



Influence of Work Discipline, Work Environment, and Work Motivation On Employee Performance at Bank Syariah Indonesia (BSI) Palopo City

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ABSTRACT

Purpose: This research aims to analyze the influence of work discipline, work environment, and work motivation on employee performance at Bank Syariah Indonesia (BSI) Palopo City. **Methodology:** This study uses a quantitative approach with a survey method. The research population consists of all employees of Bank Syariah Indonesia (BSI) in Palopo City. The sampling technique used was saturated sampling, so the entire population was made respondents, totaling 50 people (n=50). Data analysis was conducted through validity tests, reliability tests, classical assumptions, and multiple linear regression with the help of SPSS version 26. **Results:** The research results show that work discipline, work environment, and work motivation have a positive and significant effect on employee performance, both partially and simultaneously. **Findings:** The findings confirm that improving work discipline, work environment, and work motivation is very important in enhancing employee performance. **Novelty & Originality:** This study offers novelty by examining these three variables in the context of a sharia bank in Palopo City, a regional setting rarely explored in prior research. **Conclusions:** The study concludes that integrated improvements in discipline, environment, and motivation are essential for optimizing employee performance. **Type of Paper:** This paper is an empirical research paper.

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INTRODUCTION

Employee performance is one of the main factors that determine the success of an organization in achieving its goals and maintaining competitiveness. Performance is the quality and quantity of work achieved by an individual in carrying out tasks according to the responsibilities assigned to them (Surito et al,2021). Therefore, improving employee performance has become an important focus in human resource management.

In the study of human resource management, employee performance is influenced by various factors, both internal and external. Work discipline reflects the level of employee compliance with established rules and responsibilities (Abdul Hafizh & Usran Masahere). Furthermore, work motivation is the drive that influences individuals in achieving organizational goals (Daswan et al.).

The work environment is also an important factor because it can affect the comfort and productivity of employees in their work (Lestari & IndraKusdariantanto,2024).

Several previous studies have shown that work discipline and work motivation affect employee performance. Ayu's research found that work motivation and work discipline positively contribute to the improvement of employee performance. However, the results of the study cannot be generalized to every organization due to differences in characteristics, work culture, and environmental conditions. In practice, employee performance issues are still found at Bank Syariah Indonesia (BSI) Palopo City, such as delays in task completion, lack of adherence to regulations, and suboptimal achievement of work targets. This condition indicates that employee performance still needs to be improved thru effective management of work discipline, work environment, and work motivation. In addition, until now, there is still limited empirical research specifically examining the factors that influence the performance of employees at Bank Syariah Indonesia at the regional level. These limitations indicate a research gap that needs to be filled thru more contextual research, particularly at BSI Kota Palopo. Based on the description, this research is important to provide empirical evidence regarding the influence of work discipline, work environment, and work motivation on employee performance at Bank Syariah Indonesia in Palopo City. This research aims to examine: (1) the partial effect of work discipline, work environment, and work motivation on employee performance; and (2) the simultaneous effect of work discipline, work environment, and work motivation on employee performance.

In the context of banking, especially at Bank Syariah Indonesia (BSI) in Palopo City, Work Discipline is very important because it is directly related to security, trust, and service to customers. Undisciplined employees can lead to administrative errors, service delays, and a decrease in customer trust. Work discipline also includes punctuality, adherence to working hours, compliance with regulations, and responsibility in carrying out tasks (Annisa Nur Safitri, 2022). In addition, the Work Environment also becomes an important instrument for the company because a good work environment will make employees feel comfortable and focused while working. A clean workspace, adequate lighting, sufficient facilities, and harmonious working relationships will foster work enthusiasm and increase employee productivity (Tumijo, 2022).

Work motivation is the drive that arises within employees to perform their tasks as well as possible in order to achieve the organization's goals. According to Yanti Baeha & Sinaga (2023), work motivation is divided into two types: intrinsic motivation (driven from within, such as the desire to achieve, a sense of responsibility, and pride) and extrinsic motivation (driven from outside, such as salary, incentives, awards, or promotions).

Employee performance is the main factor that determines the success of an organization, including Islamic banking institutions. According to Surito et al (2020), performance is the quality and quantity of work achieved by an individual in carrying out tasks according to the responsibilities assigned to them.

- H1 : Work Discipline has a positive and significant effect on employee performance.
- H2 : Work Environment has a positive and significant effect on employee performance.
- H3 : Work Motivation has a positive and significant effect on employee performance.
- H4 : Work Discipline, Work Environment, and Work Motivation simultaneously have a significant effect on employee performance.

Work Discipline

Discipline in the business world refers to behaviors and actions that align with established regulations, whether explicitly stated or not visible. This includes elements such as attendance, adherence to schedules, and compliance with procedures related to employee absenteeism and clocking out. Actions that demonstrate a lack of discipline must be taken seriously by the company's management. Many people believe that discipline is only related to employee attendance and punctuality, but this only covers a small part of what the organization expects. Therefore, discipline can be understood as behavior that encompasses both official regulations and norms that may not

be written. (Abdul Hafizh & Usran Masahere, 2021). Discipline in work is also a crucial element that influences employee performance, where work discipline is something that every individual in an institution must possess to achieve success and goals while fulfilling their respective responsibilities. With a high level of discipline, the quality of the work produced will also be good. From this, it can be concluded that work discipline functions as an indicator to assess the discipline of employees working at Bank Syariah Indonesia. (Rifa'i, 2020). Discipline is one of the elements that supports the achievement of success in work. To assess success in the workplace, one way is to evaluate a person's level of discipline. In line with that statement, Khairiah & Hardiani (2023) state that discipline is a managerial activity aimed at implementing organizational standards. Discipline is vital, both for the individual concerned and for the organization as a whole, because discipline reflects employees' attitudes toward the company's rules and regulations. The work environment encompasses all aspects surrounding employees, which can impact their job satisfaction while performing tasks, thereby resulting in optimal performance (Nurhalizah & Oktiani, 2022).

Work Environment

A good work environment is very important in creating a comfortable and safe atmosphere for employees, so they can work optimally (Tiara Lestari & Indra Kusdianto, 2024). Based on observations of the work atmosphere at Bank Syariah Indonesia (BSI), it is evident that the work environment is very good, clean, and comfortable. There are private spaces for employees to carry out their tasks, as well as adequate security measures with the presence of CCTV cameras and security personnel guarding both the interior and exterior of the office, according to Hilal Fajar, Nuraeni Gani, (2022). In Indonesia, several sharia banks were merged to realize the establishment of Bank Syariah Indonesia (BSI), regulated by a letter numbered SR-3/PB.1/2021, which granted permission for the merger of various banks. Bank Rakyat Indonesia (BRI) Syariah, Bank Mandiri Syariah, and Bank Negara Indonesia (BNI) Syariah have carried out the merger and integration of service systems, which is part of the operational merger efforts confirmed on February 1, 2021 (Mardiana & Tarigan, 2021).

The integration of operational service systems includes customer accounts, ATM cards, mobile and internet banking, as well as human resource management, and this integration program will be implemented gradually (Siregar, 2022). In the literature on Human Resources, it is explained that the work environment includes all tools and materials used, the conditions around the place where individuals work, work methods, and work arrangements, both individually and in groups. The work environment encompasses all physical and psychological aspects that have an impact, both directly and indirectly, on employees. This statement aligns with the view that "the organizational work environment consists of all factors that can affect the continuity, existence, and various other aspects related to the organization, both from within and outside" (Roswiyanti Roswiyanti & A Bintang, 2022). According to Imam Sucipto et al. (2022), the work environment also has a direct influence on employees, thereby enhancing their performance. On the other hand, a non-supportive work environment can negatively impact employee performance. Additionally, the work environment plays a role in influencing the level of commitment to the organization, as employees tend to feel uncomfortable in a non-conducive work environment.

From the various definitions explained by the experts above, it can be concluded that the work environment has a significant influence and effect on employee performance, where optimal working conditions can enhance employee performance, while inadequate working conditions can decrease their achievements. Additionally, the work environment also affects the level of employee commitment to the organization or company, as discomfort in the workplace can reduce their sense of attachment. Based on various sources, the work environment includes tools, methods, and arrangements faced by both individuals and groups, as well as physical and mental factors that affect employees. Overall, the work environment plays a very important role in the continuity and existence of an organization.

Work Motivation

According to Daswan et al. (2021), work motivation is everything that originates from an individual's desires, where the spirit and passion from within the individual emerge and can influence, direct, and sustain behavior to achieve goals or desires that align with the work environment. A similar view is expressed by Nurhalizah & Oktiani (2022), who state that work motivation is something that needs to be developed with good character or personality. If the drive for work motivation is built on incorrect principles and reasons, it can cause losses for both individuals and organizations. According to Nu'man (2023), work motivation can also be defined as an attitude or mentality that is generated both from within oneself and external factors, which makes a person enthusiastic and courageous in carrying out a job to achieve the organization's or company's vision. A leader is expected to provide support and motivation to their employees so that they remain motivated in their work, thereby ensuring that their performance and productivity can run optimally, as stated by Hilal Fajar & Nuraeni Gani (2022). The right motivation will have a positive impact on significant growth and progress for a company. There are various factors that can drive the improvement of work performance, one of which is the implementation of work discipline, as the success of an organization can be measured by the level of discipline of its employees. With discipline in place, this will ensure that the expected order within the company can be maintained, which is the goal of motivation. In motivation, there are several principles such as control, competence, relevance, autonomy, and relevance. A strong desire, perseverance, a positive and goal-oriented mindset, as well as aspects such as performance, productivity, dedication, job satisfaction, absenteeism rates, and motivation levels are conditions that deliberately encourage individuals to repeat an action or engage in an activity, according to Zulfahmi & Zulfison (2023). Motivation is influenced by factors such as basic needs, individual perceptions, and contextual circumstances. Achieving functional performance and subjective well-being in the goal achievement process is the main focus, (Annisa Nur Safitri, 2022).

Employee Performance refers to the extent to which a work program or policy can meet the goals, objectives, vision, and mission of the organization as outlined in its strategic plan. "Performance is the equivalent of the word performance, which indicates the work results of an individual, a managerial process, or the entire organization, where these results must be demonstrated with clear evidence and can also be measured and compared with established standards" (Saputra et al., 2020). Work discipline is also very important in fostering good performance by employees and providing a positive impact on the institution or company in achieving its mission and goals. Employee work performance can be measured by their abilities, skills, work quality, work quantity, and the time employees use to work (Samsul Bachri & Suhandra Makkasau, 2023). Employee performance contributes to the overall efficiency and productivity improvement of the organization. Employee performance refers to the activities and responsibilities carried out by employees efficiently and effectively. Management can implement various methods to assess performance, according to Sugiono & Fitriana (2018). Company performance can be improved by implementing specific steps that include employee participation in work, empowerment, task redesign, skills-based training and development programs, as well as assessment and reward systems (Daswan et al., 2021). According to a study by Rosadi et al. (2023), as well as many other studies focusing on employee productivity, it shows that employees who are satisfied with their jobs tend to have better work performance and higher job retention rates compared to those who are unhappy with their jobs (Amanda & Desfina Fauziah, 2021). From several definitions that have been presented, it can be concluded that employee performance is the result obtained by an individual or employee when carrying out existing tasks and responsibilities, in accordance with the standards, goals, or objectives set by the organization. Various elements such as skills, motivation, discipline, working conditions, and support from the organization can influence performance. Optimal performance demonstrates effectiveness, efficiency, and contributes positively to the achievement of company targets.

METHOD

The conceptual framework of this research illustrates the relationship between work discipline, work environment, and work motivation as independent variables that influence work discipline as the dependent variable. Work discipline plays an important role in shaping employee behavior to work according to the established rules, time, and responsibilities. The work environment also plays a crucial role in shaping employee behavior to work according to the established rules, time, and responsibilities. Work motivation serves as both internal and external drives that cause someone to act to achieve organizational goals, while employee performance is the quality and quantity of work achieved by someone in carrying out tasks according to the responsibilities assigned to them. These three variables are assumed to have a simultaneous influence on employee performance at Bank Syariah Indonesia (BSI) Palopo City. This conceptual relationship can be explained thru the following conceptual framework model: This research uses a quantitative approach with a survey method. The research population consists of all employees of Bank Syariah Indonesia (BSI) in Palopo City, totaling 50 people. Since the population size is relatively small, the sampling technique used is saturated sampling, making the entire population the research sample. Data collection was conducted thru a questionnaire that was tested for validity and reliability.

Population and Sample

The population is the entirety of objects that are the focus of the research study observed by the researcher. According to Rosadi et al. (2023), the population includes all collections of research objects that are used as criteria by the researcher, where these objects can include living beings, objects, systems and procedures, phenomena, and others. The members of the population studied in this research are the employees at Bank Syariah Indonesia (BSI) located in the city of Palopo. In this study, the sampling method used is saturated sampling, as all employees are included in the sample. The sample to be used in this study consists of all employees working at Bank Syariah Indonesia (BSI) in Palopo City. To ensure that each variable can be measured accurately, an operationalization process was carried out based on previous theories and research. The operationalization of the variables is presented in Table 1 below.

Table 1. Operationalization of Research Variables.

No	Variable	Operational definition of the variable	Indicator	Scale
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1	Work Discipline (X ₁)	Discipline (X ₁) The attitude and behavior of employees in following rules and regulations in the work environment to help achieve organizational goals.	1. Punctual attendance 2. Utilization of facilities 3. High level of responsibility (Ni'mah et al, 2020)	Likert 1-5
2	Work Environment (X ₂)	Everything that surrounds employees while performing their jobs that can impact task execution, both in physical and non-physical aspects.	1. Quality 2. Quantity 3. Timeliness (Yudiana et al, 2018)	Likert 1-5
3	Work Motivation (X ₃)	Factors from within and outside that contribute to employee motivation in carrying out tasks to achieve goals.	1. Physical needs 2. Need for security and protection 3. Need for recognition and appreciation (Ramadhona & Hesi, 2021)	Likert 1-5
4	Employee performance (Y)	he achievements of employees must meet the predetermined criteria, both in terms of quality and timeliness.	1. Effectiveness and efficiency 2. Authority (discipline) (Lita Nabbila et al. 2021)	Likert 1-5

Source: Data processed from (Ni'mah et al., 2020), (Yudiana et al., 2018), (Ramadhona & Hesi, 2021), (Lita Nabbila et al., 2021).

Table 1 explains how each research variable is defined and measured. Each variable has three main indicators designed to reflect its conceptual construct. All variables are measured using a five-point Likert scale, allowing for quantitative analysis of respondents' perceptions. These indicators were adapted from previous research to ensure that the measurements have good external validity. Data Analysis Techniques Data analysis was conducted using multiple linear regression analysis with the help of SPSS version 26 to determine the effect of independent variables (work discipline, work environment, and work motivation) on the dependent variable (employee performance). Data analysis includes validity tests, reliability tests, classical assumptions, and multiple linear regression analysis. The analysis model is written as follows:

$$Y = A + B_1 X_1 + B_2 X_2 + B_3 X_3 + e$$

Explanation:

Where :

- Y = Employee performance (dependent variable)
- a = Constant (value of Y when X₁, X₂, X₃ = 0)
- b₁, b₂, b₃ = Regression coefficients for each independent variable
- X₁ = Work discipline
- X₂ = Work environment
- X₃ = Work motivation
- e = Error variable (error)

The coefficient of determination (R²) is used to determine the contribution of independent variables to the dependent variable, while the t-test and F-test are used to test hypotheses partially and simultaneously.

RESULTS AND DISCUSSION

Research Results

Analysis Results The issue in this research emphasizes measuring the influence of work discipline, work environment, and work motivation on employee performance at Bank Syariah Indonesia (BSI) in the city of Palopo. The respondents in this study are employees of Bank Syariah Indonesia located in the city of Palopo. In this study, the population consists of employees of Bank Syariah Indonesia (BSI) in the city of Palopo. Meanwhile, the sampling technique used is the sampling technique, with the number of samples in this study estimated to be 50 respondents.

Validity and Reliability Test

Validity Test The validity test is conducted to ensure that each item in the questionnaire can measure the intended variable. The instrument is considered valid if the calculated $r > \text{table } r$ (0.279) and has a significance value < 0.05 . The results of the Validation test are shown in the following Table 2.:

Table 2. Validation Test Results

Variable	Item	r calculated	r table Sig	2-tailed	Explanation
Work discipline (X1)	X1.1	0.712	0.279	0.000	Valid
	X1.2	0.684	0.279	0.000	Valid
	X1.3	0.705	0.279	0.000	Valid
	X1.4	0.698	0.279	0.000	Valid
	X1.5	0.732	0.279	0.000	Valid
	X1.6	0.745	0.279	0.000	Valid
Workenvironment (X2)	X2.1	0.666	0.279	0.000	Valid
	X2.2	0.682	0.279	0.000	Valid
	X2.3	0.711	0.279	0.000	Valid
	X2.4	0.729	0.279	0.000	Valid
	X2.5	0.748	0.279	0.000	Valid
	X2.6	0.722	0.279	0.000	Valid
Workmotivation (X3)	X3.1	0.671	0.279	0.000	Valid
	X3.2	0.709	0.279	0.000	Valid
	X3.3	0.724	0.279	0.000	Valid
	X3.4	0.751	0.279	0.000	Valid
	X3.5	0.766	0.279	0.000	Valid
	X3.6	0.782	0.279	0.000	Valid
Employee performance (Y)	Y1.1	0.697	0.279	0.000	Valid
	Y1.2	0.733	0.279	0.000	Valid
	Y1.3	0.715	0.279	0.000	Valid
	Y1.4	0.758	0.279	0.000	Valid

Source: Data processed by SPSS (2025)

The test results show that all items on the Work Discipline variable (X_1), Work Environment (X_2), Work Motivation (X_3), and Employee Performance (Y) have a calculated r value greater than the table r value and a significance of 0.000. Thus, all items are declared valid and can be used in further analysis. This means that each question in the questionnaire has been able to represent the theoretical construct of the measured variable.

Reliability test The reliability

test is conducted to determine the extent to which the research instrument provides consistent results when used under the same conditions. Reliability indicates the level of dependability of a measuring instrument in assessing the variable being studied. In this study, the reliability test was conducted using the Cronbach's Alpha coefficient thru the SPSS program. A

variable is considered reliable if it has a Cronbach's Alpha value > 0.70 (Ghozali, 2018). Based on the results of the reliability test on all variables, a Cronbach's Alpha value above the minimum threshold of 0.70 was obtained. This indicates that all research instruments have good internal consistency and can be trusted for data collection. The complete reliability test results are in the table below.

Table 3. Reliability Statistics

Variable	Cronbach's Alpha	Information
Work discipline X1	0.872	Reliable
Work environment X2	0.861	Reliable
Work motivation X3	0.889	Reliable
Employee performance Y	0.901	Reliable

Source: Data processed SPSS version 27, 2025

Based on the reliability test results for the Work Discipline variable (X_1), a Cronbach's Alpha value of 0.872 was obtained, which is greater than the minimum threshold of 0.70. This indicates that all statement items in the Work Discipline variable are declared reliable, making them suitable for use in the research. The results of the reliability test for the Work Environment variable (X_2) show a Cronbach's Alpha value of 0.861, which exceeds the threshold value of 0.70. Therefore, the instrument for the Work Environment variable is declared reliable and can be used in further analysis.

Based on the results of the reliability test for the Work Motivation variable (X_3), a Cronbach's Alpha value of 0.889 was obtained, which is greater than 0.70. This result indicates that the statement items on the Work Motivation variable are reliable, thus the instrument can be trusted to measure the intended variable. The results of the reliability test on the Employee Performance variable (Y) show a Cronbach's Alpha value of 0.901, which exceeds the minimum threshold of 0.70. Therefore, all items in this variable are declared reliable and can be used to consistently measure employee performance. Overall, all research variables have a Cronbach's Alpha value greater than 0.70, which means all research instruments have a high reliability level and are suitable for use in subsequent regression analysis.

Classical Assumption Test

Normality Test Based on the results of the normality test using the Kolmogorov-Smirnov (K-S) method with a significance level of 0.05, an Asymp. Sig. (2-tailed) value of 0.851 was obtained, which is greater than 0.05. This result indicates that the residual data are normally distributed, thus the regression model meets the normality assumption and is suitable for multiple linear regression analysis. The results of the Normality test are shown in the following Table 4.3:

Tabel 4. Hasil Uji Normalitas

One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual		
N		50
Normal	Mean	0E-7
Parameters ^{a,b}	Std. Deviation	2.42745100
Most Extreme	Absolute	.086
Differences	Positive	.086
	Negative	-.059
Kolmogorov-Smirnov Z		.610
Asymp. Sig. (2-tailed)		.851

Source: Data processed SPSS version 27, 2025

a. Distribusi tes adalah Normal.

b. Dihitung dari data. Source: Data processed by SPSS (2025)

Based on the results of the normality test using the Kolmogorov-Smirnov method, a Kolmogorov-Smirnov Z value of 0.610 and an Asymp. Sig. (2-tailed) value of 0.851 were obtained. Because the significance value is greater than the significance level ($\alpha = 0.05$), it can be concluded that the residual data is normally distributed. This result indicates that the regression model meets the normality assumption, making the data suitable for multiple linear regression analysis. A normal data distribution indicates that the residual values are evenly spread around the mean line, meaning there are no serious deviations in the regression model. Thus, the model used can be considered valid for testing the relationship between the variables of Work Discipline, Work Environment, and Work Motivation on Employee Performance.

Multicollinearity Test

The multicollinearity test is used to determine whether there is a strong relationship between independent variables. A good regression model should be free from multicollinearity symptoms, with the criteria Tolerance > 0.10 and VIF < 10. The results of the multicollinearity test are shown in the following Table 5.:

Table 5. Results of the Multicollinearity Test

Model	Coefficients ^a				Sig.	Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	t		Tolerance	VIF
	B	Std. Error	Beta				
(Constant)	4.723	4.564		1.035	0.306		
Work discipline (X1)	0.268	0.115	0.274	2.333	0.024	0.573	1.747
Workenvironment (X2)	0.198	0.122	0.198	1.623	0.111	0.611	1.636
Workmotivation (X3)	0.407	0.132	0.399	3.081	0.004	0.588	1.701

a. Dependent Variable: Employee Performance (Y)

Source: Data processed SPSS version 27, 2025

Based on the multicollinearity test results in Table 5, it is known that all independent variables have a tolerance value greater than 0.10 and a Variance Inflation Factor (VIF) value less than 10. The Work Discipline variable has a tolerance value of 0.573 and a VIF of 1.747, the Work Environment variable has a tolerance value of 0.611 and a VIF of 1.636, while the Work Motivation variable has a tolerance value of 0.588 and a VIF of 1.701. Thus, it can be concluded that there are no signs of multicollinearity among the independent variables in the regression model, making the model suitable for further analysis.

Analysis of multiple linear regression

Equation Multiple linear regression analysis is used to determine the effect of Work Discipline (X_1), Work Environment (X_2), and Work Motivation (X_3) on Employee Performance (Y), both partially thru the t-test and simultaneously thru the F-test, as well as to determine the contribution of independent variables thru the coefficient of determination (R^2) (Ghozali, 2018; Santoso, 2015). Based on the data processing results, the following multiple linear regression equation was obtained:

$$Y = 4.723 + 0.268X_1 + 0.198X_2 + 0.407X_3 + e$$

The regression equation shows the relationship between Work Discipline, Work Environment, and Work Motivation on Employee Performance at Bank Syariah Indonesia (BSI) in Palopo City. The regression coefficients of each variable indicate the direction and magnitude of the influence of the independent variables on the dependent variable, assuming other variables remain constant.

- a. The Work Discipline Regression Coefficient (X_1) The Work Discipline regression coefficient of 0.268 indicates that each increase of one unit in Work Discipline will increase Employee Performance by

0.268 units, assuming other variables remain constant. The t-test results show a significance value of 0.024 (< 0.05), indicating that Work Discipline has a positive and significant effect on Employee Performance. b. The Work Environment Regression Coefficient (X_2) The Work Environment regression coefficient of 0.198 indicates that every one-unit increase in the Work Environment will improve Employee Performance by 0.198 units, assuming other variables remain constant. However, the significance value of 0.111 (> 0.05) indicates that the effect of the Work Environment on Employee Performance not statistically significant. This indicates that the relatively uniform working environment conditions have not yet become the main differentiating factor in improving employee performance.

- b. Work Motivation Regression Coefficient (X_3) The Work Motivation regression coefficient of 0.407 indicates that each one-unit increase in Work Motivation will increase Employee Performance by 0.407 units. The t-test results show a significance value of 0.004 (< 0.05), thus it can be concluded that Work Motivation has a positive and significant effect on Employee Performance. This finding confirms that motivation is a dominant factor in driving employee performance improvement.
- c. Error Term (e) The error term (e) reflects other factors not included in this research model, but which have the potential to affect Employee Performance, such as leadership style, compensation system, organizational culture, work experience, and career development. Based on the coefficient of determination (R^2) value of 0.677, the contribution of other factors outside the model is 32.3%. Based on the results of the multiple linear regression analysis, it can be concluded that Work Discipline, Work Environment, and Work Motivation simultaneously have a significant effect on Employee Performance. However, partially only Work Discipline and Work Motivation have a significant effect, with Work Motivation being the most dominant variable in improving employee performance at Bank Syariah Indonesia (BSI) Palopo City. a. T-Test (Partial) The t-test (partial) is used to determine the effect of each independent variable on the dependent variable individually in the regression model. In this study, the partial test aims to examine whether Work Discipline (X_1), Work Environment (X_2), and Work Motivation (X_3) significantly affect Employee Performance (Y) at Bank Syariah Indonesia (BSI) Palopo City. The testing was conducted with the help of SPSS version 25, and the calculation results are presented in the following Table 6.

Tabel 6. Uji Parsial (Uji t)

Variable	B	t hitung	Sig.	Descriptions
Work discipline (X_1)	0.268	2.333	0.024	Signifikan
Workenvironment (X_2)	0.198	1.623	0.111	Tidak signifikan
Workmotivation (X_3)	0.407	3.081	0.004	Signifikan

Dependent Variable: Employee Performance (Y)

Source: Data processed SPSS version 27, 2025

Based on the results of the partial test (t-test) in the table above, it can be explained that the influence of each independent variable on the dependent variable is as follows:

- a) Based on the results of the partial test (t-test) in Table 6, the Work Discipline variable has a regression coefficient value of 0.268, a t-value of 2.333, and a significance level of 0.024 (< 0.05). These results indicate that Work Discipline has a positive and significant effect on Employee Performance. With Thus, the hypothesis stating that Work Discipline affects Employee Performance can be accepted.
- b) Based on Table 6, the Work Environment variable has a regression coefficient of 0.198, a t-value of 1.623, and a significance level of 0.111 (> 0.05). This indicates that the Work Environment has a

positive but not significant effect on Employee Performance. Therefore, the hypothesis stating that the Work Environment affects Employee Performance is rejected.

- c) Based on the t-test results in Table 6, the Work Motivation variable has a regression coefficient of 0.407, a t-value of 3.081, and a significance level of 0.004 (< 0.05). These results indicate that Work Motivation has a positive and significant effect on Employee Performance. Therefore, the hypothesis stating that Work Motivation affects Employee Performance can be accepted.

Based on the results of the partial test (t-test) that has been conducted, it can be concluded that the Work Discipline and Work Motivation variables partially have a positive and significant effect on Employee Performance. Meanwhile, the Work Environment variable shows a positive but not significant effect on Employee Performance. These findings indicate that the improvement in employee performance in this study is more dominantly influenced by internal individual factors, particularly discipline and work motivation, compared to environmental factors.

F Test (Simultaneous)

The F Test aims to determine whether the variables Work Discipline (X_1), Work Environment (X_2), and Work Motivation (X_3) simultaneously affect Employee Performance (Y). The testing is conducted by comparing the calculated F value with the table F value and examining the significance (Sig.) value from the SPSS output.

Table 7. F-Test Results (Simultaneous)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	233.824	3	77.941	32.783	0.000
Residual	109.356	46	2.378		
Total	343.180	49			

a. Dependent Variable: Employee Performance (Y)

b. Predictors: (Constant), Work Discipline (X_1), Work Environment (X_2), Work Motivation (X_3) Source: Source: Data processed SPSS version 27, 2025

Based on the results of the ANOVA test (F-test) analysis in Table 4.6, an F value of 32.783 was obtained with a significance level (Sig.) of 0.000, which is smaller than the $\alpha = 0.05$ value. These results indicate that simultaneously, the variables Work Discipline (X_1), Work Environment (X_2), and Work Motivation (X_3) significantly affect Employee Performance (Y). This finding suggests that these three independent variables together can explain the variations occurring in Employee Performance. Therefore, changes in Employee Performance can be significantly explained by the combination of changes in Work Discipline, Work Environment, and Work Motivation. Additionally, the significance value far below the tolerance limit of 0.05 confirms that the regression model used in this study is fit and can be used to analyze and interpret the relationship between independent and dependent variables with a confidence level of 95%.

The results of this simultaneous test also reinforce the findings of the partial test, indicating that the factors of work discipline, work environment, and work motivation collectively have a significant contribution to the improvement of employee performance at Bank Syariah Indonesia (BSI) in Palopo City. After determining that the variables of Work Discipline, Work Environment, and Work Motivation simultaneously have a significant effect on Employee Performance, the coefficient of determination (R^2) test was conducted to determine the extent to which the model can explain the variation in Employee Performance. b. Coefficient of Determination (R^2) Test The coefficient of determination (R^2) test is used to determine the extent to which the regression model can explain the variation in the dependent variable, which is Employee Performance. The R^2 value ranges from 0 to 1. The closer it is to 1, the greater the ability of the independent variables to explain the variation in the dependent variable.

Table 9. Results of the Coefficient of Determination (R^2) Test**Table 8. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.823	0.677	0.654	1.542

a. Predictors: (Constant), Work Discipline (X_1), Work Environment (X_2), Work Motivation (X_3)

b. Dependent Variable: Employee Performance (Y)

Source: Data processed SPSS version 27, 2025

Based on the results of the coefficient of determination test in Table 4.7, an R Square value of 0.677 or 67.7% was obtained. This indicates that the variables Work Discipline (X_1), Work Environment (X_2), and Work Motivation (X_3) simultaneously explain 67.7% of the variation in Employee Performance (Y). Meanwhile, the remaining 32.3% is influenced by other factors outside the research model that were not examined in this study, such as leadership style, organizational culture, compensation system, and other individual factors. The Adjusted R Square value of 0.654 indicates that the regression model used has a good level of stability and feasibility in explaining the relationship between the independent and dependent variables. The regression model used in this study has met the classical assumption and hypothesis testing requirements, indicating that it is appropriate for explaining the influence of work discipline, work environment, and work motivation on employee performance at Bank Syariah Indonesia (BSI) Palopo City. The findings show that all independent variables have a positive effect on employee performance; however, only work discipline and work motivation have a statistically significant influence, while the work environment does not. This suggests that although the work environment contributes positively, it is not a key determinant of performance in this context.

The significant effect of work discipline reflects the importance of adherence to rules, punctuality, and responsibility, particularly in the Islamic banking sector, which emphasizes accuracy and compliance with operational procedures. Meanwhile, work motivation emerges as the most dominant factor influencing performance, indicating that employees with higher intrinsic and extrinsic motivation tend to demonstrate better productivity and commitment. This finding supports previous studies such as Robbins and Judge (2022) and Wibowo and Prasetyo (2021), which highlight motivation as a primary driver of employee performance.

In contrast, the work environment variable was found to have a positive but insignificant effect, which aligns with studies by Sedarmayanti and Rahadian (2021) and Putri and Nugroho (2022). These studies argue that when the work environment is already stable and homogeneous, its role shifts from a determining factor to a supporting factor. However, this result differs from other studies that find a significant relationship between work environment and performance, particularly in organizations with more varied or less optimal working conditions. This difference may be attributed to the relatively standardized and conducive work environment at BSI Palopo City, reducing its variability as a performance driver.

From a practical perspective, management at BSI should prioritize strategies to enhance employee motivation, such as providing incentives, career development opportunities, and supportive leadership. At the same time, maintaining work discipline and a conducive work environment remains essential to sustain performance stability.

Research Limitations

This study has several limitations, including a relatively small sample size ($n=50$), focus on a single institution and location, and the use of a cross-sectional design that limits the ability to capture changes over time. Therefore, the findings may not be fully generalizable. Future studies are recommended to involve larger and more diverse samples, include additional variables such as compensation and leadership style, and apply longitudinal approaches to obtain more comprehensive results.

CONCLUSION

Based on the results of the study, it can be concluded that work discipline, work environment, and work motivation simultaneously have a significant influence on employee performance at Bank Syariah Indonesia (BSI) Palopo City. Partially, only work motivation shows a positive and significant effect, indicating that it is the most dominant factor in improving employee performance. Meanwhile, work discipline and work environment have positive but insignificant effects, suggesting that both variables are relatively stable and no longer the main differentiators of performance. These findings highlight the importance of internal factors, particularly motivation, in driving employee productivity. Theoretically, this study contributes to the human resource management literature by reinforcing the central role of work motivation as a key determinant of performance in the Islamic banking context. Practically, management should prioritize strategies that enhance employee motivation while maintaining existing levels of discipline and a conducive work environment. Future research is recommended to include additional variables such as compensation, leadership style, and organizational culture to provide a more comprehensive analysis.

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