reliability tests. The structural model evaluation included the assessment of the R^2 , Q^2 , and Goodness-of-Fit (GoF) values. Furthermore, hypothesis testing was performed by comparing the t-statistic values with the critical t-value. A hypothesis was accepted if the t-statistic value exceeded 1.96 at a significance level of 0.05 (5%), indicating support for the proposed hypothesis.

Direct-effect hypothesis testing was conducted by examining the path coefficients and significance values of each variable to determine the direct effects among constructs. Meanwhile, indirect-effect testing was performed by evaluating the mediation model involving the mediating variable. The conceptual framework of this study is illustrated in Figure 1.

RESULTS AND DISCUSSION

Results

PT Bank KB Bukopin, formerly known as Bank Umum Koperasi Indonesia, is a mid-sized private bank in Indonesia that focuses its core business on four sectors: SMEs (Small and Medium Enterprises), micro, consumer, and commercial. In February 2021, Bank Bukopin officially changed its name to KB Bukopin. As of September 2022, KB Bukopin's shareholders are KB Kookmin Bank (67%), the Indonesian government through its subsidiary Danareksa - Asset Management Company (1.53%), and the public (31.46%).

Until the end of 2022, Bank KB Bukopin operates in 23 provinces, with 1 main operational center, 41 branch offices, 231 sub-branch offices, and 3 functional offices. One of its branches in East Kalimantan, namely Samarinda located on Jl. Jenderal Sudirman No. 01, has been operating since 1990 with 40 employees. The vision and mission of PT Bank KB Bukopin Tbk are as follows: Vision, Becoming the Financial Institution of Choice in Indonesia. Mission, Understanding and Providing Solutions to Customers. The following are the results of statistical analysis regarding the demographics of respondents.

Table 1

Respondent Demographics

Characteristics	F	%
<i>Gender</i>		
Men	24	60%
Women	16	40%
Total	40	100%
<i>Employment Status</i>		
Permanent employees	26	65%
Contract Employees	1	2,5%
Outsourcing	13	32,5%
Total	40	100%
<i>Age</i>		

< 20 years old	0	0%
Age 20-29 years old	9	22,5%
30 - 39 years old	16	40%
> 40 years old	15	37,5%
Total	40	100%

Based on Table 1, it is known that the characteristics of the respondents are based on gender. The majority of respondents were men, totaling 24 people with a percentage of 60% of the 40 respondents, while the remaining 16 people, or 40%, were women. The characteristics of respondents based on employment status show that the majority of permanent employees are organic, with human resource management handled directly by PT Bank KB Bukopin, totaling 26 people with a percentage of 65%. The remaining 1 permanent employee organically has contract status, and 13 employees have human resource management outsourced to a third party or outsourcing company, with a percentage of 32.5%. Characteristics by age show that the majority of respondents are in the 30-39 age range, with 16 employees and a percentage of 40%. Furthermore, respondents in the age range > 40 years amounted to 15 employees with a percentage of 37.5%, and respondents in the age range of 20-29 years amounted to 9 employees with a percentage of 22.5%.

Outdoor Models

An external model is used to measure the value of the validity and reliability of the model, where in this case, the indicators used are reflective. This measurement is carried out through three tests, namely: convergent validity, discriminant validity, and Cronbach alpha.

The validity of the convergence was evaluated through the examination of the outer loading coefficient of each indicator on other variables. The parameters used for the evaluation included loading factor and Average Extracted Variance (AVE) with a value of 0.5 and a loading factor value of > 0.7, respectively.

Table 2
Convergent Validity

Variable	Indicator	Notation	Loading Factor	AVE
Digitization	Participants	DG.1		
	Purpose	DG.2	0,829	
		DG.3	0,853	
	Ingredients	DG.4	0,876	0,744
		DG.5	0,926	
	Instructor	DG.6	0,825	
Work Environment	Working Atmosphere	WE.1	0,851	
		WE.2	0,758	
	Relationships with colleagues	WE.3	0,915	0,708
		KITA.4	0,907	
		WE.5	0,763	
	Availability of supporting facilities	WE.6		
Motivation	Intrinsic Motivation	EM.1	0,787	
		EM.2	0,909	
		EM.3	0,812	0,709
	Extrinsic Motivation	EM.4	0,824	
		EM.5	0,871	
		EM.6		
Employee performance	Quality	EP.1	0,917	
	Quantity	EP.2	0,942	
	Punctuality	EP.3	0,904	0,777
	Effectiveness	Episode 4		
	Independence	EP.5	0,751	

The check results for each variable show one item is invalid because the loading factor exceeds 0.7. Of the 23 statement items, 4 were identified as invalid and will be removed. This leaves 19 valid statement items, demonstrating respondents' understanding. Model variables, including Digitalization, Work Environment, Motivation, and Employee Performance, are considered valid in explaining the relationship between all indicators and their latent variables. This validity is determined by meeting the AVE criterion (> 0.50), which indicates that these indicators are the appropriate measure for the respective variable.

Discriminatory validity

Discriminant validity is a measurement of the validity of indicators that make up latent variables. Discriminant validity shows the uniqueness of a construct and its ability to capture phenomena that are not represented by other constructs in the research model. In the calculation of SEM-PLS, the parameter used to measure the validity of the discriminant is the cross-loading value. Cross-loading values can be observed for each variable; When the value of an item of a variable is higher than the value of another item of a different variable, it can be considered valid.

Table 3

Discriminatory Validity

Item	Digitization	Work Environment	Motivation	Employee performance
DG2	0,829	0,352	0,479	0,544
DG3	0,853	0,295	0,525	0,476
DG4	0,876	0,300	0,418	0,313
DG5	0,926	0,483	0,615	0,429
DG6	0,825	0,247	0,410	0,273
WE1	0,415	0,851	0,698	0,641
WE2	0,629	0,758	0,756	0,704
WE3	0,270	0,915	0,768	0,549
WE4	0,228	0,907	0,756	0,547
WE5	0,079	0,763	0,622	0,578
EM1	0,397	0,682	0,787	0,664
EM2	0,527	0,808	0,909	0,730
EM3	0,490	0,740	0,812	0,634
EM4	0,497	0,743	0,824	0,664
EM5	0,520	0,646	0,871	0,733
EP1	0,572	0,657	0,751	0,917
EP2	0,453	0,627	0,694	0,942
EP3	0,260	0,708	0,693	0,904
EP5	0,421	0,550	0,721	0,751

Reliability

Composite reliability and Alpha Cronbach are measurements of reliability between indicator blocks in a research model. The criteria for composite reliability and Alpha Cronbach can be assessed based on the calculated values, and the indicator is considered reliable if the value is greater than 0.7.

Table 4

Reliability Test

Variable	Reliability Test		Conclusion
	Alpha Cronbach	Composite Reliability	
Digitization	0,914	0,936	Reliable
Work Environment	0,895	0,923	Reliable
Motivation	0,896	0,924	Reliable
Employee performance	0,901	0,933	Reliable

Based on Table 4, it can be seen that the Alpha Cronbach value for the Digitization variable is 0.914, while the Composite Reliability value is 0.936. Moving on to the Work Environment

variable, Alpha Cronbach was recorded at 0.895, with a Composite Reliability of 0.923. Regarding the Motivation variable, the Alpha Cronbach is 0.896, and the Composite Reliability is 0.924. Finally, for the Employee Performance variable, the Alpha Cronbach is 0.901, and the Composite Reliability is 0.933. These results showed that all variables showed Alpha Cronbach values and Composite Reliability exceeding 0.700, which confirms the reliability of all items in this study.

Inner Model

An internal model evaluation or structural model is a structurally formed model that is used to represent the relationships between the variables being tested (Hair, 2022). The overall model, which is formed through several variables and its indicators, is evaluated using three approaches: examining the magnitude of the determinant coefficient (R-Square or R²), Predictive Relevance (Q-Square or Q²), and Model Suitability (Goodness of Fit or GoF).

Table 5

R-Square

Variable	R Square
Motivation	0,808
Employee performance	0,666

The R-square value for the motivation variable is 0.808. This shows that motivation variables can be influenced by independent variables such as digitalization and the work environment, with a model predictive power of 0.808 or 80.8%. The remaining 19.2% was influenced by other variables that were not used in this study. Furthermore, the R-square value for the Employee Performance variable is 0.666, which means that the employee performance variable is influenced by digitalization, work environment, and motivation with a tightness level of 0.666 or 66.6%. The remaining 33.4% was influenced by other variables outside the research model.

Evaluation of the structural model through Q squared (Q²) was carried out to assess how well the observations carried out could produce results on the research model. The value of Q squared (Q²) ranges from 0 (zero) to 1 (one). If the Q value squares > 0, this indicates that the model has predictive relevance, meaning that the research model is more effective. Conversely, if the Q value squares ≤ 0, this indicates that the model lacks predictive relevance, meaning that the research model is less effective. The calculation of the predictive relevance value entered into the equation Q squared is as follows:

$$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2) \dots (1 - R_p^2)$$

$$Q^2 = 1 - (1 - 0.666)(1 - 0.808)$$

$$Q^2 = 1 - 0.064$$

$$Q^2 = 0.936$$

Based on the equation of Q squared calculated manually, it is known that the value obtained is 0.936. This means that the research model has high predictive relevance because the Q value squared is close to 1 (one). With this squared Q-value, it can be concluded that the model explains 93.6% of the variation in the study variables, while the remaining 6.4% is explained by other variables that are not studied in this research model.

Goodness of Fit (GoF) is a measurement of the overall accuracy of the model. In other words, these measurements are used to evaluate whether the model used in this study is interrelated between variables. The Goodness of Fit (GoF) measurement value ranges between 0 (zero) and 1 (one). A Goodness of Fit (GoF) value close to 0 indicates a less effective model, and conversely, when a Goodness of Fit (GoF) value is close to 1, the research model is considered better. According to Ghazali & Latan (2015), the criteria of strength or weakness of Goodness of Fit (GoF) are divided into three levels: 0.36 (large GoF), 0.25 (medium GoF), and 0.10 (small GoF).

Table 6

GoF

Variable	R squared	AVE
Digitization		0.744
Work Environment		0.708
Motivation	0.808	0.709
Employee performance	0.666	0.777
Means	0.737	0.734

Based on Table 6, the calculation of the Goodness of Fit (GoF) value is as follows:

$$GoF = \sqrt{AVE \times R^2}$$

$$GoF = \sqrt{0.734 \times 0.737}$$

$$GoF = 0.735$$

Based on the calculations mentioned above, it was found that the GoF value was 0.735. These results show that the overall structural model in this study shows large GoF prediction characteristics. In other words, the research model excels at explaining empirical data. The results of the R^2 , Q^2 , and GoF tests serve as a basis, showing that the model formulated in this study shows a strong level of efficacy, and that the variables within it are interrelated. As a result, hypothesis testing can be performed.

Hypothesis Testing

Hypothesis testing was carried out to determine the influence between variables used in this study, namely the impact of Digitalization and the Work Environment on Employee Performance through Motivation. The results of the hypothesis test can be seen in Table 6 as follows.

Table 7

Hypothesis Testing

Hypothesis	Relationships	Path Coefficients	T-Statistics	P value	Conclusion
<i>Direct Effects</i>					
H1	Digitalization - > Motivation	0,279	2.374	0,018	Supported
H2	Digitalization - > Employee Performance	0,041	0,293	0.770	Not Supported
H3	Work Environment - > Motivation	0.750	7.741	0.000	Supported
H4	Work Environment - > Employee Performance	0,101	0,419	0.676	Not Supported
H 5	Motivation -> Employee Performance	0.703	2.577	0,010	Supported
<i>Indirect Effects</i>					
H6	Digitalization -> Motivation -> Employee Performance	0,196	0,072	1.805	Not Supported
H7	Work Environment - > Motivation - > Employee Performance	0,527	0,018	2.371	Supported

Based on the results of hypothesis testing, it is known that the statistical value of t is greater than 1.96 for the effect of the digitization variable on motivation, which is $2.374 > 1.96$ at a significance level of 5%, and the P value is $0.018 < 0.05$. Furthermore, the variable strength level was observed at the path coefficient value of 0.279 with a positive status. This means that if digitalization increases, its effect on employee motivation will be around 27.9%. These results show that H1 is accepted, and it can be concluded that Digitalization has a positive and significant influence on Motivation.

Based on the results of hypothesis testing, it is known that the t-statistical value is less than 1.960 for the effect of digitalization on employee performance, which is $0.293 < 1.960$ at a significance level of 5%, and the P value is $0.770 > 0.050$. Furthermore, the variable strength level was observed at a path coefficient value of 0.041 with a positive status. This means that increased digitalization does not necessarily result in a significant improvement in employee performance, around 4.1%. These results show that H2 is rejected, and it can be concluded that Digitalization has a positive but not significant influence on Employee Performance.

Based on the results of hypothesis testing, it is known that the statistical value of t is greater than 1.960 for the influence of the variable Work Environment on motivation, which is $7.741 > 1.960$ at a significance level of 5%, and the P value is $0.000 < 0.050$. Furthermore, the variable strength level was observed at the path coefficient value of 0.750 with a positive status. This means that if the work environment is good, it will have a significant positive impact on employee motivation, around 75%. These results show that H4 is acceptable, and it can be concluded that the Work Environment has a positive and significant influence on Motivation.

Based on the results of hypothesis testing, it is known that the t-statistical value is less than 1.960 for the influence of the Work Environment variable on employee performance, which is $0.419 < 1.960$ at a significance level of 5%, and the P value is $0.676 > 0.050$. Furthermore, the variable strength level was observed at the path coefficient value of 0.101 with a positive status. This means that the work environment has an impact on employee performance, around 10.1%. These results show that H4 is rejected, and it can be concluded that the Work Environment has a positive but not significant influence on Employee Performance.

Based on the results of hypothesis testing, it is known that the t-statistical value is greater than 1.960 for the effect of motivation on employee performance, which is $2.577 > 1.960$ at a significance level of 5%, and the P value is $0.010 < 0.050$. Furthermore, the variable strength level was observed at the path coefficient value of 0.703 with a positive status. This means that the increase in motivation perceived by respondents will have a significant positive impact on Employee Performance, around 70.3%. These results show that H5 is acceptable, and it can be concluded that Motivation has a positive and significant influence on Employee Performance.

Based on the results of the indirect influence test, it is known that the t-statistical value for the effect of digitalization on Employee Performance through motivation has a coefficient value of 0.196 with a positive sign, and the p-value is $0.072 > 0.050$, while the t-statistical value is $1.805 < 1.960$ at a significance level of 5%. This means that motivation has not been able to mediate the influence of digitalization on Employee Performance. The findings of the study show that the digitalization efforts carried out have not been able to improve Employee Performance through motivation.

Finally, based on the results of the indirect influence test, it is known that the statistical value t for the influence of work environment variables on Employee Performance through motivation has a coefficient value of 0.527 with a positive sign, and a p value of 0.018, which is smaller than 0.050. In addition, the t-statistical value of $2.371 > 1.960$ at a significance level of 5%. This shows that motivation can mediate the influence of the work environment on Employee Performance.

Discussion

Digitalization has a positive and significant impact on motivation. In today's business landscape, companies are required to digitalize, especially in the banking sector, which is highly associated with risk. For businesses, these findings suggest that developing a structured performance measurement system that considers sustainability dimensions can improve decision-making and long-term value creation. Companies that align with sustainability goals can gain a competitive advantage by improving resource efficiency (Pierli, 2026). Digitalization in this study is related to digital training provided by PT Bank KB Bukopin, where all employees can access training without time and location restrictions. The digital training includes E-learning on anti-fraud, Anti-Money Laundering and Terrorism Financing Prevention (AML PTF), Personal Excellence, and Time Management, which is aimed at all employees of Bank KB Bukopin.

Basically, humans have two main characteristics, namely the type X trait which represents laziness and the type Y trait which represents perseverance. To motivate employees, it's

important to understand the characteristics that employees have. In general, Bukopin employees have Y-type traits, which indicates intrinsic motivation. Employees feel happy and very motivated to participate in the training provided by PT Bank KB Bukopin. They realize the purpose of this digital training is to acquire new skills in carrying out their jobs. The use of digital tools can increase their productivity, which ultimately leads to improved performance. Employees feel satisfied and safe working at PT Bank KB Bukopin because digital training helps reduce the error rate in their work.

Digitalization has a positive but not significant impact on employee performance at PT Bank KB Bukopin Samarinda branch. The results of this study are inconsistent with previous research which states that Digital HRM practices, especially training, have a positive and significant influence on employee performance. Training has a positive and significant impact on employee performance. The training conducted by PT Bank Bukopin is only attended by organic employees, where the content of the digital training is still general and not tailored to specific job needs, and only a few divisions or positions can participate in this activity. The limited training received has a small impact on employee performance. Training that does not consider individual needs can be less effective. Every employee has different needs, learning styles, and knowledge levels. Training that does not take these variations into account may not provide the maximum benefit.

The work environment has a positive and significant impact on motivation. The presence of comfort, safety in the work environment, and the fulfillment of employee welfare can motivate them to increase their dedication to the company and performance. A positive and pleasant work environment can increase employee commitment and motivate them to achieve higher performance, thus making them loyal to the company. An environment that encourages collaboration and effective communication can improve team and individual performance. Employees who can share ideas, provide feedback, and collaborate with colleagues tend to achieve goals more effectively.

The work environment has a positive but not significant impact on employee performance. This implies that the work environment is not a dominant factor in improving performance. The psychological ability of employees to shape and change behavior in a conducive work environment plays an important role. Employees who are not interested in their role or are dissatisfied with their field of work can trigger work stress. Loss of interest in work can be caused by role mismatches, inadequate remuneration, or working conditions. A conducive and harmonious work environment, along with good relationships between colleagues, can help employees achieve set targets and improve their performance. A work environment that provides opportunities for career development and advancement can be a powerful motivating factor. Employees who feel they have the opportunity to upskill and advance their careers tend to be more dedicated and perform higher.

Motivation has a significant impact on employee performance at PT Bank KB Bukopin Samarinda branch. Employee motivation growth shapes their commitment to improving performance for the company. The restructuring policy implemented by Bank KB Bukopin motivates employees to keep their dream jobs, find joy in their work, and be passionate about achieving the targets set by the company. Difficulty finding a job due to the closure of many businesses during the pandemic has made employees more enthusiastic and motivated to work. Strong motivation encourages employees to strive to achieve the best possible performance standards.

CONCLUSION

This study demonstrates that digitalization (digital training) and work environment significantly enhance employee motivation at PT Bank KB Bukopin Tbk Samarinda Branch, supporting both Self-Determination Theory and JD-R theory. The key finding is that motivation serves as a full mediator between work environment and employee performance, while digitalization's effect on performance remains non-significant both directly and indirectly.

On the other hand, digitalization has a positive but not significant impact on employee performance. This implies that the digital training conducted has a relatively small impact on performance, perhaps due to the suboptimal nature of the training. Training should not only be

general but also more specific to the employee's duties and responsibilities to improve competencies and, subsequently, improve employee performance. Maintaining a positive and harmonious work environment among employees can help them achieve set targets. Harmonious relationships and effective communication encourage new and innovative ideas that contribute to improved employee performance. Strong motivation encourages employees to strive to achieve maximum performance standards.

This study has several limitations. First, the sample size of 40 employees from a single branch limits generalizability. Second, the cross-sectional design prevents causal inference over time. Future research should employ larger samples across multiple branches, adopt longitudinal designs, and incorporate additional variables such as digital leadership and organizational culture to provide a more comprehensive understanding of digital transformation impacts on employee performance.

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AUTHOR CONTRIBUTION STATEMENT

Fenty Fauziah contributed to the study conceptualization, data collection, formal analysis, and manuscript drafting. Eka Riyanti Yusuf contributed to the research methodology, data interpretation, and manuscript revision. Wahyuni supervised the research, validated the findings, and critically reviewed the manuscript. Joko Sabtohadhi contributed to the statistical analysis and interpretation of the results. Ray Septianis Kartika contributed to literature review, manuscript editing, and final approval of the version to be published. All authors have read and approved the final manuscript and agree to be accountable for all aspects of the work.

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