

EFFECTS OF THE DIGITAL WORK ENVIRONMENT, WORK CULTURE, AND WORK RESILIENCE ON EMPLOYEE PERFORMANCE: JOB SATISFACTION AS A MEDIATOR

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Abstract

This study examines the effects of the digital work environment, work culture, and work resilience on employee performance, with job satisfaction as a mediating variable, at Bank Syariah Indonesia, Langsa Branch Office. A quantitative approach was employed using a census of all 46 employees. Primary data were collected through a questionnaire using a five-point Likert scale and analyzed through multiple linear regression and path analysis with IBM SPSS Statistics. The analysis included validity and reliability tests, classical assumption tests, t-tests, F-tests, coefficients of determination, and Sobel tests. The results reported in the thesis indicate that the digital work environment, work culture, and work resilience have positive and significant effects on job satisfaction and employee performance. Job satisfaction also has a positive and significant effect on employee performance and partially mediates all three relationships. These findings emphasize the importance of integrating digital support, a constructive work culture, and employees' adaptive capacity with efforts to improve job satisfaction. The study recommends maintaining accessible and secure digital systems, strengthening cooperation, developing resilience, and providing opportunities for employee development. Differences between numerical results reported in separate thesis sections are disclosed in the article without recalculation.

Keywords: Digital work environment; Employee performance; Job satisfaction; Work culture; Work resilience.

INTRODUCTION

Digital transformation changes not only banking operations but also how employees complete tasks, communicate, and coordinate their work. The source thesis places these changes within the need to maintain employee performance while adapting to technology-based working arrangements. Digital facilities can support efficiency and access to information; however, their effectiveness also depends on employees' ability to use them, the organizational values guiding work, and the capacity to cope with pressure and change.

Bank Syariah Indonesia (BSI), Langsa Branch Office, provides the setting for examining these relationships. The study considers the digital work environment, work culture, and work resilience together, rather than treating them as isolated determinants of performance. Job satisfaction is positioned as the intervening mechanism through which organizational conditions and individual resources may contribute to employees' work outcomes.

LITERATURE REVIEW

Human resource management and employee performance

Human resource management involves planning, organizing, developing, and directing employees to pursue organizational objectives and employee well-being. The thesis draws on Armstrong and Baron (1998), emphasizing the alignment of individual and organizational goals through planning, training, guidance, and rewards. Employee performance concerns work achieved in carrying out assigned responsibilities. This study operationalizes performance through work quantity, work quality, work efficiency, and work discipline, following the definition attributed to Kasmir (2021).

Digital work environment

A digital work environment is an ecosystem in which information and communication technologies support collaboration, productivity, and innovation. The thesis describes this construct through technology accessibility, digital work flexibility, digital data integration, and digital security (Mudhoffar & Frinaldi, 2024). Accessibility concerns the availability and usability of facilities; integration concerns access to information across work processes; and security concerns employees' confidence in the protection of work-related data. These elements are relevant to a banking workplace that requires accurate information and coordinated service delivery.

The Technology Acceptance Model, attributed to Davis (1989), provides the individual-level explanation: perceived usefulness and perceived ease of use influence employees' acceptance and utilization of digital systems. Sociotechnical Systems Theory, attributed to Emery and Trist (1960), complements this explanation by emphasizing the relationship between technical arrangements and the social organization of work. Technology, people, and work processes are therefore treated as interrelated components of the work system.

Work culture

Work culture comprises the values, norms, beliefs, and habitual behaviors that guide employees' actions and interactions. The thesis relates this concept to shared organizational meanings (Schein, 2017; Robbins & Judge, 2019) and measures it through habits, rules, values, and collaboration (Ndraha, 2020). A constructive culture encourages compliance with procedures, honesty, responsibility, and cooperation. In the Islamic banking context described in the thesis, professional conduct is also linked to trustworthiness, fairness, and responsibility. Schwartz's (1992) Value Theory is used to explain how shared values guide behavior and contribute to a harmonious workplace.

Work resilience

Work resilience refers to the ability to adapt, withstand pressure, and recover from difficulties or changes at work. The thesis draws on Psychological Capital Theory and operationalizes resilience through self-efficacy, optimism, hope, and resilience itself, following its attribution to Luthans (2020). Employees who remain confident, maintain motivation, and seek ways to overcome obstacles are expected to sustain their work effort under demanding conditions. In the study's banking setting, this capacity is relevant to service responsibilities, changing systems, and performance targets.

Job satisfaction as a mediator

Job satisfaction is understood as employees' positive emotional evaluation of their work experience (Spector, 2019). The measured aspects are satisfaction with the work itself, salary and benefits, interpersonal relationships, and opportunities for self-development. The thesis uses Herzberg's (1959) Two-Factor Theory to distinguish motivating aspects of work from conditions that prevent dissatisfaction. Job satisfaction links the quality of the digital environment, shared work practices, and personal resilience to performance by reflecting whether employees experience their work as supportive, meaningful, and rewarding.

Previous research and research gap

The prior-study review in the thesis reports differing findings regarding the relationship between the work environment and performance. Mawardah and Prawitowati (2023) found no effect of the work environment on job satisfaction or employee performance, including the indirect relationship through satisfaction. By contrast, Lestari and Yuningsih (2023) reported a positive and significant work-environment effect on performance. Sulistianingtiyas and Djastuti (2022) likewise reported positive relationships involving workplace digitalization and employee performance. These findings motivate further examination of whether satisfaction explains part of the relationship in the present setting.

For organizational and personal factors, the thesis cites Hakiki et al. (2024), who describe teamwork and harmonious relationships in the organizational culture of BSI KCP 2 Langsa, and Suparjiman (2024), who reports positive relationships among work culture, satisfaction, and performance. Paramanandana and Kistyanto (2021) report a positive role for employee resilience in banking performance. The thesis positions its contribution in the joint examination of digital working conditions, work culture, and work resilience within a single mediation model at a regional Islamic bank branch.

Conceptual model and hypotheses

The model contains three independent variables: digital work environment (X_1), work culture (X_2), and work resilience (X_3). Job satisfaction (Z) is the mediator, while employee performance (Y) is the dependent variable. Each independent variable is proposed to affect both satisfaction and performance. Satisfaction is also proposed to affect

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performance and to transmit part of the relationship between each independent variable and performance. The ten hypotheses retain the numbering and direction used in the thesis.

Table 1. Research hypotheses

Hypothesis	Path	Statement
H ₁	$X_1 \rightarrow Z$	The digital work environment positively and significantly affects job satisfaction.
H ₂	$X_2 \rightarrow Z$	Work culture positively and significantly affects job satisfaction.
H ₃	$X_3 \rightarrow Z$	Work resilience positively and significantly affects job satisfaction.
H ₄	$X_1 \rightarrow Y$	The digital work environment positively and significantly affects employee performance.
H ₅	$X_2 \rightarrow Y$	Work culture positively and significantly affects employee performance.
H ₆	$X_3 \rightarrow Y$	Work resilience positively and significantly affects employee performance.
H ₇	$Z \rightarrow Y$	Job satisfaction positively and significantly affects employee performance.
H ₈	$X_1 \rightarrow Z \rightarrow Y$	Job satisfaction mediates the digital work environment–performance relationship.
H ₉	$X_2 \rightarrow Z \rightarrow Y$	Job satisfaction mediates the work culture–performance relationship.
H ₁₀	$X_3 \rightarrow Z \rightarrow Y$	Job satisfaction mediates the work resilience–performance relationship.

Source: Thesis Section 2.4. Variable codes are standardized here to X_1 , X_2 , X_3 , Z , and Y , matching the main results tables.

The study seeks to contribute to human resource management by explaining both direct and mediated relationships. Its practical purpose is to inform digital training, organizational cooperation, adaptive capacity, and satisfaction-oriented management at BSI Langsa Branch Office.

METHOD

Research design, setting, and participants

This study used a quantitative approach and collected data during one period. It was conducted at Bank Syariah Indonesia, Langsa Branch Office, in Langsa, Aceh. The population comprised all 46 active employees included in the study. Saturated sampling was used, meaning that the entire population became the research sample. The reported SPSS analysis included 46 cases, with no missing cases in the descriptive and instrument analyses. The study therefore describes the employees at this branch rather than a sample intended to represent all BSI branches.

Data collection and operational measurement

Primary data were collected using a questionnaire distributed through Google Forms. Responses used a five-point Likert scale: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. Each construct was measured using four items, giving 20 items in total. The questionnaire introduction assured respondents that their answers would remain confidential, be used for academic purposes, and not affect their position or work evaluation. The operational indicators are reproduced in Table 2.

Table 2. Operational variables and measurement indicators

Variable / role	Operational meaning	Four indicators
Digital work environment (X_1) Independent	A technology-supported work ecosystem facilitating work and collaboration.	Technology accessibility; digital work flexibility; digital data integration; digital security.
Work culture (X_2) Independent	Shared values, norms, and habits guiding employee work behavior.	Habits; rules; values; collaboration.
Work resilience (X_3) Independent	The capacity to adapt, persist, and recover from work pressures and challenges.	Self-efficacy; optimism; hope; resilience.
Job satisfaction (Z) Mediator	A positive emotional evaluation of employees' work experience.	Work itself; salary and benefits; interpersonal relationships; self-development opportunities.

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Variable / role	Operational meaning	Four indicators
Employee performance (Y) Dependent	Work outcomes achieved in fulfilling assigned responsibilities.	Work quantity; work quality; work efficiency; work discipline.

Source: Thesis Table 3.3. All constructs use four five-point Likert items. Indicator labels are retained from the operational definitions.

Data analysis

IBM SPSS Statistics was used for descriptive analysis, instrument testing, and multiple linear regression as the basis for path analysis. Item validity was assessed with Pearson item–total correlations, using $r = 0.291$ as the critical value at $n = 46$, $df = 44$, and a two-sided 5% significance level. Internal consistency was assessed using Cronbach's alpha with a 0.70 criterion. Residual normality, tolerance and variance inflation factors, and the Glejser test were used to assess the available regression assumptions.

The first structural equation regressed job satisfaction on X_1 , X_2 , and X_3 . The second regressed employee performance on X_1 , X_2 , X_3 , and Z . Direct hypotheses were evaluated using coefficient signs and t-test p-values below 0.05; F-tests assessed the joint significance of each equation. Standardized beta coefficients were used for path-effect comparisons, while unstandardized coefficients and their standard errors were used for Sobel tests of indirect effects. Partial mediation was concluded where both the indirect effect and the remaining direct effect were significant.

RESULTS AND DISCUSSION

Reporting basis and study participants

The main statistical presentation below follows the thesis's descriptive results and Sections 4.6–4.9, which are also reflected in its overall analytical summary in Section 4.15. A different numerical set appears in Sections 4.10–4.11. Those figures are retained separately in Tables 12–15 and explicitly distinguished from the main results; they are not treated as a verified alternative model. No statistical estimates have been recalculated or silently substituted.

Table 3. Population and sample by work unit

Work unit	Employees	Percentage (%)
Operations	6	13.0
Marketing	24	52.2
Financing	10	21.7
Financing support	6	13.0
Total	46	100.0

Source: Thesis Table 4.1. Percentages are retained as reported; individual rounded percentages total 99.9%.

Marketing was the largest group, representing 24 employees or 52.2% of respondents. Financing accounted for 10 employees, while operations and financing support each accounted for six. This composition covers the principal marketing, financing, operational, and support functions represented in the branch population.

Descriptive statistics

Table 4. Descriptive statistics for the five study variables

Variable	N	Min.	Max.	Total mean	Item mean	SD of total	Category
X_1	46	10.00	20.00	17.4565	4.3641	2.54477	Very high
X_2	46	10.00	20.00	16.3043	4.0761	2.63202	High
X_3	46	9.00	20.00	15.5870	3.8968	2.70453	High
Z	46	10.00	20.00	16.6087	4.1522	2.86340	High
Y	46	9.00	20.00	17.0652	4.2663	2.55953	Very high

Source: Thesis Section 4.3.1. Item means equal the reported total means divided by four. Categories: 1.00–1.80 very low; 1.81–2.60 low; 2.61–3.40 moderate; 3.41–4.20 high; 4.21–5.00 very high.

The digital work environment had the highest overall item mean, 4.3641, and was categorized as very high. Employee performance also fell in the very-high category, with an item mean of 4.2663. Work culture, work resilience, and job satisfaction were categorized as high, with respective means of 4.0761, 3.8968, and 4.1522. These descriptive results indicate favorable employee assessments of the five constructs in the source data.

Work resilience had the lowest mean among the variables, although it remained in the high category. The thesis therefore identifies resilience development as an area requiring continuing managerial attention. Digital support should be maintained, while collaboration, confidence in handling responsibilities, and consistent work discipline remain relevant improvement areas. These descriptive patterns identify relative priorities within the reported employee assessments and do not replace the subsequent hypothesis tests.

Item responses and instrument quality

Table 5 preserves the item-level response frequencies and means reported in the thesis. The short labels identify the corresponding questionnaire topics; they do not replace the wording of the original instrument. Appendix 1 contains the complete digital-security item (X1.4) and salary-and-benefits item (Z2), although the Chapter IV discussion states that their full wording was unavailable in the proposal appendix used there.

Table 5. Response frequencies and item means

Item	Questionnaire topic	SD	D	N	A	SA	Mean
X1.1	Ease of using digital facilities	1	1	3	18	23	4.3261
X1.2	Digital support for work completion	0	0	4	15	27	4.5000
X1.3	Access to work information	0	1	4	18	23	4.3696
X1.4	Security of work data and information	1	1	4	19	21	4.2609
X2.1	Habit of following procedures	1	2	7	20	16	4.0435
X2.2	Compliance with work rules	0	0	8	21	17	4.1957
X2.3	Honesty and responsibility	0	2	8	21	15	4.0652
X2.4	Cooperation with coworkers	1	2	8	20	15	4.0000
X3.1	Confidence in completing responsibilities	1	3	10	22	10	3.8043
X3.2	Confidence in meeting work targets	0	0	10	24	12	4.0435
X3.3	Motivation despite obstacles	0	3	10	22	11	3.8913
X3.4	Persistence when facing work problems	1	3	9	22	11	3.8478
Z1	Satisfaction with the work performed	1	2	6	20	17	4.0870
Z2	Satisfaction with salary and benefits	0	0	7	19	20	4.2826
Z3	Relationships with coworkers and supervisors	0	2	7	20	17	4.1304
Z4	Opportunities to develop work abilities	1	2	6	19	18	4.1087
Y1	Completion of work-quantity targets	1	1	5	19	20	4.2174
Y2	Careful completion of work	0	0	5	18	23	4.3913
Y3	Effective use of working time	0	1	6	19	20	4.2609
Y4	Orderly and timely performance of work	1	1	5	20	19	4.1957

Source: Thesis Tables 4.3–4.7 and Appendix 1. SD = strongly disagree; D = disagree; N = neutral; A = agree; SA = strongly agree. Each row contains 46 responses.

Table 6. Pearson item–total correlations and internal consistency

Construct	Item 1 r	Item 2 r	Item 3 r	Item 4 r	Cronbach's α
X ₁	0.784	0.829	0.733	0.878	0.815
X ₂	0.810	0.755	0.787	0.716	0.760
X ₃	0.724	0.740	0.841	0.847	0.792
Z	0.856	0.799	0.842	0.826	0.847
Y	0.821	0.736	0.744	0.848	0.796

Source: Thesis Tables 4.8–4.13. All item correlations exceed r -critical = 0.291; all reported item p -values are < 0.001. Every construct contains four items.

All 20 items met the reported validity criterion, and all five alpha values exceeded 0.70. Job satisfaction had the highest alpha (0.847), while work culture had the lowest (0.760). The thesis therefore retained all items for further analysis.

Regression diagnostics

The assumption-test outputs supplied in the thesis relate to the employee-performance equation. The Kolmogorov–Smirnov statistic was 0.116 ($n = 46$), with asymptotic $p = 0.142$ and Monte Carlo $p = 0.112$. The reported residual mean was 0.000000 and residual standard deviation was 1.38308625. These results, together with the described P–P plot and histogram, supported the thesis's conclusion that the available residual-normality assessment was satisfactory.

Table 7. Multicollinearity and Glejser results for the performance equation

Predictor	Tolerance	VIF	Glejser B	Glejser SE	Glejser t	Glejser p
X ₁	0.577	1.734	−0.057	0.069	−0.826	0.413
X ₂	0.594	1.683	0.015	0.065	0.234	0.816
X ₃	0.729	1.373	−0.099	0.057	−1.732	0.091
Z	0.327	3.062	0.022	0.081	0.277	0.783

Source: Thesis Tables 4.15–4.16. The Glejser constant is $B = 2.956$, $SE = 1.348$, $t = 2.193$, $p = 0.034$. Predictor tolerance values exceed 0.10, VIF values are below 10, and all predictor Glejser p -values exceed 0.05.

Multiple linear regression and direct effects

Table 8. Main regression coefficients reproduced from Tables 4.19 and 4.22

Outcome	Predictor	B	SE	Beta	t	p
Z	Constant	−5.648	2.416	—	−2.337	0.024
Z	X ₁	0.509	0.104	0.453	4.877	< 0.001
Z	X ₂	0.496	0.098	0.455	5.046	< 0.001
Z	X ₃	0.339	0.096	0.321	3.534	0.001
Y	Constant	−0.847	2.197	—	−0.386	0.702
Y	X ₁	0.257	0.112	0.256	2.299	0.027
Y	X ₂	0.258	0.106	0.265	2.420	0.020
Y	X ₃	0.234	0.094	0.247	2.501	0.016
Y	Z	0.336	0.132	0.376	2.543	0.015

Source: Thesis Tables 4.19 and 4.22. B = unstandardized coefficient; SE = standard error; Beta = standardized coefficient. H₁–H₇ are accepted in the thesis.

$$Z = -5.648 + 0.509X_1 + 0.496X_2 + 0.339X_3 + e_1 \quad (1)$$

$$Y = -0.847 + 0.257X_1 + 0.258X_2 + 0.234X_3 + 0.336Z + e_2 \quad (2)$$

All seven direct paths were positive and significant at the 5% level. In this reporting set, work culture had the largest standardized coefficient for job satisfaction (0.455), closely followed by the digital work environment (0.453). Job satisfaction had the largest direct standardized coefficient for performance

(0.376). Among the three exogenous predictors of performance, the coefficients were 0.265 for work culture, 0.256 for the digital work environment, and 0.247 for work resilience.

Model significance and explained variance

Table 9. Main model summaries and joint significance tests

Outcome	R	R ²	Adjusted R ²	SEE	F (df)	p
Z	0.821	0.673	0.650	1.69375	28.870 (3, 42)	< 0.001
Y	0.841	0.708	0.680	1.44898	24.853 (4, 41)	< 0.001

Source: Thesis Tables 4.17–4.21. SEE = standard error of the estimate. For Z, regression/residual/total sums of squares are 248.467/120.489/368.957; for Y, they are 208.723/86.082/294.804. Values retain the source rounding.

The main job-satisfaction equation explained 67.3% of the reported variation in satisfaction, while the performance equation explained 70.8% of the reported variation in performance. Both F-tests were significant. Adjusted R² values were 0.650 and 0.680, respectively. The residual path coefficients reported for the standardized equations were 0.572 for Z and 0.540 for Y. The remaining variation was not explained by the predictors included in each equation.

Direct, indirect, and total effects

Table 10. Main standardized effects on employee performance

Predictor	Path to Z	Direct effect	Indirect via Z	Total effect
Digital work environment (X ₁)	0.453	0.256	0.170	0.426
Work culture (X ₂)	0.455	0.265	0.171	0.436
Work resilience (X ₃)	0.321	0.247	0.121	0.368

Source: Thesis Table 4.26. The common standardized Z → Y coefficient is 0.376. Indirect effects use the product of standardized path coefficients; totals add direct and indirect effects.

All three variables had positive direct and indirect effects in the main reporting set. Work culture had the largest total effect (0.436), followed by the digital work environment (0.426) and work resilience (0.368). Satisfaction therefore provided an additional route through which each predictor was related to performance, without replacing the direct relationships.

Table 11. Main Sobel tests of the mediating role of job satisfaction

Hypothesis / path	a	SEa	b	SEb	a × b	Sobel z	p
H ₈ : X ₁ → Z → Y	0.509	0.104	0.336	0.132	0.171	2.258	0.024
H ₉ : X ₂ → Z → Y	0.496	0.098	0.336	0.132	0.167	2.274	0.023
H ₁₀ : X ₃ → Z → Y	0.339	0.096	0.336	0.132	0.114	2.065	0.039

Source: Thesis Table 4.27. Coefficients in this table are unstandardized. The a × b values therefore differ from the standardized indirect effects in Table 10.

$$\text{Sobel } z = (a \times b) / \sqrt{(b^2 \text{SE}_a^2 + a^2 \text{SE}_b^2)} \quad (3)$$

All Sobel statistics exceeded 1.96, and all corresponding p-values were below 0.05. The thesis accepted H₈, H₉, and H₁₀ and concluded that job satisfaction partially mediated each relationship. The mediation was partial because the direct effects of X₁, X₂, and X₃ on performance remained significant after satisfaction was included in the model. These findings preserve the original distinction between a significant indirect mechanism and the continuing direct contribution of each predictor.

Source-reporting note: differing numerical results

The thesis includes another set of coefficients and model statistics in Sections 4.10–4.11. It does not establish these figures as the output of a separately identified sample or alternative specification. They are reproduced below to preserve the source record, not to replace the main results or imply an additional verified analysis. Both sets report positive direct paths and partial mediation, but the numerical magnitudes and the ranking of total effects differ.

Table 12. Comparison of inconsistent statements within the source

Measure	Main tables / summary	Other thesis sections
Job-satisfaction R^2 / adjusted R^2	0.673 / 0.650	0.553 / 0.518
Performance R^2 / adjusted R^2	0.708 / 0.680	0.687 / 0.653
F for Z / F for Y	28.870 / 24.853	15.698 / 20.267
Residual coefficients for Z / Y	0.572 / 0.540	0.669 / 0.559
Largest total effect on performance	Work culture: 0.436	Work resilience: 0.508
Z $\rightarrow$ Y p-value (Section 4.13.7)	0.015 in Table 4.22	0.002 in the discussion
Job-satisfaction item mean (4.13.7)	4.1522 in descriptive results	4.0924 in the discussion

Table 13. Other path coefficients reported in thesis Table 4.29

Path	B	SE	Beta	t	p
$X_1 \rightarrow Z$	0.458	0.125	0.408	3.674	< 0.001
$X_2 \rightarrow Z$	0.500	0.106	0.527	4.694	< 0.001
$X_3 \rightarrow Z$	0.290	0.103	0.309	2.805	0.008
$X_1 \rightarrow Y$	0.289	0.123	0.258	2.352	0.024
$X_2 \rightarrow Y$	0.232	0.113	0.246	2.048	0.048
$X_3 \rightarrow Y$	0.358	0.096	0.383	3.724	< 0.001
$Z \rightarrow Y$	0.404	0.138	0.405	2.940	0.006

Section 4.10 also reports different intercepts: -3.676 for Z and -4.122 for Y. These values have not been substituted into Equations (1) and (2).

Table 14. Other standardized effects reported in thesis Table 4.30

Path	Direct	a (Beta)	b (Beta)	Indirect	Total
$X_1 \rightarrow Z \rightarrow Y$	0.258	0.408	0.405	0.165	0.423
$X_2 \rightarrow Z \rightarrow Y$	0.246	0.527	0.405	0.213	0.459
$X_3 \rightarrow Z \rightarrow Y$	0.383	0.309	0.405	0.125	0.508

Table 15. Other Sobel results reported in thesis Tables 4.31–4.32

Path	a $\times$ b	Sobel SE	Sobel z	p	Mediation
$X_1 \rightarrow Z \rightarrow Y$	0.185	0.081	2.287	0.022	Partial
$X_2 \rightarrow Z \rightarrow Y$	0.202	0.081	2.487	0.013	Partial
$X_3 \rightarrow Z \rightarrow Y$	0.117	0.058	2.029	0.042	Partial

Author verification is required before journal submission to establish which numerical set is authoritative. No raw-data reanalysis, correction of estimates, or harmonization of conflicting values has been undertaken in this English adaptation.

Discussion of the direct relationships

The positive relationship between the digital work environment and job satisfaction is interpreted in the thesis through the usefulness and ease of use of workplace technology. The highest digital-item mean concerned systems making work easier to complete (4.5000). Access to information, integrated processes, and usable facilities can reduce obstacles in employees' daily activities. The source discussion connects this result to the Technology Acceptance Model and the need for sociotechnical alignment: technology should fit employees' work requirements rather than merely add technical complexity.

The digital work environment was also positively related to employee performance. In the banking context discussed in the thesis, digital systems support service delivery, transaction information, reporting, and coordination. Employees who can use such systems effectively are better supported in completing tasks accurately and efficiently. The managerial implication is to maintain network reliability, usability, data protection, and training alongside the provision of digital infrastructure. This interpretation is consistent with the positive digitalization and work-

environment findings cited in the thesis, including Lestari and Yuningsih (2023) and Sulistianingtiyas and Djastuti (2022).

Work culture was positively related to both satisfaction and performance. The thesis interprets this pattern through clear procedures, shared responsibilities, honesty, and cooperation. Compliance with rules had the highest culture-item mean (4.1957), whereas cooperation had the lowest within that construct (4.0000). The results support maintaining discipline while strengthening communication across work units. In the thesis's Islamic banking framing, professional standards and values are mutually reinforcing: employees are expected to perform accurately while also maintaining integrity and responsibility toward others.

Work resilience was positively related to satisfaction and performance. Confidence, persistence, and continuing motivation are important when employees face targets, changing systems, and demanding service responsibilities. The resilience construct nevertheless had the lowest overall item mean. Confidence in completing assigned responsibilities was the lowest-scoring resilience item (3.8043), while confidence in achieving targets was the highest (4.0435). The thesis therefore recommends development opportunities that help employees handle pressure and sustain effort, including coaching, mentoring, and support from supervisors.

The mediating role of job satisfaction

Job satisfaction had a positive direct relationship with performance and a significant indirect role in each predictor–performance relationship. The thesis explains satisfaction as a positive work experience that can encourage motivation, responsibility, and commitment. The partial-mediation conclusion means that supportive systems, shared work practices, and resilience can relate to performance through employee satisfaction while retaining direct relationships with work outcomes. Satisfaction is therefore an important mechanism in the model, but it is not the only mechanism through which the three predictors operate.

The three mediation findings have distinct practical meanings. Digital support should create an easier and more comfortable work experience; a constructive culture should make employees feel respected and supported; and resilience should help employees maintain positive engagement with their work despite difficulties. Efforts in these areas should consequently be accompanied by attention to the work itself, interpersonal relationships, fair recognition, and development opportunities. The differing numerical rankings must be resolved before identifying a definitively strongest predictor.

Managerial implications

The study recommends accessible and secure digital systems, regular training, cross-unit cooperation, leadership role modeling, and resilience development through mentoring. Career opportunities, recognition, and a supportive atmosphere should complement these initiatives. Performance improvement should consequently address both organizational conditions and employees' psychological experience of work, rather than treating technical and administrative changes as isolated interventions.

CONCLUSION

The thesis concludes that the digital work environment, work culture, and work resilience each have positive and significant effects on job satisfaction and employee performance among the 46 employees of BSI Langsa Branch Office. Job satisfaction also has a positive and significant effect on performance and partially mediates the relationships between all three independent variables and performance. Accordingly, the thesis accepts H_1 – H_{10} . The qualitative direction of these conclusions is shared by its two numerical reporting sets, although the coefficients, explained variances, and some comparative rankings require author verification.

For the branch, the study recommends continued improvement in digital accessibility, security, and training; maintenance of work values and cooperation; development of employee resilience; and attention to satisfaction through development opportunities, recognition, and supportive relationships. The managerial emphasis is not solely on providing technology or enforcing procedures, but also on ensuring that these arrangements support employees' experience of their work and their ability to fulfil responsibilities.

Limitations and future research

The research is limited to one BSI branch and 46 respondents; it does not describe all BSI offices or the wider banking sector. It examines only the five specified variables, leaving other possible determinants outside the model. Questionnaire responses depend on employees' perceptions and may differ from actual conditions. Data were collected during one period, so the findings do not explain changes over time. These limitations are retained from

the thesis rather than extended into claims beyond its study design. Further research may include leadership, work motivation, compensation, organizational commitment, or work engagement, as suggested in the thesis. Larger and more varied study settings would permit comparisons across organizations. Before the present manuscript is submitted, the author should resolve the internally differing numerical results and complete the bibliographic records identified below; the original thesis file has not been changed in preparing this adaptation.

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