**Journal of Innovative and Creativity**
Journal Homepage: https://joecy.org/index.php/joecy
e-mail: journaljoecy@gmail.com

Faculty of Education
University of Pahlawan Tuanku Tambusai
ISSN 2775-771X (Online)
ISSN 2962-570X (Printed)
5 (2) 2025, Page: 15147-15153

# Work Discipline and Employee Performance: Empirical Evidence from a Banking Unit

**Ilham Slamet Riyadi[1], Zaenal Abidin[2], Alisyah Pitri[3], Erwina Kartika Devi[4]**
**[1]Institut Islam Al-Mujaddid Sabak, Jambi, Indonesia**
Corresponding Author: ilham slamet riyadi, e-mail: ilhamsriadi@gmail.com

Published: July , 2025

## ABSTRACT

**The study aimed to** examine the effect of work discipline on employee performance at X bank units. Human resources, as the primary element of any organization, play a crucial role in achieving institutional goals. Among the various factors that influence employee performance, work discipline is a key determinant. Poor time discipline and non-compliance with company regulations often result in decreased performance, highlighting the need to investigate the relationship between these variables.

**Materials and methods.** This quantitative research employed both primary and secondary data, using a descriptive analysis method, classical assumption tests, simple linear regression analysis, coefficient of determination, and t-test hypothesis testing. The data were processed using SPSS version 22 to examine the extent to which work discipline influences employee performance.

**Results.** The results showed that work discipline had a positive and significant effect on employee performance at X bank units. The analysis revealed that work discipline contributed 31.4% to performance outcomes, while the remaining 68.6% was influenced by other variables not included in this model. The regression equation obtained was Y = 24.147 + 0.605X, and the t-test results indicated that the calculated t-value (3.884) exceeded the critical value (2.035), confirming a statistically significant effect.

**Conclusions.** The findings underscore the importance of enhancing employee discipline to improve performance in the banking sector. The study contributes to the literature by integrating Islamic work values in the context of work discipline and its practical implications for human resource management in creating a more productive and goal-oriented workplace.

**Keywords:** Work Discipline, Employee Performance, Islamic Work Values, Banking Sector

© The Author(s). 2021 Open Access This article is licensed under a Creative Commons Atibution 4.0 International License, which permits use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons licence, and indicate if changes were made. The images or other third party material in this article are included in the article's Creative Commons licence, unless indicated otherwise in a credit line to the material. To view a copy of this licence, visit http://creativecommons.org/licenses/by/4.0

## INTRODUCTION

An organization's performance is largely determined by the quality of its human resources. Human resources do not merely serve as technical executors; they are the primary drivers who integrate various organizational potentials such as technology, finance, information, and operational systems to achieve strategic objectives(Buriak, 2022). This role cannot be replaced by even the most sophisticated tools or systems without the support of a workforce that possesses competence, a strong work ethic, and integrity(Pacheco-Cubillos et al., 2024). In many cases, organizational failure is not due to a lack of material resources but rather the underperformance of the individuals involved. Consequently, the success of an organization in fulfilling its mission depends heavily on the quality of employee performance as a representation of its human capital(Mayndarto, 2025).

Employees are strategic assets that must be managed holistically. Human resource management should go beyond administrative concerns such as attendance and payroll to include talent development, capacity building, and the creation of a work environment conducive to productivity. In the financial service sector, as operated by X Unit Bank, the quality of service delivery is closely

tied to the performance of front-line employees. Delivering professional services requires not only technical skills but also work behaviors that reflect discipline and accountability(Iksal et al., 2024). Therefore, effective employee management has a direct impact on service quality and customer satisfaction.

Work discipline serves as a fundamental pillar in shaping superior performance(Puspitasari et al., 2025). The level of employee compliance with organizational rules, orderliness in task execution, and diligence in completing assignments are clear manifestations of discipline. A disciplined employee arrives on time, follows procedures, and respects the prevailing organizational values(Judijanto, Kartika Devi, et al., 2024). In contrast, indiscipline—such as tardiness, unauthorized absences, or disregard for work standards—creates imbalances within teams and undermines overall productivity(Widagdo, 2025). Thus, discipline should not be regarded merely as a moral obligation but rather as a managerial strategy to enhance work effectiveness.

Field observations indicate that discipline-related issues continue to pose challenges for many organizations, including within the work environment of X Unit Bank. Several indicators—such as absenteeism during morning assemblies, reliance on easily manipulated manual attendance systems, and weak direct supervision by leadership—suggest existing gaps in the prevailing disciplinary system. These circumstances affect employee morale, reduce operational efficiency, and ultimately impact customer satisfaction(Judijanto, Utami, et al., 2024; Umkm et al., 2025). The absence of a discipline-supportive work culture renders organizations vulnerable to stagnation or decline, even when they possess significant technical potential for growth.

Leadership plays a critical role in fostering effective work discipline(Dinamika & Syariah, 2025; Jidan, 2023). When leaders demonstrate exemplary behavior, consistently enforce rules, and show firmness in upholding discipline, employees are more likely to comply(Agustyawati & Farisatma, 2024; Judijanto, Utami, et al., 2024). Conversely, leaders who fail to model disciplined behavior may foster a permissive culture that erodes overall performance standards. As such, disciplinary enforcement must be comprehensive and structured, starting from the top levels and supported by fair and transparent performance evaluation systems. Regular and objective evaluations enable management to identify problems and implement targeted interventions.

Performance appraisal is not merely an administrative tool; it serves as a strategic instrument for improving overall work quality(Mio et al., 2022). Through measurable evaluations, organizations can identify high-potential individuals, offer appropriate rewards, and provide coaching for those facing performance challenges. Additionally, performance appraisals serve as a two-way communication channel between supervisors and subordinates, facilitating constructive feedback. The outcomes of such evaluations can also be used to design relevant training and development programs, particularly in reinforcing sustainable work discipline(Camilleri, 2021; Sofiatin et al., 2024).

Organizations characterized by a high level of discipline generally demonstrate stable and progressive performance(Supratman et al., 2021; Wijaya et al., 2025). Discipline not only signifies adherence to rules but also reflects personal maturity and professional conduct. From a broader perspective, discipline represents an employee's social responsibility toward the organization, colleagues, and customers. These values align with moral and ethical work principles, as emphasized in religious teachings, including Islam, which regards discipline as part of obedience to God and a manifestation of human stewardship on earth. Hence, instilling discipline may also be supported through spiritual values and organizational culture.

As a financial institution committed to public service, X Unit Bank greatly depends on human resources who are both disciplined and professional. Excellent service to the community can only be achieved when each employee carries out their responsibilities with full awareness and dedication. Therefore, a comprehensive study on the relationship between work discipline and

employee performance is necessary. Such research not only provides insight into current field conditions but also serves as a foundation for developing more responsive and adaptive managerial policies tailored to organizational and employee needs.

The study of the influence of work discipline on employee performance is expected to contribute strategic recommendations for the management of X Unit Bank. These recommendations may include approaches to improving discipline through training, fostering a strong organizational culture, enhancing internal control systems, and implementing a balanced system of rewards and sanctions. As such, this research functions not only as an academic document but also as a practical reference in the effort to enhance organizational effectiveness through the reinforcement of disciplined and professional employee behavior.

# METHOD

### *Study participants*

This study was conducted at X unit bank located in a regional area of Jambi Province, Indonesia. The total number of personnel involved in this unit is 30, covering a variety of operational and supporting roles. A non-probability sampling technique, specifically the saturated sampling method, was applied due to the small population size, whereby the entire workforce was used as the research sample. The objective was to evaluate the relationship between work discipline and employee performance within this institutional context.

### *Study organization*

This research adopts a quantitative associative approach aimed at examining the relationship between two variables: Independent variable (X): Work Discipline. Dependent variable (Y): Employee Performance. The study was carried out in 2024 at X unit bank. Data were gathered through structured questionnaires and direct observations. Each questionnaire item was rated using a five-point Likert scale, ranging from Strongly Disagree to Strongly Agree. Instrument design included: 15 items to measure Work Discipline (X), based on indicators such as attendance frequency, alertness, adherence to rules, and work ethics. 15 items to measure Employee Performance (Y), based on indicators such as quality, quantity, punctuality, and autonomy at work. Statements were composed using both positive and negative phrasing and categorized through interval scoring into five interpretative levels: Very Agree, Agree, Neutral, Disagree, and Strongly Disagree.

### *Statistical analysis*

The collected data were processed using descriptive statistics to summarize frequencies, percentages, and average scores of each variable. For inferential analysis, the following methods were employed: Pearson correlation analysis to assess the strength and direction of the relationship between work discipline and employee performance. Simple linear regression analysis to determine the magnitude of the effect of work discipline on performance outcomes. All statistical tests were conducted using standard software tools (e.g., SPSS), with a significance level of $\alpha = 0.05$ to test the hypotheses.

# FINDING AND DISCUSSION

The presentation of data in this study begins by describing the profile of respondents based on gender, age, and length of employment. Based on the questionnaire responses collected from 35 participants at X Unit Bank, it was found that the majority of respondents were male, accounting for 68%, while the remaining 31.4% were female. In terms of age, the respondents were predominantly from two age groups: 20–30 years and over 40 years, each representing 34% of the total. Regarding length of employment, most respondents had worked for either 1–10 years or more than 10 years, each comprising 37%. Meanwhile, 26% of respondents had worked for less than one year.

Additional quantitative data depict the conditions of work discipline and employee performance at X Unit Bank. Based on the processed questionnaire data, the work discipline variable recorded an average empirical score of 69.23, which is higher than the theoretical average score of 45. This

indicates that, in general, respondents reported frequently applying work discipline in their daily activities, although not all have met the company's expected standards. A similar result was observed in the employee performance variable, which showed an average empirical score of 66.00. Although this score exceeds the theoretical average, it suggests that employee performance is not yet optimal and that there is a need to strengthen certain performance indicators.

**Table 1** The result of analysis

| Model | B | Std.Error | t | Sig. | R Square | Std.Error of the estimate |
|---|---|---|---|---|---|---|
| Constant | 24,147 | 10,797 | 2,237 | 0,032 | | |
| discipline at work | 0,605 | 0,156 | 3,884 | 0,000 | 0,314 | 4,053 |

Source: Modified Output SPSS

Descriptive statistical tests conducted using SPSS version 22 indicated that the data from both variables — work discipline and employee performance — are normally distributed. This conclusion is based on the Kolmogorov-Smirnov test, which yielded a significance value of 0.200, exceeding the 0.05 threshold. The normality assumption was further supported by the P-P Plot, which displayed data points aligning closely with the diagonal line. These findings provide a valid foundation for subsequent analyses aimed at examining the relationship between work discipline and employee performance at X Unit Bank.

Based on descriptive analysis, the level of work discipline among employees at X Unit Bank is remarkably high, with an average score of 92%. This reflects a strong adherence to organizational rules and regulations, especially concerning ethical conduct. The data suggests that employees have internalized the institution's standards, demonstrating respect for organizational norms and contributing to a supportive workplace culture. Such a high average indicates both individual compliance and a shared understanding of professional behavior expectations. One notable concern is the low score on the attendance indicator, which was the weakest among all measured aspects. In the context of financial institutions, punctuality and attendance are essential elements that directly impact service delivery and operational flow. Absences or delays can disrupt client interactions and reduce efficiency. There is a need for more stringent supervision systems and the application of well-balanced reward and punishment mechanisms to ensure that time discipline aligns with other areas of workplace ethics.

This discrepancy implies that while overall discipline appears strong, it is not evenly distributed across all dimensions. Some employees may still view discipline selectively, applying it only in limited contexts. Therefore, there remains a need to cultivate a more holistic and consistent understanding of work discipline in daily practices. Employee performance at X Unit Bank shows a favorable average of 88%, reflecting generally effective work execution. The highest-rated indicator is work independence, which highlights the employees' ability to manage tasks and responsibilities autonomously. This independence is especially valuable in environments that rely on target-driven workflows, as it demonstrates both initiative and accountability.

In contrast, the quantity indicator scored the lowest, indicating that the volume of output has not yet reached optimal levels. This finding raises questions about workload management, the distribution of assignments, and the effectiveness of motivation strategies. While employees may produce high-quality work, their productivity in terms of volume requires attention. Enhancing managerial efficiency and designing systems that stimulate greater output could address this imbalance. The evident gap between work quality and output volume suggests that employee performance is not yet fully optimized. A comprehensive approach that addresses both qualitative excellence and quantitative productivity is necessary to achieve organizational objectives effectively.

A simple linear regression analysis resulted in a coefficient of 0.605, indicating a positive and statistically significant relationship between work discipline and employee performance. The coefficient of determination ($R^2$) was found to be 31.4%, meaning that work discipline explains nearly a third of the variation in employee performance. These results support the conclusion that discipline plays an important role in influencing performance outcomes. Nevertheless, the majority of performance variation—68.6%—is attributable to other factors such as leadership style, employee motivation, workplace climate, and incentive systems. This highlights the importance of a multidimensional performance strategy that does not rely solely on discipline. To maximize employee outcomes, organizations must also invest in complementary factors that foster engagement and professional development. The hypothesis was further validated by the t-test, where the calculated t-value (3.884) exceeded the critical value (2.035), confirming the significant impact of discipline on performance. These findings substantiate the research question, providing empirical support for the assertion that work discipline is a key determinant of employee effectiveness at X Unit Bank.

From an Islamic perspective, work discipline and performance are not only matters of organizational relevance but also spiritual significance. As stated in Surah Al-Mulk (67:2), life is a test to determine who performs best in their deeds. In this light, maintaining discipline and working diligently are forms of righteous conduct (amal saleh), which yield benefits for both the organization and the individual's spiritual well-being. Surah Al-Anfal (8:28) reminds believers that wealth and offspring are tests, which implies that jobs and professional responsibilities are also forms of trust (amanah). Fulfilling these roles carelessly or without sincerity constitutes a breach of that trust. Thus, Islamic teachings promote full commitment and sincerity in work, reinforcing the notion that every job must be performed with integrity and responsibility. The integration of Islamic values into workplace behavior strengthens the imperative of discipline, not just for performance metrics but also as an act of worship. Employees who maintain discipline are, in effect, fulfilling both their professional duties and their religious obligations.

Several limitations of this research must be acknowledged. The primary use of questionnaires opens the possibility of bias, as respondents may provide socially desirable or inaccurate answers. Incorporating direct observations or in-depth interviews would enhance data credibility and provide richer insights into actual employee behavior. Additionally, the study focuses only on two variables: work discipline and employee performance. In real organizational settings, performance is influenced by a variety of interdependent factors. This limited scope restricts the comprehensiveness of the analysis and the generalizability of the model. Future research should expand the variable set to include leadership, organizational culture, motivation systems, and external factors. Recognizing these limitations is essential for accurate interpretation of the results and for guiding future research toward a more holistic and contextually grounded approach.

Compared to prior research conducted by (Ariyanti et al., 2024; Nyoman et al., 2023)the findings of this study reaffirm the significant influence of work discipline on employee performance. However, the regression coefficient in this study (0.605) is lower than those reported in the previous studies, which found stronger correlations of 0.91 and 0.904, respectively. This suggests that the impact of discipline on performance at X Unit Bank is comparatively moderate, possibly due to organizational structure, workplace culture, or differing management systems. The variance in influence underscores the importance of considering organizational context when applying theoretical models. Not all institutions will experience the same strength of correlation due to inherent cultural and structural differences(Spicer & Alvesson, 2025).

## CONCLUSIONS

This study demonstrates that work discipline has a positive and significant influence on employee performance in X banking units. A high level of work discipline reflects employees' adherence to regulations and responsibilities, which in turn contributes to overall performance improvement.

Regression analysis results indicate that work discipline accounts for 31.4% of the variance in employee performance, while the remaining percentage is influenced by other factors beyond the scope of this study. Objective performance evaluations, effective attendance systems, continuous training, and the reinforcement of a disciplined work culture—including through the incorporation of Islamic values—are strategic efforts recommended to enhance the quality of human resources. Thus, this study offers novelty through the integration of work discipline and Islamic value approaches in the context of improving employee performance in the banking sector, and provides practical implications for human resource management in fostering a more productive and goal-oriented work environment.

## ACKNOWLEDGEMENT

The author extends sincere gratitude to Institut Islam Al-Mujaddid Sabak for the invaluable support, facilities, and opportunities provided throughout the course of this research. The institution's contribution has been instrumental in facilitating the smooth execution of the study and the completion of this academic work.

## REFERENCES

Agustyawati, D., & Farisatma. (2024). Fostering Effective School Leadership for Disciplined Excellence. *International Journal of Learning Reformation in Elementary Education*, *3*(01), 51–61. https://doi.org/10.56741/ijlree.v3i01.488

Ariyanti, E., Wardani, E. S., & Jaenudin. (2024). the Influence of Work Discipline and Work Environment on Employee Performance. *International Journal Management and Economic*, *3*(2), 16–24. https://doi.org/10.56127/ijme.v3i2.1285

Buriak, I. (2022). Trends in the development of management and business technology in the formation of the modern Ukrainian economy. *Futurity Economics&Law*, 29–35. https://doi.org/10.57125/fel.2022.12.25.04

Camilleri, M. A. (2021). Using the balanced scorecard as a performance management tool in higher education. *Management in Education*, *35*(1), 10–21. https://doi.org/10.1177/0892020620921412

Dinamika, J., & Syariah, E. (2025). THE ROLE OF GOVERNMENT ASSISTANCE IN ENHANCING MICRO , SMALL , AND MEDIUM ENTERPRISES ( MSMES ). *Jurnal Dinamika Ekonomi Syariah*, *12*(2), 468–480.

Iksal, Hayani, R., & Aslan. (2024). Strengthening Character Education As A Response To The Challenges Of The Times. *Indonesian Journal of Education (INJOE*, *4*(3), 761–774. https://www.injoe.org/index.php/INJOE/article/view/116

Jidan, A. (2023). Building Superior Performance with Synergy of Work Discipline, Organizational Culture, and Employee Creativity. *PRODUKTIF: Jurnal Kepegawaian Dan Organisasi*, *2*(2), 165–175. https://doi.org/10.37481/jko.v2i2.101

Judijanto, L., Kartika Devi, E., Fatimah, S., & Susanti, P. (2024). Pengaruh Kebijakan Pendidikan dan Distribusi Pendapatan terhadap Ketimpangan Ekonomi di Indonesia. *Sanskara Ekonomi Dan Kewirausahaan*, *2*(03), 178–187. https://doi.org/10.58812/sek.v2i03.405

Judijanto, L., Utami, E. Y., Devi, E. K., Sarmiati, S., & Sudarmanto, E. (2024). Analisis Dampak Investasi Cryptocurrency dan Volatilitas Pasar terhadap Profitabilitas Perusahaan Energi di Indonesia. *Sanskara Akuntansi Dan Keuangan*, *2*(02), 90–99. https://doi.org/10.58812/sak.v2i02.330

Mayndarto, E. C. (2025). Big Data Analytics Capabilities and Firm Competitiveness in The Digital Age: A Socio-Economic Perspective from Emerging Markets. *Baileo: Jurnal Sosial Humaniora*, *2*(3), 382–399. https://doi.org/10.30598/baileofisipvol2iss3pp382-399

Mio, C., Costantini, A., & Panfilo, S. (2022). Performance measurement tools for sustainable business: A systematic literature review on the sustainability balanced scorecard use. *Corporate Social Responsibility and Environmental Management*, *29*(2), 367–384. https://doi.org/10.1002/csr.2206

Nyoman, I., Sutaguna, T., Yusuf, M., Ardianto, R., & Wartono, P. (2023). The Effect Of Competence, Work Experience, Work Environment, And Work Discipline On Employee

Performance. *Journal of Management Entrepreneurship and Social Science*, *03*(01), 367–381. https://ajmesc.com/index.php/ajmesc

Pacheco-Cubillos, D. B., Boria-Reverter, J., & Gil-Lafuente, J. (2024). Transitioning to Agile Organizational Structures: A Contingency Theory Approach in the Financial Sector. In *Systems* (Vol. 12, Issue 4). https://doi.org/10.3390/systems12040142

Puspitasari, T. W., Akbar, M. A., & Lina, R. (2025). Leadership Style and Work Discipline on employee performance. *Advances in Human Resource Management Research*, *3*(1), 15–29. https://doi.org/10.60079/ahrmr.v3i1.321

Sofiatin, F., Musthofa, A., & Sunarti, Z. (2024). Akad di Balik Jarum : Studi Hukum Islam atas Praktik Ijarah Sisa Kain Jahitan. *Jurnal Penelitian Manajemen Terapan*, *10*(1), 90–98.

Spicer, A., & Alvesson, M. (2025). Critical Management Studies: A Critical Review. *Journal of Management Studies*, *62*(1), 446–483. https://doi.org/10.1111/joms.13047

Supratman, O. V., Entang, M., & Tukiran, M. (2021). INTERNATIONAL JOURNAL OF SOCIAL AND MANAGEMENT STUDIES (IJOSMAS) The Relationship of Charismatic Leadership, Employee Personality, and Employee Performance: Evidence from PT. Karya Abadi Luhur. *International Journal of Social and Management Studies*, *01*, 17–41. https://www.ijosmas.org

Umkm, E., Kasus, S., & Parit, D. I. (2025). PENDANAAN PT PNM SEBAGAI INSTRUMEN PEMBERDAYAAN EKONOMI UMKM: STUDI KASUS DI PARIT CULUM I Financing By PT PNM as an Instrument for MSME Economic Empowerment: a Case Study in Parit Culum I. *Jurnal Ekonomi Dan Bisnis Indonesia*, *10*(1), 93–97.

Widagdo, C. S. (2025). Human Resource Development Strategies for Enhancing Employee Performance and Discipline: A Qualitative study. *International Journal of Business and Management Practices*, *3*(2), 125–136.

Wijaya, S., Musthofa, A., & Dewi, H. (2025). Dampak Keberadaan Indomaret terhadap Perekonomian Toko Kelontong. *Jurnal Penelitian Manajemen Terapan*, *10*(1), 114–123.