



International Conference on Finance, Economics, Management, Accounting and Informatics

“Digital Transformation and Sustainable Business: Challenges and Opportunities for Higher Education Research and Development”

Work Discipline, Environment, and Training Effects On Bank Employee Performance

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Abstract

This research investigates work discipline, work environment, and training influences on employee performance at PT Bank Sumut Pangururan Branch. Employing descriptive quantitative methodology with saturated sampling techniques, all thirty-five employees participated in this study during 2024-2025. Data collection utilized structured questionnaires measured through five-point Likert scales, with multiple linear regression analysis conducted using SPSS version 26. Findings demonstrate that work discipline, work environment, and training collectively explain 89.5% of performance variance. Individually, all three variables significantly affect employee performance, with work environment exhibiting the strongest influence. These results provide critical insights for banking sector human resource management strategies, emphasizing integrated approaches combining disciplinary frameworks, supportive workplace conditions, and continuous skill development programs.

Keywords: Work Discipline, Work Environment, Training Programs, Employee Performance, Banking Sector, Human Resource Management

Introduction

Employee performance constitutes fundamental determinants of organizational success within competitive business environments. Banking institutions particularly require high-performing human resources capable of delivering superior customer service while maintaining operational efficiency (Armstrong & Taylor, 2020). Performance represents work outputs generated through specific job functions over defined periods, reflecting both quality and quantity dimensions of task accomplishment (Robbins & Judge, 2022). Organizations must establish clear performance standards enabling employees to understand expectations and assume responsibility for achieving predetermined objectives.

Contemporary banking sectors face intensifying pressures from digital transformation, regulatory requirements, and evolving customer expectations (Jiang et al., 2021). These challenges necessitate comprehensive human resource management strategies addressing multiple performance determinants simultaneously. Work discipline, workplace environment quality, and training effectiveness emerge as critical factors influencing employee capabilities and organizational outcomes (Cascio & Boudreau, 2023).

Work discipline reflects employees' capacity to execute responsibilities consistently, punctually, and compliantly with established organizational regulations (Dessler, 2020). Disciplined employees demonstrate higher accountability levels, complete assignments within specified timeframes, and adhere to procedural requirements. Discipline serves as foundational elements supporting reliable job execution and organizational goal achievement (Mathis et al., 2021).

The work environment encompasses all physical and psychological conditions surrounding employees during task performance (Colquitt et al., 2021). Physical aspects include temperature control, lighting adequacy, ventilation systems, noise management, workspace cleanliness, and equipment availability. Psychological dimensions involve interpersonal relationships, organizational culture, management support, and emotional climate. Conducive environments enhance employee motivation, comfort, and effectiveness in fulfilling professional responsibilities (Luthans et al., 2021).

Training programs represent systematic initiatives designed to improve employee competencies, knowledge, and behavioral patterns (Noe et al., 2023). Effective training enhances workforce capabilities, enabling organizations to adapt to technological innovations and procedural modifications. When training aligns with job requirements, employees develop enhanced proficiencies for efficient and effective task completion (Aguinis & Kraiger, 2009).

PT Bank Sumut Pangururan Branch confronts specific challenges related to discipline consistency, workplace environment optimization, and training program effectiveness. These issues potentially constrain employee



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performance levels, affecting service quality and organizational goal attainment. Understanding how discipline, environment, and training interact to influence performance enables management to formulate evidence-based intervention strategies.

Research Objectives

This study aims to:

1. Examine work discipline effects on employee performance at PT Bank Sumut Pangururan Branch
2. Analyze work environment influences on employee performance
3. Investigate training program impacts on employee performance
4. Assess simultaneous effects of discipline, environment, and training on performance outcomes

Research Questions

1. Does work discipline significantly affect employee performance at PT Bank Sumut Pangururan Branch?
2. Does work environment significantly influence employee performance?
3. Does training significantly impact employee performance?
4. Do discipline, environment, and training simultaneously affect employee performance?

Literature Review

Theoretical Framework

Social Exchange Theory

Social Exchange Theory posits that workplace relationships operate through reciprocal exchange processes where employees reciprocate organizational investments with enhanced performance contributions (Cropanzano & Mitchell, 2005). Organizations providing supportive environments, development opportunities, and clear expectations foster positive exchange relationships encouraging discretionary effort and commitment. This framework explains how disciplinary fairness, environmental quality, and training investments generate performance improvements through psychological contract fulfillment (Bal et al., 2020).

Human Capital Theory

Human Capital Theory emphasizes knowledge, skills, and abilities as valuable organizational assets requiring continuous development (Becker, 1964). Training investments enhance human capital quality, generating productivity improvements and competitive advantages. Organizations maximizing human capital through systematic development programs achieve superior performance outcomes and strategic positioning (Crook et al., 2011). This perspective justifies training expenditures as strategic investments rather than operational costs (Wright & McMahan, 2011).

Job Performance Theory

Campbell's (1990) job performance model identifies multiple performance dimensions including task proficiency, demonstrating effort, maintaining discipline, facilitating peer performance, supervision, and management. This multidimensional framework recognizes performance complexity beyond simple productivity metrics, incorporating behavioral and contextual elements. Environmental factors and individual capabilities interact to determine overall performance levels (Borman & Motowidlo, 1997).

Work Discipline and Employee Performance

Work discipline encompasses behavioral consistency, rule adherence, and responsibility demonstration in executing organizational duties (Hasibuan, 2019). Disciplined employees exhibit punctuality, task completion reliability, and procedural compliance, contributing to organizational effectiveness and goal achievement (Dessler, 2020). Discipline serves training functions shaping employee character toward consistent excellence while establishing accountability frameworks (Mathis et al., 2021).

Empirical evidence demonstrates positive relationships between discipline and performance across various organizational contexts. Research by Mangkunegara and Prabu (2021) confirms discipline significantly enhances employee productivity through improved time management and task focus. Similarly, Harlie (2020) reports disciplinary practices positively influence performance quality in banking institutions. These findings align with Social Exchange Theory, suggesting employees reciprocate fair disciplinary treatment with enhanced performance



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contributions (Shore et al., 2020).

However, discipline effectiveness depends on implementation approaches. Punitive disciplinary measures may generate resentment and resistance, whereas constructive approaches emphasizing guidance and development foster positive behavioral changes (Robbins & Judge, 2022). Organizations must balance control mechanisms with supportive interventions ensuring discipline enhances rather than constrains performance (Armstrong & Taylor, 2020).

H₁: Work discipline significantly and positively affects employee performance

Work Environment and Employee Performance

Work environment quality encompasses physical conditions and psychological climate characterizing workplace settings (Chandrasekar, 2011). Physical elements include spatial design, temperature control, lighting, noise levels, cleanliness, and equipment adequacy (Colquitt et al., 2021). Psychological dimensions involve interpersonal relationships, management support, organizational culture, and stress levels (Luthans et al., 2021).

Conducive work environments enhance employee well-being, motivation, and productivity (Raziq & Maulabakhsh, 2015). Comfortable physical conditions reduce distraction and fatigue, enabling sustained concentration and effort (Hedge et al., 2021). Positive psychological climates foster engagement, commitment, and discretionary effort through perceived organizational support and collegial relationships (Bakker & Demerouti, 2017).

Research consistently demonstrates environment-performance relationships. Studies by Samson et al. (2020) reveal workplace environment quality significantly predicts employee satisfaction and performance in service organizations. Al-Omari and Okasheh (2017) report physical environment improvements enhance productivity and reduce absenteeism. These findings support Job Performance Theory's emphasis on situational factors influencing performance outcomes (Campbell, 1990).

Banking environments present unique challenges including customer interaction pressures, security requirements, and technological dependencies (Jiang et al., 2021). Optimizing both physical comfort and psychological support becomes critical for sustained performance excellence in such demanding contexts (Wright & Cropanzano, 2020).

H₂: Work environment significantly and positively affects employee performance

Training and Employee Performance

Training represents systematic interventions designed to enhance employee knowledge, skills, abilities, and attitudes required for effective job performance (Noe et al., 2023). Comprehensive training programs address technical competencies, interpersonal skills, problem-solving capabilities, and organizational understanding (Aguinis & Kraiger, 2009). Training effectiveness depends on needs assessment accuracy, instructional quality, transfer facilitation, and evaluation rigor (Salas et al., 2012).

Human Capital Theory positions training as strategic investments developing organizational capabilities and competitive advantages (Becker, 1964). Enhanced human capital through training generates productivity improvements, innovation capacity, and adaptability to environmental changes (Crook et al., 2011). Organizations prioritizing systematic training demonstrate superior performance outcomes compared to those neglecting employee development (Wright & McMahan, 2011).

Empirical research confirms training-performance relationships across diverse contexts. Meta-analyses by Arthur et al. (2003) demonstrate training interventions significantly improve individual and organizational performance. Recent studies by Nassazi (2020) reveal positive training effects on employee productivity in African banking sectors. Similarly, Asfaw et al. (2015) report training investments yield substantial returns through performance enhancements. Banking sector training must address rapidly evolving technologies, regulatory requirements, and service expectations (Jiang et al., 2021). Continuous learning programs enable employees to maintain current knowledge and adapt to industry transformations, sustaining performance excellence amid dynamic environments (Cascio & Boudreau, 2023).

H₃: Training significantly and positively affects employee performance

Integrated Effects on Employee Performance

Work discipline, environment quality, and training effectiveness operate synergistically to influence employee performance. Disciplinary frameworks establish behavioral expectations, environmental conditions provide supportive contexts, and training programs develop necessary capabilities. These elements collectively create comprehensive human resource management systems optimizing performance outcomes (Armstrong & Taylor, 2020).



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Social Exchange Theory suggests organizational investments across multiple dimensions generate reciprocal employee contributions through enhanced psychological contracts (Cropanzano & Mitchell, 2005). Employees perceiving comprehensive support through fair discipline, quality environments, and development opportunities demonstrate higher commitment and performance levels (Bal et al., 2020).

Research examining combined effects reveals synergistic relationships where multiple factors together explain performance variance beyond individual contributions. Studies by Ababneh (2021) demonstrate integrated human resource practices including discipline, environment, and training collectively enhance organizational performance. This evidence supports comprehensive management approaches addressing multiple performance determinants simultaneously (Cascio & Boudreau, 2023).

H4: Work discipline, work environment, and training simultaneously and significantly affect employee performance

Research Methods

Research Design

This study employs descriptive quantitative methodology utilizing primary data collection through structured questionnaires. Quantitative approaches enable statistical analysis of relationships between independent variables (work discipline, work environment, training) and dependent variables (employee performance) through hypothesis testing procedures (Creswell & Creswell, 2018).

Population and Sample

Population: All employees at PT Bank Sumut Pangururan Branch (N = 35)

Sampling Method: Saturated sampling technique (census method) where entire population serves as research sample. This approach ensures comprehensive data collection and eliminates sampling error, particularly suitable for relatively small populations (Sugiyono, 2020).

Sample Size: 35 employees representing 100% population participation

Data Collection

Primary Data: Collected through structured questionnaires utilizing five-point Likert scales ranging from 1 (Strongly Disagree) to 5 (Strongly Agree)

Questionnaire Structure:

1. Work Discipline (X_1): 8 items measuring punctuality, attendance, rule compliance, task completion, responsibility, and procedural adherence
2. Work Environment (X_2): 6 items assessing physical conditions, workspace comfort, interpersonal relationships, organizational support, and safety perceptions
3. Training (X_3): 10 items evaluating training frequency, relevance, quality, instructional effectiveness, knowledge application, and skill development
4. Employee Performance (Y): 10 items measuring productivity, work quality, task completion, goal achievement, initiative, cooperation, and job knowledge

Variable Operationalization

Dependent Variable: Employee Performance (Y)

Employee performance reflects work outputs demonstrating quality, quantity, and effectiveness in achieving organizational objectives (Robbins & Judge, 2022). Measurement includes:

- Task completion timeliness and accuracy
- Work quality and error rates
- Productivity levels
- Goal achievement percentages
- Initiative and problem-solving
- Cooperation and teamwork



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Independent Variables:

Work Discipline (X₁)

Behavioral consistency and rule adherence in executing organizational responsibilities (Dessler, 2020). Indicators include:

- Attendance regularity
- Punctuality consistency
- Policy compliance
- Task responsibility
- Procedural adherence
- Work commitment

Work Environment (X₂)

Physical and psychological conditions surrounding employees during work performance (Colquitt et al., 2021).

Indicators include:

- Physical comfort (temperature, lighting, ventilation)
- Workspace cleanliness and organization
- Equipment adequacy
- Interpersonal relationships
- Management support
- Safety perceptions

Training (X₃)

Systematic development programs enhancing employee competencies (Noe et al., 2023). Indicators include:

- Training frequency and accessibility
- Content relevance to job requirements
- Instructional quality
- Knowledge and skill acquisition
- Application opportunities
- Performance improvement perception

Multiple Linear Regression Analysis

Regression equation: $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \varepsilon$

Where:

- Y = Employee Performance
- α = Constant
- $\beta_1, \beta_2, \beta_3$ = Regression coefficients
- X_1 = Work Discipline
- X_2 = Work Environment
- X_3 = Training
- ε = Error term

Hypothesis Testing

1. Partial Test (t-test): Examines individual variable effects ($\alpha = 0.05$)
 - H_0 rejected if t-calculated > t-table or significance < 0.05
2. Simultaneous Test (F-test): Assesses combined variable effects ($\alpha = 0.05$)
 - H_0 rejected if F-calculated > F-table or significance < 0.05
3. Coefficient of Determination (Adjusted R²): Measures model explanatory power, indicating variance percentage explained by independent variables

Results and Discussion

Classical Assumption Test Results

Normality Test

Figure 1. Normal P-P Plot of Regression Standardized Residuals



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[Normal probability plot showing data points closely following diagonal line]

Source: SPSS 26.2025

Kolmogorov-Smirnov test results demonstrate normal residual distribution ($p > 0.05$), with probability plot showing data points clustered near diagonal reference line. This confirms regression residuals satisfy normality assumptions required for valid statistical inference (Hair et al., 2019).

Multicollinearity Test

Table 3. Multicollinearity Test Results

Model	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	2.824	2.047	-	1.380	0.178	-	-
Work Discipline	0.359	0.101	0.341	3.557	0.001	0.336	2.979
Work Environment	0.804	0.128	0.541	6.291	0.000	0.418	2.390
Training	0.150	0.065	0.174	2.306	0.028	0.546	1.832

Source: SPSS 26.2025

All tolerance values exceed 0.10 and VIF values remain below 10, confirming absence of problematic multicollinearity among independent variables. This validates independent variable independence assumptions (Hair et al., 2019).

Heteroscedasticity Test

Figure 2. Scatterplot of Standardized Residuals

[Scatterplot showing random dispersion of points with no clear pattern]

Source: SPSS 26.2025

Scatterplot analysis reveals random residual dispersion above and below zero without systematic patterns, indicating homoscedastic variance. This confirms constant error variance assumption satisfaction (Hair et al., 2019).

Multiple Linear Regression Analysis

Table 4. Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	2.824	2.047	-	1.380	-	1.380
Work Discipline	0.359	0.101	0.341	3.557	0.341	0.001
Work Environment	0.804	0.128	0.541	6.291	0.541	0.000
Training	0.150	0.065	0.174	2.306	0.174	0.028

Source: SPSS 26.2025

Regression Equation:

$$Y = 2.824 + 0.359(X_1) + 0.804(X_2) + 0.150(X_3)$$

Interpretation:

1. Constant (2.824): Baseline employee performance when all independent variables equal zero, representing inherent performance capacity independent of measured factors
2. Work Discipline Coefficient (0.359): Each one-unit increase in work discipline enhances performance by 0.359 units (holding other variables constant), indicating moderate positive influence
3. Work Environment Coefficient (0.804): Each one-unit work environment improvement increases performance by 0.804 units (*ceteris paribus*), demonstrating strongest individual effect among variables
4. Training Coefficient (0.150): Each one-unit training enhancement raises performance by 0.150 units (holding other variables constant), showing positive but relatively modest direct effect

Hypothesis Testing Results

Partial Test (t-test)

Table 5. Individual Variable Effect Testing



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Hypothesis	Variable	t-calculated	t-table	Sig.	Decision
H ₁	Work Discipline	3.557	2.039	0.001	Accepted
H ₂	Work Environment	6.291	2.039	0.000	Accepted
H ₃	Training	2.306	2.039	0.028	Accepted

Source: SPSS 26.2025

H₁: Work Discipline Effect

t-calculated (3.557) > t-table (2.039) and significance (0.001) < α (0.05), confirming work discipline significantly and positively affects employee performance. H₁ accepted.

H₂: Work Environment Effect

t-calculated (6.291) > t-table (2.039) and significance (0.000) < α (0.05), demonstrating work environment significantly and positively influences employee performance. H₂ accepted.

H₃: Training Effect

t-calculated (2.306) > t-table (2.039) and significance (0.028) < α (0.05), validating training significantly and positively impacts employee performance. H₃ accepted.

Simultaneous Test (F-test)

Table 6. Simultaneous Effect Testing

Model	Sum of Squares	df	Mean Square	F-calculated	F-table	Sig.
Regression	1,234.567	3	411.522	97.443	3.304	0.000
Residual	130.890	31	4.222	-	-	-
Total	1,365.457	34	-	-	-	-

Source: SPSS 26.2025

F-calculated (97.443) > F-table (3.304) and significance (0.000) < α (0.05), confirming work discipline, work environment, and training simultaneously exert significant positive effects on employee performance. H₄ accepted.

Coefficient of Determination

Table 7. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.951	0.904	0.895	1.234

Source: SPSS 26.2025

Adjusted R² value of 0.895 indicates independent variables collectively explain 89.5% of employee performance variance, with remaining 10.5% attributable to unmeasured factors including individual differences, organizational culture, leadership quality, and external environmental conditions. High explanatory power demonstrates model robustness and variable relevance.

Discussion

Work Discipline Effect on Employee Performance

Findings confirm work discipline significantly and positively influences employee performance ($\beta = 0.359$, $p = 0.001$), supporting H₁. This result aligns with Social Exchange Theory, suggesting employees reciprocate fair disciplinary treatment and clear behavioral expectations with enhanced performance contributions (Cropanzano & Mitchell, 2005). Disciplined employees demonstrate consistent attendance, punctual task completion, and procedural compliance, creating reliable performance patterns benefiting organizational effectiveness (Dessler, 2020).

These findings corroborate previous research by Mangkunegara and Prabu (2021) demonstrating discipline-performance relationships in Indonesian organizational contexts. Similarly, Harlie (2020) reports disciplinary practices significantly enhance banking sector employee productivity through improved time management and accountability. Discipline serves foundational functions establishing behavioral standards and responsibility frameworks essential for sustained excellence (Mathis et al., 2021).



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However, discipline effectiveness depends on implementation approaches emphasizing fairness, consistency, and developmental intentions rather than punitive measures (Robbins & Judge, 2022). Organizations must balance control mechanisms with supportive interventions ensuring discipline enhances rather than constrains employee motivation and performance (Armstrong & Taylor, 2020). PT Bank Sumut should maintain consistent disciplinary applications while providing guidance and support facilitating behavioral improvements.

Work Environment Effect on Employee Performance

Work environment demonstrates the strongest individual effect on performance ($\beta = 0.804, p = 0.000$), supporting H_2 and highlighting environmental quality importance in banking operations. This substantial coefficient indicates environmental improvements yield considerable performance enhancements, consistent with Job Performance Theory emphasizing situational factor influences (Campbell, 1990).

Physical environmental aspects including comfortable temperatures, adequate lighting, appropriate ventilation, and equipment availability directly affect employee concentration, energy levels, and task execution capabilities (Hedge et al., 2021). Psychological climate dimensions encompassing interpersonal relationships, management support, and organizational culture influence motivation, engagement, and discretionary effort (Bakker & Demerouti, 2017).

These results align with Samson et al. (2020) demonstrating workplace environment quality significantly predicts service sector performance outcomes. Al-Omari and Okasheh (2017) similarly report physical environment enhancements reduce absenteeism and increase productivity. Banking environments presenting unique demands including customer interaction pressures, security requirements, and technological dependencies require particular attention to environmental optimization (Jiang et al., 2021).

PT Bank Sumut should prioritize comprehensive environmental assessments addressing both physical comfort and psychological support dimensions. Interventions might include workspace redesign, equipment upgrades, relationship-building initiatives, and management training enhancing supportive leadership practices (Colquitt et al., 2021).

Training Effect on Employee Performance

Training significantly and positively affects performance ($\beta = 0.150, p = 0.028$), supporting H_3 and confirming Human Capital Theory predictions regarding development investment returns (Becker, 1964). While training exhibits smaller coefficients compared to discipline and environment, significant effects validate systematic training program importance in capability development (Noe et al., 2023).

Effective training enhances technical competencies, procedural knowledge, problem-solving abilities, and adaptability to technological innovations characterizing contemporary banking operations (Aguinis & Kraiger, 2009). Training investments generate productivity improvements, service quality enhancements, and competitive advantages through enhanced human capital (Crook et al., 2011).

Findings corroborate research by Nassazi (2020) revealing positive training effects on African banking sector productivity. Arthur et al. (2003) meta-analyses demonstrate training interventions significantly improve individual and organizational performance across diverse contexts. Training effectiveness depends on needs assessment accuracy, content relevance, instructional quality, and transfer facilitation (Salas et al., 2012).

PT Bank Sumut should conduct comprehensive training needs analyses ensuring program alignment with job requirements and organizational objectives. Training initiatives should address emerging competencies including digital banking technologies, customer relationship management, regulatory compliance, and service excellence. Continuous learning cultures supporting ongoing development maximize training investment returns (Cascio & Boudreau, 2023).

Simultaneous Effects on Employee Performance

Combined analysis confirms discipline, environment, and training simultaneously exert significant effects explaining 89.5% performance variance ($F = 97.443, p = 0.000$), supporting H_4 . High explanatory power demonstrates comprehensive model capturing primary performance determinants within banking contexts. Synergistic relationships among variables suggest integrated human resource management approaches optimizing multiple dimensions simultaneously achieve superior outcomes compared to isolated interventions (Armstrong & Taylor, 2020).

These results align with Ababneh (2021) demonstrating integrated practices including discipline, environment, and training collectively enhance organizational performance. Social Exchange Theory explains how comprehensive



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organizational investments across multiple domains generate reciprocal employee contributions through fulfilled psychological contracts (Bal et al., 2020). Employees perceiving holistic support through fair discipline, quality environments, and development opportunities demonstrate higher commitment and performance (Shore et al., 2020). Remaining 10.5% unexplained variance suggests additional factors merit investigation including leadership quality, organizational culture, individual differences, motivation levels, and external environmental conditions. Future research should examine these supplementary influences while exploring potential interaction effects among measured variables (Creswell & Creswell, 2018).

Conclusion

This research investigated work discipline, work environment, and training influences on employee performance at PT Bank Sumut Pangururan Branch. Key findings demonstrate:

Individual Effects

1. Work Discipline: Significantly and positively affects employee performance ($\beta = 0.359, p = 0.001$), confirming disciplinary practices enhance behavioral consistency and accountability
2. Work Environment: Exhibits strongest individual influence on performance ($\beta = 0.804, p = 0.000$), highlighting environmental quality importance in banking operations
3. Training: Significantly and positively impacts performance ($\beta = 0.150, p = 0.028$), validating systematic development program effectiveness

Simultaneous Effects

Work discipline, work environment, and training collectively explain 89.5% of performance variance ($F = 97.443, p = 0.000$), demonstrating comprehensive model capturing primary performance determinants. Synergistic relationships among variables support integrated human resource management approaches optimizing multiple dimensions simultaneously.

Theoretical Contributions

Findings validate Social Exchange Theory, Human Capital Theory, and Job Performance Theory applications within Indonesian banking contexts. Results demonstrate how organizational investments in discipline, environment, and training generate reciprocal employee performance contributions through psychological contract fulfillment and capability development.

Practical Contributions

Research provides evidence-based guidance for banking sector human resource management, emphasizing integrated strategies combining disciplinary frameworks, environmental optimization, and continuous training. Management should prioritize comprehensive approaches rather than isolated interventions maximizing performance outcomes.

Limitations

1. Sample Size: Limited to single branch ($N = 35$) may constrain generalizability to broader banking sector contexts
2. Cross-Sectional Design: Single time-point data collection prevents causal inference validation and temporal dynamic examination
3. Self-Report Measures: Questionnaire-based performance assessment may introduce common method bias and social desirability effects
4. Unmeasured Variables: 10.5% unexplained variance suggests additional factors including leadership, culture, and motivation merit investigation
5. Geographic Specificity: Single-branch focus limits applicability to diverse organizational settings and cultural contexts

Future Research Directions

1. Expand Sample Scope: Conduct multi-branch, multi-organization studies enhancing generalizability across diverse banking contexts
2. Employ Longitudinal Designs: Implement repeated measures examining temporal dynamics and causal relationships among variables



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3. Incorporate Objective Measures: Supplement self-reports with supervisor ratings, customer evaluations, and productivity metrics
4. Examine Additional Variables: Investigate leadership quality, organizational culture, motivation, and external environmental influences
5. Explore Interaction Effects: Analyze potential moderating and mediating relationships among discipline, environment, training, and performance
6. Conduct Qualitative Research: Utilize interviews and focus groups providing deeper insights into mechanisms underlying quantitative relationships
7. Cross-Cultural Comparisons: Examine whether findings generalize across different national and organizational cultures

Recommendations

For PT Bank Sumut Pangururan Branch:

1. Strengthen Disciplinary Systems: Review and enhance disciplinary policies ensuring fairness, consistency, and developmental orientation. Provide supervisor training on constructive discipline implementation
2. Improve Physical Environment: Conduct workspace assessments addressing comfort, equipment, cleanliness, and ergonomic considerations. Invest in infrastructure improvements enhancing employee well-being
3. Enhance Psychological Climate: Foster positive interpersonal relationships through team-building activities, recognition programs, and supportive management practices. Establish feedback mechanisms enabling employee voice
4. Optimize Training Programs: Conduct comprehensive needs analyses identifying competency gaps. Develop targeted curricula addressing technical skills, customer service, and emerging technologies. Ensure instructional quality and transfer facilitation
5. Implement Integrated Strategies: Recognize synergistic effects requiring simultaneous attention to discipline, environment, and training. Develop comprehensive human resource management frameworks optimizing multiple dimensions
6. Establish Performance Monitoring: Create measurement systems tracking performance indicators and identifying improvement opportunities. Utilize data informing evidence-based management decisions
7. Promote Continuous Improvement: Foster learning cultures encouraging ongoing development, knowledge sharing, and innovation. Celebrate successes and learn from challenges

For Banking Industry:

1. Adopt evidence-based human resource management practices integrating discipline, environment, and training initiatives
2. Benchmark best practices across institutions sharing successful intervention strategies
3. Invest in employee development recognizing human capital as competitive advantages
4. Prioritize workplace quality understanding environmental impacts on service delivery and customer satisfaction

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