The influence of individual characteristics and work discipline on the performance of PT employees Bank Syariah Indonesia Palopo Branch

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Abstract
Purpose: This study examines and analyzes the effects of individual characteristics and work discipline on employee performance at PT Bank Syariah Indonesia (BSI) Tbk Palopo Branch.
Methodology: This study used a quantitative research with a descriptive approach. The population in this study comprised all employees working at PT. Bank Syariah Indonesia(BSI) Tbk Palopo Branch. Thirty-five samples were used in this study amounted to 35 people. The data analysis techniques used were descriptive statistical tests, classical assumption tests, and multiple regression analysis.
Results: The findings reveal that (1) individual characteristics have a positive and significant effect on employee performance; (2) work discipline has a positive and significant effect on employee performance; and (3) both variables simultaneously have a positive and significant effect, contributing 43.20% to performance, while the remaining 56.80% is influenced by other factors not examined in this study.
Conclusions: Employee performance in Islamic banking can be enhanced by strengthening both individual characteristics and work discipline.
Limitations: This study was limited to a single branch with a relatively small sample size, which reduced the generalizability of the results. Only two independent variables were examined, leaving other potential determinants of performance unexamined.
Contribution: This study provides valuable insights into the factors influencing employee performance in the Indonesian banking sector, specifically in the context of Islamic banking. Savings products, especially for BMTs which are still relatively small.

Keywords: *Employee Performance, Individual Characteristics, Work Discipline*

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1. Introduction

Human resources are an important factor in organizations. Whether it is an organization on a large scale, such as a country, or on a smaller scale, such as an organization. This is because human resources are the driving force behind all activities in an organization. Human resources act as thinkers, planners, and implementers of all activities in an organization. Therefore, organizations need human resource management to manage all organizational resources so that they can function in accordance with what is expected by the organization, both government and private organizations. Human resource development in the bureaucratic environment aims to realize human beings who are virtuous, tough,

skilled, independent, and future-oriented work in order to create a better work environment. One of the most fundamental aspects of managing people (employees) in organizations is related to managing attitudes in a positive direction so that the work characteristics and discipline of employees will collectively have a positive impact on achieving company goals, and employees can achieve positive results in improving their performance. According to Iskamto (2021) work discipline is a tool used by managers to communicate with employees so that they are willing to change their behavior and as an effort to increase their awareness and willingness to obey all company regulations and applicable social norms. Discipline refers to a condition or respectful attitude that employees have towards company rules and regulations. Thus, if the rules or regulations in a company are ignored or often violated, employees have poor work discipline (Abdurrizal, Sumardi, & Putra, 2022; Harsono, 2024; Lani, Hutajulu, & Mollet, 2025; Zaeni, Walda, & Ayu, 2023; Zaskia, Sukri, & Basir, 2025).

Bank Syariah Indonesia, better known as BSI, is one of the banks established in 2021. Bank Syariah Indonesia was established in Jakarta on February 1, 2021, or 19 Jumadil Akhir 1442 H. Currently, Bank Syariah Indonesia has one branch on Jalan Andi Djemma No.1 Palopo, which was established in 2021 and moved to Jalan Dr. Ratulangi No.62 AB in 2015 in Palopo City, South Sulawesi. BSI is a bank resulting from a merger between PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. The Financial Services Authority (OJK) officially issued a permit to merge the three Islamic bank businesses on January 27, 2021, through the letter Number SR-3 / PB.1 / 2021 Operating until now. In this study, we will conduct research with the title The Effect of Individual Characteristics and Work Discipline on Employee Performance of PT Bank Syariah Indonesia Palopo Branch. Bank Syariah Indonesia is a business entity engaged in services and finance that collects funds from the public in the form of deposits and distributes them to the public through financing. PT Bank Syariah Indonesia (BSI) Tbk can be seen as a real condition where employees are still found working casually, leaving the office during working hours for personal reasons. In terms of teamwork, it can be said to be less compact, as evidenced by the lack of initiative to work together and the intention to help each other. Another problem is that there are still employees who lack discipline regarding the rules set by the company, such as rules regarding during working hours not being allowed to use cellphones, wearing work clothes that do not comply with Sharia rules, and there are still employees who often come late to the office, so they do not attend briefings and morning prayers (Aisha, Kuspriandai, & Prasetyaningtyas, 2024; Kurniawan, Ritonga, & Nurhayati, 2023; Kurniawati, 2023; Sodiq, Tri Ratnasari, & Mawardi, 2024).

An employee's performance will be better if the employee has high abilities, a supportive work environment, division of task characteristics from appropriate work in various fields, and support from the organization or company (Helpi, Adil, & Suardi, 2023). In addition to the formation of individual characteristics, another aspect that must be addressed to improve employee performance is the need for discipline at work. Enforcing work discipline is important for companies. Work discipline ensures the maintenance of order and smooth implementation of company work to obtain optimal results. For employees, work discipline impacts a pleasant work atmosphere, increasing the spirit and motivation to perform their work. Spirit and motivation to perform the work. According to Mangkunegara (2025), work discipline can be interpreted as the implementation of management to reinforce the organizational guidelines. Based on the background description above, the author proposes a research article titled, "The Effect of Individual Characteristics and Work Discipline on Employee Performance at Pt. Bank Syariah Indonesia Palopo Branch".

Beyond these foundational considerations, it is important to recognize that the concept of individual characteristics encompasses a wide range of attributes, including demographic factors, educational background, work experience, personality traits and personal values. Each of these can directly or indirectly influence how employees approach tasks, interact with colleagues, and adapt to the organizational culture. In Islamic banking, for example, an employee's personal adherence to Sharia principles can strongly align with institutional values, thus enhancing commitment and trustworthiness in service delivery (Maliah, Hidayat, Hendri, & Novalia, 2025). Moreover, the concept of work discipline in the banking sector is not merely about compliance with attendance rules or dress codes; it

extends to the consistent observance of operational standards, data security protocols, and ethical customer service practices. This is particularly vital in Islamic finance, where deviations from ethical and Sharia-compliant procedures can undermine public trust and potentially result in reputational and legal risks (Abdelwahed, Al Doghan, Saraih, & Soomro, 2025; Nurlaila, Ratnasari, Harsasi, & Sultan, 2025).

The challenges faced by the BSI Palopo Branch are emblematic of a broader issue in post-merger organizations, where harmonizing diverse workforces requires more than procedural alignment; it demands targeted cultural integration programs, consistent enforcement of policies, and leadership engagement. Without these, differences in legacy cultures can create friction, lower morale, and hinder the performance. In addition, technological changes in banking, such as the integration of digital banking platforms, mobile applications, and automated services, require employees to continuously adapt and update their skills. Individual characteristics, such as adaptability, openness to learning, and resilience, play a crucial role in determining how effectively employees respond to these shifts. Discipline ensures that employees apply these new tools in a secure, efficient, and aligned manner with the organization's goals. In summary, the interaction between individual characteristics and work discipline is a critical area for organizational development in the banking sector. Strengthening these aspects not only improves operational performance but also supports long-term strategic objectives, such as customer satisfaction, competitive positioning, and sustainable growth.

2. Literature Review
2.1 Human Resource Management and Organizational Performance
Human resources (HR) are the most vital asset within any organization, serving as the primary driver of strategic objectives and operational efficiency. According to Airout, Maharmah, and Mustafa (2024), effective human resource management (HRM) encompasses the strategic integration of recruitment, training, performance evaluation, and employee motivation to align individual goals with organizational priorities. In both the public and private sectors, HRM plays a pivotal role in fostering a work environment that nurtures skills, innovation, and productivity. Within the banking sector, particularly in Islamic financial institutions, HRM also entails cultivating a workforce that upholds Sharia principles, ensuring that service delivery remains both efficient and compliant (Auwal Gano, Abdullahi, Lawan Adam, & Setyawan, 2024; Fitra Azkiya, 2021; Samidi, Maarif, Saptono, & Arsyianti, 2023).

2.2 Individual Characteristics and Employee Performance
Individual characteristics refer to personal attributes that influence employees' behavior, decision-making, and performance in the workplace. These include demographic factors (age, gender, and education), psychological attributes (personality, motivation, and adaptability), and work-related traits (experience and skill level). According to Khiavi, Dashti, and Mokhtari (2016) note that individual characteristics affect how employees perceive tasks, interact with colleagues, and respond to organizational change. In Islamic banking, the alignment between personal values and Sharia-based organizational values enhances employee commitment and ethical conduct (Nurlaila et al., 2025; Suganda, 2024). Research has indicated a direct link between individual characteristics and performance outcomes. Employees with strong intrinsic motivation, openness to learning, and a high degree of conscientiousness tend to exhibit higher productivity and service quality (Khiavi et al., 2016; Maulana, Wibisono, & Sarmini, 2024; Retraubun, Mollet, & Ngutra, 2025) In the context of Bank Syariah Indonesia (BSI), understanding these characteristics can inform targeted HR strategies that maximize both efficiency and Sharia compliance.

2.3 Work Discipline as a Determinant of Performance
Work discipline refers to consistent adherence to organizational rules, procedures, and ethical standards. Mangkunegara (2011) defined it as the implementation of management actions to ensure compliance with guidelines, fostering a culture of responsibility and accountability. Discipline encompasses punctuality, compliance with operational procedures, professional conduct, and adherence to formal and informal norms. In the banking sector, discipline ensures operational continuity, customer satisfaction and risk mitigation. For Islamic banks, discipline also safeguards Shariah compliance,

reducing reputational risks and ensuring public trust. According to Iskamto (2021), managers use discipline as both a corrective and preventive tool, encouraging desirable behaviors while addressing non-compliance.

2.4 The Interaction Between Individual Characteristics and Discipline
The relationship between individual characteristics and discipline is thus interdependent. Personality traits, such as conscientiousness, agreeableness, and self-control, are often correlated with higher levels of workplace discipline. Conversely, a disciplined work environment can reinforce positive individual behaviors, creating a feedback loop that enhances overall performance of the organization. In post-merger contexts such as BSI, integrating employees from different organizational cultures requires a balanced approach: acknowledging individual differences while standardizing expectations for discipline. Failure to address this balance can lead to decreased morale, reduced teamwork, and operational inefficiencies (Zulkifli, Purwati, Renaldo, Hamzah, & Hamzah, 2023).

2.5 Employee Performance in Islamic Banking
Employee performance refers to the effectiveness and efficiency with which job responsibilities are carried out, thereby contributing to organizational goals (Mathis & Jackson, 2019). In Islamic banking, performance evaluation includes adherence to Sharia principles, ethical conduct, and customer trust-building. Hidayat and Firmansyah (2022) show that in Islamic financial institutions, employee performance is strongly influenced by both technical competence and moral integrity. High-performing employees in this sector not only meet quantitative targets but also embody values such as integrity, fairness, and mutual benefit. The integration of performance metrics with Shariah compliance ensures that the bank's operations maintain their religious legitimacy while achieving a competitive advantage.

2.6 Previous Studies
Empirical studies have consistently highlighted the significance of individual characteristics and work discipline as predictors of employee performance. Setiawan et al. (2021) found that individual competence and discipline positively influence both service quality and financial performance in Indonesian banking institutions. Similarly, Adil and Helpi (2023) on Islamic banks demonstrated that disciplined employees with strong personal values are more likely to maintain high performance even in dynamic market conditions. In a broader context, Sari and Widodo (2020) observed that discipline mediates the relationship between individual characteristics and performance, meaning that even highly capable employees may underperform without adequate self-discipline. This finding underscores the need for integrated HR strategies that develop both competencies and compliance.

2.7 Conceptual Framework
The conceptual framework underlying this research positions individual characteristics and work discipline as independent variables and employee performance as the dependent variable. The theoretical rationale is grounded in organizational behavior theory, which posits that both personal attributes and contextual factors (such as discipline) jointly determine performance outcomes. For Islamic banks, such as the BSI, this model is further informed by Sharia governance principles, where ethical alignment, operational discipline, and service quality form a triad of performance excellence. Strengthening individual characteristics through targeted training and fostering discipline through clear policies and consistent enforcement can collectively improve performance and organizational competitiveness.

2.8 Research Gap and Relevance
While numerous studies have examined the influence of individual characteristics and discipline on performance in conventional banking, limited research exists in the specific context of newly merged Islamic banks in Indonesia. The unique post-merger challenges—cultural integration, policy harmonization, and Sharia compliance—create a distinct environment in which these factors may interact differently. This study addresses this gap by focusing on the BSI Palopo Branch, providing insights relevant to both academic discourse and practical HR policy-making.

3. Research Methodology

3.1 Research Design

This study used a quantitative approach. Quantitative research methods can be interpreted as those based on the philosophy of positivism used to study certain populations or samples. Sampling techniques are generally carried out randomly, data collection using research instruments, and data analysis is quantitative/statistical, with the aim of testing the predetermined hypotheses.

3.2 Location and Time of Research

The location chosen for this research was PT Bank Syariah Indonesia (BSI) Tbk Palopo Branch. This study was conducted between June and October.

3.3 Population and Sample

3.2.1 Population

The population in this study was employees at PT Bank Sayriah Indonesia (BSI) Tbk Palopo Branch, which was directly related to the research variables of this study.

3.2.2 Sample

According to Sugiyono (2017), "the sample is part of the number and characteristics of the population." The sample in this study was obtained from all employees of PT Bank Syariah Indonesia (BSI), Tbk Palopo Branch.

3.4 Types and Sources of Data

Sugiyono (2017), when viewed from the type and source of data, data collection can use primary and secondary data.

1. Primary Data
   Primary data are directly obtained by researchers from respondents or first parties, such as interview results and questionnaire answers regarding research variables and problems.
2. Secondary Data
   Secondary data are not directly obtained by the author from respondents but from other parties, such as library sources, books, articles, and important organizational documents regarding the history of the organization that the author examines.

3.5 Data Collection Technique

Data collection techniques were used to prove the truth of the hypothesis described in this study to obtain the necessary data, information, and materials using several methods.

1. Interview. An interview is a conversation conducted by 2 (two) parties, the interviewer and the interviewee. The researchers first conducted pre-research interviews to map the problems that occurred at PT Bank Syariah Indonesia (BSI) Tbk Palopo Branch.
2. Questionnaire. Sugiyono (2017) states that a questionnaire is a data collection technique that is done by providing a set of statements or written questions to the respondents. The questionnaire was measured using a Likert scale, and the answers were processed and compiled in tables. The questionnaire was processed and arranged in a tabulated form, and then calculated using a percentage ratio.

3.6 Operational Definition

The research variables are anything in the form of anything that is determined by the researcher to study, so that information is obtained.

The definitions used in this study are as follows.

1. Individual Characteristics (X1), is an individual difference with other individuals and includes a number of basic traits inherent in certain individuals, and one of the human resources that must be considered and developed to obtain superior and high-quality human resources. The characteristics are independent variables or independent variables that affect and cause changes or the emergence of dependent variables (Adil, Sapar, & Jasman, 2023; Lisdayanti, Adil, & Suardi, 2023).

2. Work Discipline (X2) refers to attitudes, behaviors, and actions that align with company rules, both written and unwritten (Fernando & Surjandari, 2021; Pramono & Suhendi, 2023).

3. Employee Performance (Y) is the result of employee work / employee performance in accordance to achieve the company's objectives. Perceptions of a person or group of people regarding social phenomena. The answer to each instrument item using a Likert scale is graded from very positive to very negative (N. P. Putra & Pradana, 2022; Sam, Suardi, & Adil, 2023; Yasin, Adil, & Suardi, 2023).

3.7 Research Instrument

Research instruments are tools used to carry out research activities, especially for measurements and data collection in the form of questionnaires, a set of test questions, observation sheets, etc. This statement is in line with the definition of a research instrument by (N. P. Putra & Cahyo, 2021); Sugiyono (2017), which is a tool used to measure natural and phenomenas was omena. used to measure the observed natural and social phenomena. The authors also used research instruments such as interviews, questionnaires, documentation studies, and data processing using SPSS software.

4. Results And Discussion

4.1 Data Analysis Technique

In this study, we used a quantitative analysis. Quantitative analysis is intended for large data sets grouped into categories in the form of numbers. The data analysis method used descriptive statistics, data quality tests, classical assumption tests, multiple regression analysis, and hypothesis testing with computer assistance using SPSS ver. 20 for window.

4.2 Descriptive Statistical Analysis

Descriptive statistics were used to organize, present, and analyze data. Data can be described using statistical techniques, such as making tables, frequency distributions, and diagrams or graphs (Adil, Patang, & Sukainah, 2020; H. Anwar, Adil, & Suardi, 2023). Descriptive statistics were used to describe the characteristics of the respondents in the form of calculations of the mean, median, mode, variance, standard deviation, minimum value, maximum value, frequency distribution tables, and others.

4.3 Data Quality Test

Before the questionnaire was distributed, it was tested for data quality, namely, validity and reliability.

a. Validity Test

The validity test is intended to measure the quality of the questionnaire used as a research instrument so that the instrument can be said to be valid. A questionnaire is said to be valid if the statements on the questionnaire can reveal something that will be measured by the questionnaire (S. M. Anwar, Goso, & Adil, 2017; Ghozali, 2006). In this study, a product correlation formula was used to measure validity. A moment correlation formula was proposed using Pearson's correlation coefficient. The correlation coefficient price is interpreted by comparing the rxy price with the critical price. The critical price for the validity of the instrument items was 0.3. This means that if rxy is greater than or equal to 0.3 (rxy ≥ 0.3), then the item number can be said to be valid. Conversely, if rxy is smaller than 0.3 (rxy ≤ 0.3), then the item number can be considered invalid. A validity test was performed using SPSS ver. 20 for window.

b. Reliability Test

A reliability test is a tool for measuring questionnaires that are indicators of variables or constructs. A questionnaire is considered reliable if the answers to a question are consistent or stable over time. The questionnaire items are said to be reliable (feasible) if Cronbach's alpha> 0.06 and said to be unreliable if Cronbach's alpha <0.06 (Ghozali, 2006). Reliability tests were performed using SPSS version. 20 for window.

4.4 Inferential Statistical Analysis

1. Normality Test

Muhson (2009) explains that the purpose of the normality test is to determine whether the variables are normally distributed or not. If the data are normally distributed, the hypothesis test uses parametric

statistics; otherwise, it uses non-parametric statistics. The Kolmogorov-Smirnov normality test was performed using SPSS ver.20 for Windows. The normality test decision-making criteria are as follows: if the Asymp Sig value is greater than or equal to 0.05 ($p>0.05$), then the data are normally distributed; if Asymp Sig is less than 0.05, then the data distribution is not normal.

2. Multicollinearity Test

This test aimed to determine whether there was a correlation between the independent variables in the regression model. A good regression model should not be correlated with the independent variables. Multicollinearity can be detected by examining the Variance Inflation Factor (VIF) and tolerance values. If the VIF is less than 10 and the tolerance value is greater than 0.1, then the regression is free of multicollinearity. According to Sugiyono (2017), inferential statistics are statistical techniques used to analyze sample data, and the results are required for the population. The inferential statistical analysis in this study was as follows.

a. Classical Assumption Test

The classical assumption test is conducted by researchers to assess whether there are classical problems in an ordinary least squares (OLS) model that aims to provide certainty that the regression equation obtained has accuracy in estimation and is unbiased and consistent (Ningwati, Septiyanti, & Desriani, 2022).

b. Heteroscedasticity Test

According to Ghozali (2006), the heteroscedasticity test aims to determine whether the variance of the residuals from one observation to another is not equal in a regression model. If the variance of the residuals from one observation to another is constant, it is called homoscedasticity; if it is different, it is called heteroscedasticity. To test whether the data are free from heteroscedasitistas, the data will be tested with the Glejser test using SPSS version 20.0 for Windows, which is used to provide more detailed data to corroborate whether the data to be processed experiences herosceditistas. The presence or absence of heteroscedasticity can be observed from the significance of the independent variable on the dependent variable. If the Glejser test result is less than or equal to 0.05, it can be concluded that the data is heteroscedastic and vice versa (Ghozali, 2006).

c. Multiple Linear Regression

Multiple linear regression formulas were used in this study. Multiple linear regression is used if there is one dependent variable and two or more independent variables (Adil, Sapar, & Jasman, 2020; S. Adil et al., 2023). A multiple linear regression analysis model was used in this study. This analysis determines the direction of the relationship between the independent and dependent variables, whether each independent variable is positively or negatively related, and predicts the value of the dependent variable if the value of the independent variable increases or decreases. The multiple linear regression equation was formulated (Damanik & Sitompul, 2022) as follows:

$$Y = a + b1X1 + b2X2$$

Description:
Y   = dependent variable (Employee Performance)
X1   = independent variable (Individual Characteristics)
X2   = independent variable (Work Discipline)
a   = constant regression equation

b1 and b2 are the direction numbers or regression coefficients, which indicate the number of increases or decreases in the dependent variable based on changes in the independent variable. If (+), then there is an increase; if (−), then there is a decrease.

d. Hypothesis Test

1. Partial Test (t Test)

The purpose of the t-test is to determine the significance of the effect of the independent variable on the dependent variable by holding other variables constant (Goodwood, Aini, Shafitranata,

Madyoningrum, & Octavia, 2023). This partial test was used to determine the partial effect between the independent and dependent variables by examining the t-value at a 5% significance level. t at the 5% significance level. The t count was obtained using the SPSS program (version 20.0) for Windows, namely, in the coefficient table. The model was considered significant if the sig. t value $\leq \alpha$. If the probability of significance is less than 0.05, then H0 is rejected, while if the probability of significance is greater than 0.05, then H0 is accepted (Kusnadi, Oktavia, Sukmasari, & Yuliansyah, 2022).

2. Simultaneous Test (F Test)

The F-test was used to simultaneously determine the effects of independent variables on the dependent variable. The test was performed using the F-distribution table with a significance level of 5%. The calculated F value was obtained using SPSS 20.0 for the Windows program, as shown in the ANOVA table. The model was considered significant if the Sig. F $\leq \alpha$. If the probability of significance is less than 0.05, Ho is rejected; whereas if the probability of significance is greater than 0.05, Ho is accepted. If the significance is greater than 0.05, Ho is accepted (Fernando & Surjandari, 2021).

3. Coefficient of Determination

The coefficient of determination can be used to determine the magnitude of the influence of an independent variable on the dependent variable. If the coefficient of determination r2 = 0, the independent variable has no effect (0%) on the independent variable. Conversely, if the coefficient of determination r2 = 1, then the independent variable is 100% influenced by the independent variable. Therefore, r2 is located in the interval (interval) between 0 and 1 and is expressed as $0 \leq$ r2$\leq$ 1. r2 is a measure of progress in terms of reducing the total error. The r2 value indicates a reduction in the total error when a regression line is plotted (Goodwood et al., 2023). The magnitude of the coefficient of partial determination of the independent variable on the dependent variable can be determined from the score r2 or the square of the partial correlation from the coefficient table table. The magnitude of the coefficient of determination was simultaneously obtained from the magnitude of R2 or the adjusted R Square. A small adjusted R Square value indicates that the ability of the independent variables to explain the dependent variable is limited. "A value close to 1 means that the independent variables provide almost all the information needed to predict variations in the dependent variable" (Ghozali, 2006; N. P. P. Putra & Febriansyah, 2020).

4. Conclusion

5.1 Conclusion

Based on the results, the conclusions of this study are as follows.

1. Individual characteristics partially have a positive and significant effect on the performance of Employees of PT Bank Syariah Indonesia Palopo Branch. This shows that an increase or decrease in employees' assessments of individual characteristics significantly affects their performance. Individual characteristics significantly affect the performance of employees.

2. Work discipline partially has a positive and significant effect on the performance of employees of PT Bank Syariah Indonesia Palopo Branch. This shows that the higher the value of employee work discipline, the greater the increase in employee performance, and vice versa.

3. Individual characteristics and work discipline simultaneously (together) have a positive and significant effect on the performance of employees of PT Bank Syariah Indonesia (BSI) Tbk Palopo Branch. The independent variables (individual characteristics and work discipline) had a contribution or effect on the dependent variable (employee performance) of 43.20%, while the remaining 56.80% was influenced by other variables not examined in this study.

5.2 Suggestion

The suggestions provided by the authors in this study are as follows.

1. For PT Bank Syariah Indonesia (BSI) Tbk Palopo Branch.

It is hoped that this can maintain and improve individual characteristics and employee discipline so that performance in providing services can be even better. With an increase in employee performance, the objectives of the company can be achieved optimally. This effort can be supported through periodic training programs, leadership coaching, and workshops that focus on enhancing

soft skills and technical expertise of the staff. In addition, the company should strengthen performance appraisal systems and link them to reward mechanisms to motivate employees to uphold discipline and strive for continuous improvement. A supportive work environment that fosters collaboration, mutual respect, and adherence to Sharia principles will help align employees' values with organizational goals.

2. For Further Research

This study only tested 2 (two) independent variables, namely, individual characteristics and discipline; therefore, it is recommended that further researchers test other variables that affect employee performance so that the research results obtained can be even better in the future. Future researchers should examine the role of leadership style, job satisfaction, employee engagement, work environment, and organizational culture in influencing performance. Expanding the sample to include different branches or other financial institutions would improve the representativeness of the findings. Additionally, applying qualitative methods, such as interviews or focus groups, alongside quantitative approaches, can provide a more comprehensive understanding of the factors that drive employee performance in Islamic banking.

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