

The Influence of Motivation, Ability, Work Environment and Digital on Employee Performance

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ABSTRACT

This study aims to determine the current performance conditions of BTN Bank Employees, Makassar Syariah Branch Office with the title The Effect of Motivation, Ability, Work Environment and Digital on the Performance of BTN Bank Employees, Makassar Syariah Branch Office. The variables in this study are Motivation (X1), ability (X2), work environment (X3), Digital (X4), Performance (Y). The theory used in this research is Attribution theory. The sample of this study were 60 respondents. The type of research conducted in this study is quantitative using primary data. The data collection technique was carried out using a questionnaire. The population of this study were all employees of Bank BTN Makassar Syariah Branch Office. The technique used to determine the sample is to use the saturated sample technique. The data analysis method used is descriptive statistical analysis, normality test, linearity test, multicollinearity test, heteroscedasticity test, multiple regression analysis test, R Square test, t statistical test, and F statistical test. The results of the study partially show that motivation, ability, work environment and digital have a positive and significant effect on the performance of employees of BTN Bank Makassar Syariah Branch Office. Then together all independent variables affect the performance of employees of BTN Bank Makassar Syariah Branch Office.

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I. Introduction

State-owned companies are part of an economy that cannot be separated from globalization conditions. The growing economy today has an impact on competition, including competition in the world of the banking sector. The increasing activity of the Islamic banking business, the intense competition between banking companies requires each bank to further improve the performance of its employees in order to be able to maintain its operational activities.

Basically, companies are required to form high employee performance. Therefore, companies are expected to be able to know the factors that can affect the performance of their employees. To find out this, one of the things that must be considered is the human resources owned by the company. Because with good human resources, the resulting performance will affect the progress of the company and vice versa, if the performance of a company is not good, it will hinder the progress of the company (Astrid).

Bank BTN is an Indonesian State-Owned Enterprise in the form of a limited liability company and is engaged in banking financial services. The forerunner of Bank BTN began with the establishment of Postspaarbank in Batavia in 1897, during the Dutch government. PT Bank Tabungan Negara (Persero) is one of the State-Owned Enterprises. PT Bank Tabungan Negara, especially the Makassar Branch, has a vision of "Becoming the Leading Bank in Housing Financing and Prioritizing Customer Satisfaction." In accordance with its vision, Bank BTN is the only commercial bank that focuses its business on housing finance, both subsidized and non-subsidized. With this business focus, Bank BTN plays an important role in assisting the government in improving the standard of living of the Indonesian people by providing people's business loans with low interest rates.

In this study, researchers chose Bank BTN Makassar Syariah Branch Office as the object of research. The reason the researchers chose the bank was because Bank BTN Makassar Syariah Branch

Office had enough employees to be used as research samples, because the greater the number of samples approaching the population, the smaller the chance of generalization error, so as to describe the population as a whole well. In addition, the location of the researcher with the object is quite close, making it easier for researchers to conduct research.

To support the creation of resources that are competent, able to compete, and able to increase business productivity, several companies are innovating the digitization of human resource management. Human resources are an important asset in large-scale and small-scale organizations, because they drive, direct the organization, maintain and develop the organization in various demands of society and the times. One of the companies that innovate the digitalization of human resource management is PT Bank Tabungan Negara (Persero), Tbk or better known as Bank BTN.

Related to the phenomenon that occurred at Bank BTN Makassar Syariah Branch Office through observations made by the author related to the motivation variable is that employees have not fully realized the meaning of the role of motivation, the lack of attendance levels at work is clear evidence of low motivation. This can be seen that there are employees of Bank BTN Makassar Syariah Branch Office at 08.00 there are still empty employee seats and have not performed services, so that the public has to wait a long time and Bank BTN Makassar Syariah Branch Office is experiencing congestion in the service.

In addition, uncomfortable working environment conditions will make employees less comfortable. The encouragement of the bank's operational activities requires providing the best service to customers also causes a heavy workload for employees. Workload that must be completed on time so that it requires employees to exceed predetermined working hours affects employees. The fatigue factor and workload make employees stressed.

The form of digitalization innovation carried out by Bank BTN is the implementation of B-GATE online attendance, online recruitment systems and IT Talent Management Systems. B-GATE online attendance serves to oversee employee work discipline, because by using this system the resulting employee attendance data is very accurate and can be obtained at that time (realtime) anytime and anywhere as long as it has an internet network connection.

Based on this phenomenon, it can be concluded that in utilizing information technology, it is necessary to have an act of commitment to work, this is so that it can improve the performance achievements of each employee and also improve the quality of the company's service office to be more advanced and improve in this era of information technology and help customer service and facilitate employee work.

Discipline is the key to realizing the goals of the company, employees and society, with good work discipline means that employees are aware and willing to do all their duties properly. There are several dimensions that affect work discipline, namely frequency of attendance, adherence to work standards, compliance with regulations, and work ethics. Frequency of attendance is one way to determine and measure employee discipline in arrival time and return time at work.

Based on the background above, it is necessary to apply a clear problem to provide direction for further discussion. Does motivation, ability, work environment, and digital affect the performance of employees of Bank BTN Makassar Syariah Branch Office?

II. Literature Review

1. Human Resources Management

a. Definition of Human Resources

Syamsuddinnor (2014), human resources are one of the main capitals in an organization, which can make an invaluable contribution to the strategy of achieving organizational goals. One example of the importance of the contribution of human resources in a company can be seen from the production process. Where when the company already has strong finances, fulfilled raw materials, and the latest technology but there are no good human resources, the production process will not run smoothly.

Robbins and Judge (2012), one of the reasons why many companies are successful is that they know what can be done well, and based on the ownership of resources and

capabilities. Human resources are one of the capabilities owned by the company, so many companies no longer consider human resources as a cost, but rather as an asset of a company.

Based on several definitions above, it can be concluded that human resource management is an effort to regulate the relationship and role of labor in the process of planning, organizing, directing and supervising in order to achieve organizational goals set by the company.

2. Definition of Motivation

Syamsuddinnor (2014), human resources are one of the main capitals in an organization, which can make an invaluable contribution to the strategy of achieving organizational goals. One example of the importance of the contribution of human resources in a company can be seen from the production process. Where when the company already has strong finances, fulfilled raw materials, and the latest technology but there are no good human resources, the production process will not run smoothly.

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Based on several definitions above, it can be concluded that human resource management is an effort to regulate the relationship and role of labor in the process of planning, organizing, directing and supervising in order to achieve organizational goals set by the company.

3. Definition of Ability

Ability shows the potential of people to carry out tasks or work. A person's ability is a manifestation of the knowledge and skills possessed. Therefore, employees who have high abilities can support the achievement of the vision and mission of the organization to immediately advance and develop rapidly, in anticipation of global competition. The ability a person has will make him different from those who have average or ordinary abilities.

4. Definition of Work Environment

The work environment is a place for a number of groups in which there are several supporting facilities to achieve company goals in accordance with the company's vision and mission. Meanwhile, Sedarmayanti (2014) defines the work environment as a source of information and a place to carry out activities, so that good work environment conditions must be realized so that employees feel more at home and comfortable in the workspace to complete their work, so that a high level of efficiency can be achieved. Nitisemito (2014).

E-banking is one of the factors affected by the development of information and communication technology, namely banking, the use of information and communication technology in the national banking sector is relatively more advanced than other sectors. The regulations on the implementation of risk management issued by Bank Indonesia related to the management or risk management of internet banking activities are Bank Indonesia regulations No. 5/8/PBI/2003 on the Implementation of Risk Management.

5. Definition of Performance

Employee performance is one of the success factors in determining the achievement of tasks for individuals that can lead to the determination of organizational performance Rivai and Basri in Sinambela (2017). According to Afandi (2018) performance is the willingness of a person or group of people to carry out activities or perfect them according to their responsibilities with the results as expected.

Based on the above definition, it can be concluded that performance is one of the success factors in determining the achievement of tasks for individuals or groups to carry out their duties in accordance with the responsibilities given to them.

Andilo Sinaga (2019) with the title *The Effect of Ability, Motivation, and Work Environment on Employee Performance at PT PLN (Persero) UP3 Yogyakarta*. This study aims to analyze the effect of motivation and environmental capabilities on the performance of PT PLN employees, the data obtained using primary data and this research method uses multiple linear regression analysis methods. The results of this study are the ability, motivation and work environment have a positive and significant effect on employee performance at PT PLN (Persero) UP3 Yogyakarta. and partially the influence of ability, motivation and environment has a significant effect on employee performance.

III. Methods

This type of research is quantitative research which aims to find answers to questions in research based on actual circumstances so as to obtain a prevailing picture in relation to the influence of Motivation, Ability and Work Environment on employee performance at BTN Syariah Bank Makassar branch. For the purposes of this study, the authors conducted research on employees at BTN Syariah Bank Makassar branch. The time that will be used in this study is approximately 3 (three) months from June to August 2022. The population of this study were all employees at BTN Syariah Bank Makassar branch. The number of employees is 60 people.

The sample is part of the population to be studied (Arikunto Lestari, 2014). The sample of this study is a saturated sample, namely a sampling technique if all members of the population are used as sample members, so that the sample of this research is 60 employees of Bank BTN Syariah Makassar branch. The methods used in this research are interviews and questionnaires/questionnaires. The use of interviews is intended to obtain preliminary data and also aims to obtain more detailed information. The use of questionnaires is intended to obtain primary data from respondents as research subjects.

1. Type Data

The types of data used in this research are quantitative and qualitative data. Quantitative data is data in the form of numbers while qualitative data is data that is not in the form of numbers.

2. Data Source

The data sources used in this study are primary data and secondary data. Primary data obtained from samples as research respondents and secondary data obtained from document data of Bank BTN Syariah Makassar branch.

Data Analysis Method

- a. Descriptive Analysis, According to Sugiyono (2014: 207), the definition of descriptive statistical methods is as follows: "Descriptive statistical methods are statistics used to analyze data by describing or describing the data that has been collected as it is without intending to make general conclusions or generalizations". The descriptive method is used by the author to describe the research results in answering the problem formulation regarding the description of each variable studied. In descriptive statistics, data presentation can be in the form of tables, graphs, pie charts.
- b. Quantitative Analysis using multiple linear regression models. In this study, because the independent variable consists of three variables (Motivation, Ability and Work Environment), multiple linear regression is used, namely the analysis of forecasting the value of the effect of two or more independent variables on the dependent variable to prove whether or not there is a functional relationship or causal relationship between two or more variables (Riduwan and Sunarto, 2013: 108). The benefit of the regression analysis results is to make a decision whether the increase and decrease in the dependent variable can be done through an increase in the independent variable or not (Sugiyono, 2012: 260). Conceptually, multiple linear regression analysis has a causal relationship with the following formula:

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Description:

Y	= variable (Performance)
b0	= constant
b1-b2-b3	= parameters
X1	= variable (Motivation)
X2	= variable (Ability)
X3	= variable (Work Environment)
X4	= variable (Digital)
e	= estimation error

To obtain the estimated regression model, the values of a, b1-b3 were calculated using the SPSS (Statistical Package for Social Science) program package. Testing tests were used:

c. Validity and Reliability Test

1) Validity Test

The data validity test is used as a tool to measure whether a questionnaire is valid or not. A questionnaire can be said to be valid or valid, if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire using bivariate correlation. According to Sugiyono (2004: 271), if the validity of each question is greater than 0,6 then the question items are considered valid.

2) Reliability Test

Reliability test is an index of the extent to which a measuring instrument can be trusted or relied upon. If a measuring instrument can be used twice to measure the same symptoms and the measurement results are processed relatively consistently, then the measuring instrument is considered reliable. This means that a measuring instrument that is used is consistent in measuring the same symptoms. According to Sugiyono (2004: 273) that the reliability test is determined by the Cronbach's Alpha coefficient by requiring a reliable instrument if it has a Cronbach's Alpha coefficient above 0.60.

d. Hypothesis testing

1) R and R² Test

The correlation coefficient R shows the size of the relationship (correlation) between the independent variables together with the dependent variable. While the R² value shows the coefficient of determination, which measures the percentage change in the dependent variable caused by changes in the independent variables together.

2) F Test (Simultaneous Test)

This test is used to determine the degree or strength of influence between the independent variables (X1, X2, and X3), simultaneously or together with the dependent variable (Y). This coefficient is obtained by taking the root of the coefficient of determination R.

3) T-test (partial)

This test is used to determine the degree or strength of influence between the independent variables (X1, X2, and X3) partially (individually) with the dependent variable (Y). This test is done by comparing the t-count with the t-table at a significant level of 5%.

The t-test requirements are as follows:

1. If $t\text{-count} > t\text{-table}$, then H_0 is rejected and H_a is accepted, meaning that the independent variable can explain the dependent variable and there is an influence between the two variables to be tested.
2. If $t\text{-count} < t\text{-table}$, then H_0 is accepted and H_a is rejected, meaning that the independent variable cannot explain the dependent variable and there is no influence between the two variables to be tested.
- 3.

e. Classical Assumption Test

1) Normality Test

The normality test is useful for knowing whether the dependent, independent and both variables are normally distributed, close to normal or not, if the data is normally distributed, then parametric analysis including regression models can be used. (Umar, 2008: 77). To test this, a normality test tool will be used, namely by looking at the normal P-P Plot of Regression Standardized Residual is:

1. If the data spreads around the diagonal line and follows the direction of the diagonal line, the regression model fulfills the assumption of normality;
2. If the data spreads far and the diagonal line and or does not follow the direction of the diagonal line, then the regression does not fulfill the assumption of normality (umar, 2008: 77).

2) Multicollinearity Test

The multicollinearity test is useful for knowing whether the proposed regression model has found a strong correlation between the independent variables. (Umar, 2008: 80). If there is a high correlation between the independent variables, the relationship between the independent variable and the dependent variable will be disrupted. To see if there is multicollinearity in this study, it will be seen from the variance inflation factor (VIF) multicollinearity using the VIF formula (Umar, 2008: 81). The existence of multicollinearity can be known if the VIF value > 10 or conversely by looking at the tolerance value < 0.1 and vice versa. If the VIF value of each variable is 10, and the tolerance value is > 0.1 , it can be said that there are no symptoms of multicollinearity or the relationship that occurs between the independent variables can be tolerated so that it will not interfere with the regression results.

3) Heteroscedasticity Test

The heteroscedasticity test is conducted to determine whether in a regression model, there is an inequality of variance from the residuals of one observation to another. If the variance of the residuals of an observation to another observation is constant, it is called homoscedasticity, while for different variances it is called heteroscedasticity. (Umar, 2008: 82). The expected pattern is that the points that occur form an increasing distribution pattern, which is continuously moving away from the zero line, the basis for decision making is:

1. If there is a certain pattern, such as the existing points (points) forming a certain regular pattern (wavy, widening then narrowing) then heteroscedasticity has occurred.
2. If there is no clear pattern, and the points spread above and below the number 0 on the Y axis, then there is no heteroscedasticity.

IV. Result and Discussion

Results of Data Analysis

1. Description of Respondent Characteristic

This study aims to see the extent of the influence of Motivation, Ability and Work Environment on employee performance at Bank BTN Syariah Makassar branch. Therefore, in order to apply these objectives, the respondents in this study were employees at Bank BTN Syariah Makassar branch. The number of questionnaires amounted to 60 sheets. Furthermore, the questionnaires that returned and were filled in correctly and in accordance with the instructions for filling out the questionnaire counted 60 sheets.

The characteristics of the respondents are intended to provide an overview of the identity of the respondents, which can be based on gender, age, and education. This is done to get a comprehensive and detailed description of the total number of each question stated in the questionnaire, so that it will be easier to interpret quantitatively, therefore, for more details, a description of the respondent's identity based on gender, age, and the respondent's last education will be presented which can be seen in the following table:

a. Characteristics of respondents based on gender

The characteristics of respondents based on gender can be seen through the following table:

Table 1: Characteristics of Respondents Based on Gender

No	Gender	Number of Respondents	Percentase (%)
1	Male	21	35
2	Female	39	65
	Total	60	100

Source: Primary Data, Year 2022

Based on table 2, namely the description of the identity of respondents based on gender, it shows that 21 respondents who are male (35%). And those who are female are 39 people (65%). It can be concluded that those who fill out the questionnaire are on average 39 female employees.

b. Characteristics of respondents by age

The characteristics of respondents based on age can be seen through the following table:

Table 2: Characteristics of Respondents Based on Age

No	Age of Respondent	Number of Respondents (people)	Presentase (%)
1	20-25 years old	10	17
2	26-30 years old	35	58
3	Above 30	15	25
	Total	60	100

Source: Primary Data, Year 2022

Based on the data regarding the profile of respondents according to age, it can be seen that the age of respondents who are scattered in this study is 26-30 years with the number of respondents as many as (58%) followed by respondents aged over 30 years, namely as many as 25%, it can be concluded that most of the employees who are research respondents are aged 26-30.

Furthermore, the profile of respondents based on their latest education can be seen in the following table:

c. Characteristics of respondents based on last education

The characteristics of respondents based on their latest education can be seen through the following table:

Table 3: Characteristics of Respondents Based on Last Education

No	Respondent's Last Education	Number of Respondents (people)	Presentase (%)
1	High School / Equivalent	2	3
2	Bachelor D3	7	12
3	Bachelor's degree	38	63
4	Postgraduate	13	22
	Total	60	100

Source: Primary Data, Year 2022

Based on the data regarding the profile of respondents according to their latest education, it can be seen that the last education of the largest respondents in this study is S1 with the number of respondents as many as (63%) followed by respondents whose last education is postgraduate, namely 22%, it can be concluded that most of the employees who are research respondents are S1 graduates.

2. Deskripsi Variabel Penelitian

Description is an explanation in the form of an analysis of respondents' responses through distributing questionnaires. The following is a recapitulation of respondents' answer scores for each indicator.

a. Description of Data on Motivation Variables

Table 4: Recapitulation of Respondents' Responses to Motivation Variables

No	Instrumen	Respondent's Answer										Mean
		motivation (X1)										
		5		4		3		2		1		
F	%	F	%	F	%	F	%	F	%	F	%	
1	X1.1	2	3.3	48	80.0	10	16.7					3.87
2	X1.2	8	13.3	46	76.7	6	10.0					4.03
3	X1.3	3	5.0	45	75.0	12	20.0					3.85

Source: data processed, 2021

Based on the three questions of the motivation variable in table 5, it shows that the highest index value of respondents' answers to the three questions of the motivation variable is question (2) The salary I receive provides encouragement to work better, namely an index value of 4.03 (very high category). Then question (1) The company provides opportunities to develop self-potential through education and training, has an index value of 3.87 (high category). Then question (3) There is a bonus given, if I can be more productive and creative at work, with an index value of 3.85 (less category) Finally, it can be concluded that the respondents' responses regarding the motivation variable are in the high mean range with an average value of 4.03 and the lowest with a mean value of 3.85.

b. Description of Data on Ability Variables

Table 5: Recapitulation of Respondents' Responses to Ability Variables

No	Instrumen	Respondent's Answer										Mean
		ability (X2)										
		5		4		3		2		1		
F	%	F	%	F	%	F	%	F	%	F	%	
1	X1.1	3	5.0	44	73.3	13	21.7					3.83
2	X1.2	11	18.3	39	65.0	10	16.7					4.02
3	X1.3	11	18.3	37	61.7	12	20.0					3.98

Source: data processed, 2021

Based on the three ability variable questions in table 6, it shows that the highest index value of respondents' answers from the three ability variable questions is question (2) Able to complete work on time, which has an index value of 4.02 (very high category). Then question (3) I am able to convey work-related ideas or ideas, has an index value of 3.98 (high category). Then question (1) I am able to cooperate with coworkers and superiors, with an index value of 3.83 (less category) Finally, it can be concluded that the respondents' responses regarding the ability variable are in the high mean range with an average value of 4.02 and the lowest with a mean value of 3.83.

c. Description of Data on Work Environment Variables

Table 6: Recapitulation of Respondents' Responses to the work environment

No	Instrumen	Respondent's Answer										Mean
		Work Environment (X3)										
		5		4		3		2		1		
F	%	F	%	F	%	F	%	F	%	F	%	
1	X1.1	12	20.0	38	63.3	10	16.7					4.03
2	X1.2	8	13.3	43	71.7	9	15.0					3.98
3	X1.3	14	23.3	34	56.7	12	20.0					4.03

Source: data processed, year 2022

Based on the three questions of the work environment variable in table 7, it shows that the highest index value of respondents' answers to the three questions of the work environment variable is question (1) The company provides a health program properly and can be used easily, which has an index value of 4.03 (very high category). Then question (3) The regulation and control of noise where you work is good, has an index value of 4.02 (very high category). Then question (2) The air temperature where you work is just right, with an index value of 3.98 (category less) Finally, it can be concluded that the respondents' responses regarding work environment variables are in the high mean range with an average value of 4.03 and the lowest with a mean value of 3.98.

d. Description of Data on Digital Variables

Table 7: Recapitulation of Respondents' Responses to Digital Variables

No	Instrumen	Respondent's Answer										Mean
		Digital (X4)										
		5		4		3		2		1		
		F	%	F	%	F	%	F	%	F	%	
1	X1.1	11	18.3	36	60.0	13	21.7					3.97
2	X1.2	8	13.3	40	66.7	12	20.0					3.93
3	X1.3	13	21.7	35	58.3	12	20.0					4.02

Source: data processed, year 2022

Based on the three digital variable questions in table 8, it shows that the highest index value of respondents' answers to the three digital variable questions is question (3) The ibes application makes it easier for employees to obtain leave permits which will be approved directly by superiors, namely an index value of 4.02 (very high category). Then question (1) With the internet banking, Customer service employees no longer print bank statements, has an index value of 3.97 (high category). Then question (2) With the BTN B-gate, it makes it easier for employees to clock in and out using cellphones with a radius of 100 meters, with an index value of 3.93 (less category) Finally, it is concluded that the respondents' responses regarding digital variables are in the high mean range with an average value of 4.02 and the lowest with a mean value of 3.93.

e. Description of Data on Performance Influence Variables

Table 8: Recapitulation of Respondents' Responses Performance variable

No	Instrumen	Respondent's Answer										Mean
		Performance (Y)										
		5		4		3		2		1		
		F	%	F	%	F	%	F	%	F	%	
1	X1.1	3	5.0	44	73.3	13	21.7					3.83
2	X1.2	8	13.0	42	70.0	10	16.7					3.97
3	X1.3	3	5.0	43	71.7	14	23.3					3.82

Source: data processed, year 2022

Based on the three performance variable questions in table 9, it shows that the highest index value of respondents' answers to the three performance variable questions is question (2) With my knowledge, I can master other fields of work, which has an index value of 3.97 (very high category). Then question (1) During work my work results are better when compared to the past, has an index value of 3.83 (high category). Then question (3) I do a job deftly and do not procrastinate, with an index value of 3.82 (less category) Finally, it is concluded that the respondents' responses regarding the performance variable are in the high mean range with an average value of 4.97.

3. Validity Test

The validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that is measured by the questionnaire. Sunjoyo (2013: 41) says that an indicator is considered valid if it has a correlation coefficient value above 0.30. The test results are obtained as follows:

Table 9: Validity Testing Results

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Variabel	Statement	Pearson Corelation	r-standard	Description
Motivation (X1)	X1.1	0,629**	0,30	VALID
	X1.2	0,748**	0,30	VALID
	X1.3	0,765**	0,30	VALID
Ability (X2)	X2.1	0,375**	0,30	VALID
	X2.2	0,352**	0,30	VALID
	X2.3	0,302**	0,30	VALID
Work environment (X3)	X3.1	0,667**	0,30	VALID
	X3.2	0,739**	0,30	VALID
	X3.3	0,856**	0,30	VALID
Digital (X4)	X4.1	0,491**	0,30	VALID
	X4.2	0,506**	0,30	VALID
	X4.3	0,582**	0,30	VALID
Performance (Y)	Y.1	0,575**	0,30	VALID
	Y.2	0,726**	0,30	VALID
	Y.3	0,681**	0,30	VALID

Source: Primary data obtained by SPSS V.25, 2022

Table 9 shows that all indicators used to measure the variables used in this study have correlation coefficients greater than the standard $r = 0.30$. So that all indicators of this research variable are valid.

4. Reliability Test

In this test, the value limit is 0.6. If the reliability value is less than 0.6, the value is not good. The reliability value in this test is in the Reliability Statistic (Cronbach's Alpha) column. And it is known that the variable reliability value is above 0.60 (Ghozali, 2006: 42). This means that the measuring instrument used in this study is reliable or trustworthy.

Table 10: Reliability Test Results

Variabel	Cronbach's Aplha (α)	Aplha Limit Value (α)	Description
Motivation (X1)	0,783	➤ 0,60	Reliabel
ability (X2)	0,780	➤ 0,60	Reliabel
Environment (X3)	0,805	➤ 0,60	Reliabel
Digital (X4)	0,793	➤ 0,60	Reliabel
Performance (Y)	0,747	➤ 0,60	Reliabel

Source: Primary data obtained by SPSS V.25, 2022

Table 10 explains that after the reliability test, the Cronbach's Alpha value of each motivation, ability, work environment, digital and performance variable is 0.783 0.780 0.805, 0.709, 0.747 which means that all these variables are reliable with a good decision, because they have an alpha coefficient value above 0.60.

5. Normality Test

The normality test is used to test whether in the regression model, the dependent variable, the independent variable, or both have a normal distribution or not. A good regression model is normal or near normal data distribution. Normality detection is seen using the normal P-P Plot Of Regression Standarized Residual graph.

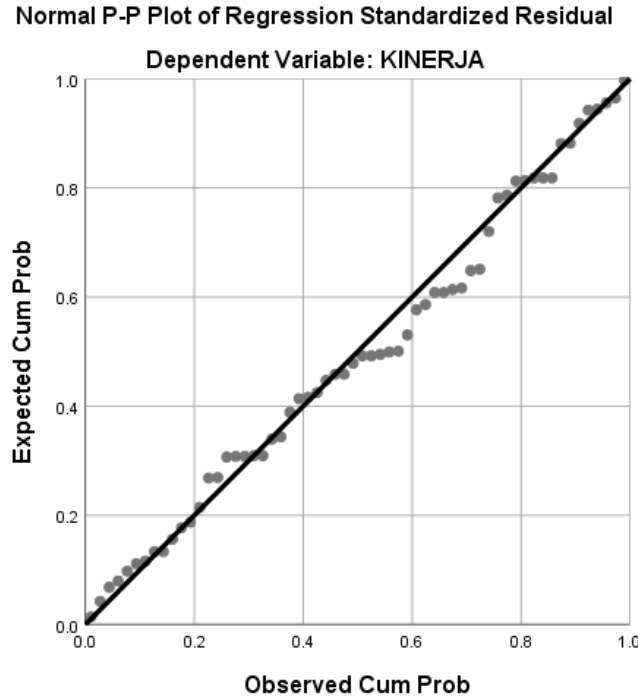


Figure 1 Normal P-P Plot Graph of Regression Standardized Residuals
Source: Primary data obtained by SPSS V.25, 2021

In Figure 1, it can be seen that the points spread around the diagonal line, and the distribution follows the direction of the diagonal line. So the regression model fulfills the assumption of normality.

6. Classical Assumption Test
a. Multicollinearity Test

Multicollinearity test is conducted to determine whether in the regression model there is a correlation between independent variables. The regression model is said to be free of multicollinearity if the Variance Inflation Factor (VIF) < 10 (Ghozali, 2006: 91), the multicollinearity test results are presented in table 11.

Table 11: Multicollinearity Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.152	1.104		1.948	.056		
	MOTIVATION	.471	.115	.459	4.076	.000	.564	1.773
	ABILITIES	.272	.105	.324	2.579	.013	.454	2.204
	ENVIRONMENT	.324	.098	.433	3.295	.002	.415	2.409
	DIGITAL	.267	.104	.356	2.559	.013	.369	2.710

a. Dependent Variable: PERFORMANCE

Source: Primary data obtained by SPSS V.25, 2022

Based on Table 12 above, the VIF value for the motivation variable is 1,773, this value is smaller than 10.00 and the VIF value ability variable is 2,204, this value is smaller than 10.00 and the work environment variable is 2,409, this value is smaller than 10.00. Then the digital variable amounted to 2,710 this value is smaller than 10.00. So it can be concluded that the data tested does not occur multicollinearity, and can be used in this test.

b. Heteroscedasticity Test

To detect Heteroscedasticity, you can look at the scatterplot graph. The detection is by looking at whether there is a certain pattern on the graph where the X and Y axes spread below the number 0 on the Y axis, as shown in Figure 2 below.

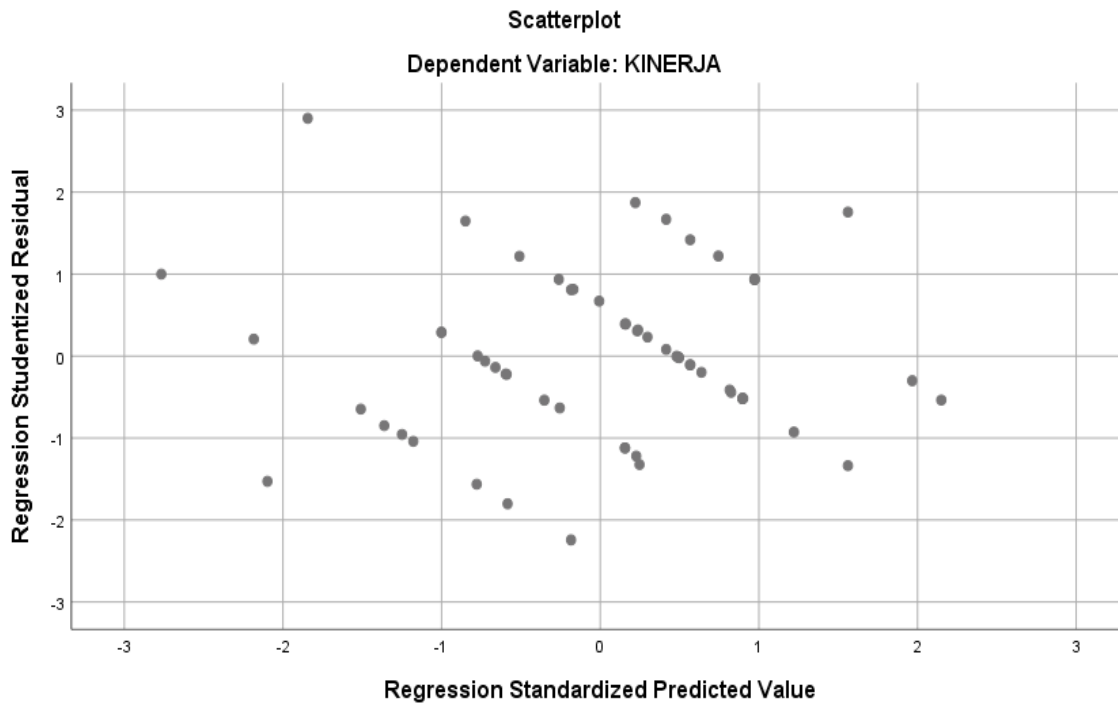


Figure 2 Scatterplot Graph

Source: Primary data obtained by SPSS V.25, 2022

Based on the results of Figure 2 of the Scatterplot diagram above, it can be seen that the points spread randomly above and below point 0 on the Y axis, so it can be said that in this regression model there are no symptoms of heteroscedasticity and this test is suitable for use.

7. Analisis Regresi Linear Berganda

This study uses multiple linear regression, conducted using the enter method, where all variables are entered to find the effect of the independent variable on the dependent variable through regressing performance (Y) as the dependent variable and the effect of Motivation, Ability, Work Environment, Digital as independent variables. The hypothesis results are in table 12 below:

Table 12 Multiple Linear Regression Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.152	1.104		1.948	.056
	MOTIVATION	.471	.115	.459	4.076	.000
	ABILITIES	.272	.105	.324	2.579	.013
	ENVIRONMENT	.324	.098	.433	3.295	.002

	DIGITAL	.267	.104	.356	2.559	.013
a. Dependent Variable: PERFORMANCE						

Source: Primary Data, year 2022

Based on table 12 the regression model used is as follows:

$$Y = 0.459 X1 + 0.324 X2 + 0.433 X3 + 0.356 X4$$

Description:

Y = Teacher Performance

X1 = Motivation

X2 = ability

X3 = Work environment

X4 = digital

The constant value with regression coefficients in table 13 can be explained as follows:

- 1) The regression value (b1) of the variable The influence of motivation (X1) of 0.459 means that if there is an increase in the influence of motivation by 1%, performance will increase by 0.459 or by 45.9%.
- 2) The regression value (b2) of the ability variable (X2) of 0.324 means that if there is an increase in ability by 1%, performance will increase by 0.324 or by 32.4%.
- 3) The regression value (b3) of the work environment variable (X3) of 0.433 means that if there is an increase in the work environment by 1%, the performance will increase by 0.433 or by 43.3%.
- 4) The regression value (b4) of the Digital variable (X4) of 0.356 means that if there is an increase in Digital by 1%, performance will increase by 0.356 or by 35.6%.

8. Hypothesis Testing

a. T- test (Partial)

The t test is used to test the regression coefficient relationship partially or separately from the independent variable, whether each independent variable affects the dependent variable. The trick is to compare between t-count with t table. If $t\text{-count} > t\text{-table}$ then H_0 is rejected and H_a is accepted, but if $t\text{-count} \leq t\text{-table}$ then H_a is rejected and H_0 is accepted. Based on the regression test conducted, the following results were obtained:

Table 13: Partial T Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.152	1.104		1.948	.056
	MOTIVATION	.471	.115	.459	4.076	.000
	ABILITIES	.272	.105	.324	2.579	.013
	ENVIRONMENT	.324	.098	.433	3.295	.002
	DIGITAL	.267	.104	.356	2.559	.013
a. Dependent Variable: PERFORMANCE						

Source: Primary Data, year 2022

From Table 13 above we can see each t value and significant independent variables, it is known that the t table value with the equation $n-k-1$; $a/2 = 60-2-1$; $0.05/2 = 57$; $0.025 = 2.002$ at a significant 5%. Thus the following results are obtained:

- 1) Variabel motivasi (X1)

Hypothesis:

$H_0: b1 = 0$ then X1 has no effect on Y

$H_1: b1 \neq 0$ then X1 has an effect on Y

The regression test results for the motivation variable on Employee Performance show the t-value = 4.076 > t-table 2.002 with a significance value of 0.00. By using a significance limit of 0.5, the significance value is smaller than 0.05, so the hypothesis can be accepted. Thus there is a positive and significant influence of the motivation variable on employee performance.

2) Variabel kemampuan

Hypothesis

H0: $b_2 = 0$ then X2 has no effect on Y

H1: $b_2 \neq 0$ then X2 has an effect on Y

The regression test results for the ability variable on Employee Performance show the t-value = 2.579 > t-table 2.002 with a significance value of 0.13. By using a significance limit of 0.5, the significance value is smaller than 0.05, so the hypothesis can be accepted. Thus there is a positive and significant influence of the ability variable on employee performance.

3) Variabel lingkungan kerja

Hypothesis

H0: $b_2 = 0$ then X2 has no effect on Y

H1: $b_2 \neq 0$ then X2 has an effect on Y

The regression test results for the Work Environment variable on Employee Performance show the t value = 3.295 > t table 2.002 with a significance value of 0.02. By using a significance limit of 0.5, the significance value is smaller than 0.05, so the hypothesis can be accepted. Thus there is a positive and significant influence of the Work Environment variable on Employee Performance.

4) Variabel Digital

Hypothesis

H0: $b_2 = 0$ then X2 has no effect on Y

H1: $b_2 \neq 0$ then X2 has an effect on Y

The results of regression testing for digital variables on employee performance show the value of t-count = 2.559 > t-table 2.002 with a significance value of 0.13. By using a significance limit of 0.5, the significance value is smaller than 0.05, so the hypothesis can be accepted. Thus there is a positive and significant influence of digital variables on employee performance.

b. Uji F (Simultan)

The F test basically shows whether all independent or independent variables have a joint influence on the dependent or bound variable. To prove together, the F test is carried out. The results of the simultaneous regression test or F test can be seen in table 15 below:

Table 14: Simultaneous F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.697	4	9.424	21.168	.000 ^b
	Residual	24.487	55	.445		
	Total	62.183	59			

a. Dependent Variable: KINERJA

Source: Primary Data, year 2022

From table 14 above, it is known that F count is 21,168 with a significance of 0.000. Known F table with the equation $F(k; n - k) = F(2; 58) = 3.16$ (see table; F at a significant level of 5%). Thus it is known that F count 21.168 > F table 3.16 and significant 0.000 < 0.05. This means that the variables of Motivation, Ability, Work Environment and Digital together have a significant effect on employee performance at the BTN Syariah Bank Makassar branch.

c. Uji Determinasi (R2)

Determination (R²) is used to see how much the influence of the independent variables (competence and motivation) contributes to the dependent variable (employee performance). Meanwhile, to see how much correlation or relationship between the dependent variable and the independent variable by looking at the R value. The results of the R and R² values are shown in table 15 below:

Table 15: Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.779 ^a	.606	.578	.667
a. Predictors: (Constant), DIGITAL, MOTIVATION, ABILITY, ENVIRONMENT				
b. Dependent Variable: PERFORMANCE				

Source: Primary Data, year 2022

Based on table 15, it can be seen that the R value of 0.779 shows that the correlation or relationship between the dependent variable (employee performance) and the independent variable (Motivation, Ability, Work Environment and Digital) has a relationship of 77.9%. From table 16 it is also known that the R Square value is 0.606. This means that the contribution of the influence of the independent variables to the dependent variable is 60.0%, while the remaining 40% is influenced by other variables not included in this study.

Discussion

Based on the results of hypothesis testing research previously described, the results of the regression test of the influence of motivation, ability, work environment and digital have a positive and significant effect on improving the performance of employees of Bank BTN Syariah Makassar branch. Based on the results of the Determinant Coefficient test, it is known that the motivation, ability, work environment and Digital variables greatly affect the improvement of employee performance.

1. The Effect of Motivation on the Performance of BTN Syariah Bank employees, Makassar branch

Based on data analysis from the results of hypothesis testing, the multiple regression results in this study show that motivation has a positive and significant effect on employee performance. It can be seen from the positive regression coefficient value of 0.471 and supported by the Thit value. of 4.076 is greater than the Ttab value. Which is 2.002 and is reinforced by a significant value smaller than 0.05. This shows that the hypothesis H1 is accepted, which means that motivation has a positive and significant effect on improving the performance of employees of BTN Syariah Bank Makassar branch.

The motivation variable has the most dominant effect on the performance of employees of Bank BTN Syariah Makassar branch, it is based on the description of the recapitulation of the indicators of Providing training, Providing appropriate salaries and Providing rewards in the work of the average answer agreed with a frequency of 80%.

This is in accordance with the opinion of Abraham Maslow (2015) that motivation is a factor that encourages a person to carry out a certain activity, therefore, motivation is often defined as a factor driving a person's behavior. Motivation questions how to encourage the passion of subordinates, so that they want to work hard by giving all their abilities and skills to realize company goals.

The results of this study are also in accordance with the three indicators of motivation, namely:

- Providing training
- Providing appropriate salary
- Providing rewards in work

By providing training to employees, the company tries to provide opportunities to develop their potential through education and training so that it can help employees more easily do something, on the provision of employee salaries it is very helpful because salary is an absolute thing to get someone's happiness to work hard, on the provision of rewards in work or the existence of bonuses given can increase the productivity of employees at work so that employee performance increases.

Then the results of this study support the results of Andilo sinaga's research (2019) which found that motivation has a positive effect on improving employee performance. This states that the better the motivation, the employee's performance will also change to increase.

2. The effect of work ability on employee performance of BTN Syariah Bank employees, Makassar branch.

Based on data analysis from the results of hypothesis testing, multiple regression results were obtained in this study that work ability has a positive and significant effect on employee performance. It can be seen from the positive regression coefficient value of 0.272 and supported by the T_{hit} value of 2.579 greater than the T_{tab} value. Which is 2.002 and reinforced by a significant value smaller than 0.05. This shows that the H_2 hypothesis is accepted, which means that work ability has a positive and significant effect on improving the performance of BTN Syariah Bank employees in Makassar branch.

This is in accordance with the opinion of Robbins (2016) that ability is closely related to the physical and mental abilities that people have to carry out work. The absence of things like this can affect the improvement of employee performance, so management must be better able to identify which physical abilities are in accordance with the type of work because each employee has differences in the type of physical ability.

The results of this study are also in accordance with the three ability indicators, namely:

- Cooperate with teams and coworkers
- On time to complete work
- Creative in work

By working with teams and coworkers, they are able to make time more efficient by getting more creative ideas so that it greatly affects performance. On time completing work is able to attract the attention of the leadership given a plus so that the plus affects employee performance, in creative work employees are able to convey work-related ideas or ideas so that employee performance is not monotonous.

Then the results of this study support the results of research by Budi Simamora (2016) which found that ability has a positive effect on improving employee performance. This states that the better the employee's work ability, the employee's performance will also change to increase.

3. The influence of the work environment on the performance of BTN Syariah Bank employees, Makassar branch.

Based on data analysis from the results of hypothesis testing, multiple regression results were obtained in this study that the work environment has a positive and significant effect on employee performance. It can be seen from the positive value of the regression coefficient of 0.324 and supported by the value of T_{hit} of 3.295 greater than the value of T_{tab} . Which is 2.002 and strengthened by a significant value smaller than 0.05. This shows that the H_3 hypothesis is accepted, which means that the work environment has a positive and significant effect on improving the performance of employees of Bank BTN Syariah Makassar branch.

This is in accordance with the opinion of render & jay (2016) that the work environment is the overall work facilities and infrastructure that exist around employees who are doing work that can affect the implementation of work the work environment consists of two types. First, the work environment that concerns the physical aspect is everything that concerns the physical aspect of the work environment. Second, the work environment that concerns the psychological aspect is a work environment that cannot be captured with the five senses.

The results of this study are also in accordance with the three environmental indicators, namely:

1. Health insurance

2. Air
3. Noise

On employee health insurance is very helpful for performance because the company BTN Syariah Bank Makassar branch has provided a health program well and can be used easily. In the air the company environment also affects performance because the comfort and oxygen in the company environment of employees greatly affects performance. The noise at Bank BTN Syariah Makassar branch is still within reasonable limits because employees still communicate well with fellow employees. In the smooth communication of the BTN Syariah Bank Company, the Makassar branch is very good without any barriers among employees so that activities during work are good. In the support of the leadership of the BTN Syariah Bank Company, the Makassar branch is well established because the current leadership is friendly to employees so that employee performance is greatly improved.

Then the results of this study support the results of research by Bagus Nugroho (2017) which found that the work environment has a positive effect on improving employee performance. This states that the work environment in a company must also be prioritized to improve the quality of employee performance at Bank BTN Syariah Makassar branch.

4. Digital influence on the performance of BTN Syariah Bank employees, Makassar branch

Based on data analysis from the results of hypothesis testing, the multiple regression results in this study show that Digital has a positive and significant effect on employee performance. It can be seen from the positive regression coefficient value of 0.267 and supported by the T_{hit} value of 2.559 greater than the T_{tab} value which is 2.002 and reinforced by a significant value smaller than 0.05. This shows that the H4 hypothesis is accepted, which means that Digital has a positive and significant effect on improving the performance of employees of the Makassar branch of BTN Syariah Bank.

This is in accordance with the opinion of Holotiuk (2017) Digital is a concept that arises because of the intersection of information and management strategies. Digital describes the fusion of business strategy with IT and the incorporation of digital technology in business strategy, with a digital strategy the difference in the level of role between IT strategy and business strategy will disappear due to the approach of both, so as to utilize internal IT and create competition.

The results of this study are also in accordance with the three ability indicators, namely:

1. Implementation and monitoring
2. Access capability
3. Data security

In the implementation and monitoring of employees, it is very helpful for performance because conditions that facilitate the use of adequate information technology will increase the creativity of employees, this is because curiosity about something new will grow if there are adequate facilities. If a company is facilitated with adequate information technology, the ability of employees to interact with other people, both within one company and with other companies will increase, this will increase the ability of employees to work together. BTN bank employee data security provides protection for digital assets and information owned by each person or group. Because it could be that for things related to internet access there are gaps that can be utilized by irresponsible parties.

Then the results of this study support the results of Akhta adlina's research (2019) which found that Digital has a positive effect on improving employee performance. This states that simplifying existing operational processes makes them more effective. It is also important to build the new operational process with clear objectives.

V. Conclusion

This research aims to test and analyze the influence of motivation variables (X1), ability (X2), work environment (X3), Digital (X4) on the performance of employees of Bank BTN Syariah

Makassar branch. Based on the results of the study, there are several conclusions that are usually obtained, namely as follows:

1. Based on data analysis of the motivation variable, it is known that the results of regression testing for the motivation variable on employee performance show the value of $t \text{ count} = 4.076 > t \text{ table } 2.002$ with a significance value of 0.000, meaning that motivation has a positive and significant effect on the performance of employees of BTN Bank Makassar Branch. This shows that the indicator of employee salary is very helpful because salary is an absolute thing to get someone's happiness to work hard, then giving rewards in work or the existence of bonuses given can increase employee productivity at work so that employee performance increases.
2. Based on data analysis of the ability variable, it is known that the results of regression testing for the ability variable on employee performance show the value of $t \text{ count} = 2.579 > t \text{ table } 2.002$ with a significance value of 0.000, meaning that ability has a positive and significant effect on the performance of employees of BTN Bank Makassar Branch. This shows that by working with teams and coworkers, they are able to streamline time by getting more creative ideas so that it greatly affects performance.
3. Based on data analysis of work environment variables, it is known that the results of regression testing for work environment variables on employee performance show the value of $t \text{ count} = 3.295 > t \text{ table } 2.002$ with a significance value of 0.000. This means that the work environment has a positive and significant effect on the performance of employees of BTN Bank Makassar Branch. This shows that the air of the company environment also affects performance because the comfort and oxygen in the employee's company environment greatly affects performance.
4. Based on data analysis of the Digital variable, it is known that the results of regression testing for the Digital variable on Employee Performance show the value of $t \text{ count} = 2.559 > t \text{ table } 2.002$ with a significance value of 0.000, meaning that Digital has a positive and significant effect on the performance of employees of Bank BTN Makassar Branch. This shows that the implementation and monitoring of employees is very helpful to performance because conditions that facilitate the use of adequate information technology will increase the creativity of employees.

Based on the conclusions obtained in this study, suggestions are proposed as a complement to the results of the research that can be given as follows:

1. On motivation, it is recommended that leaders give bonuses to diligent employees as an appreciation so that their work results increase and for employees not to be quickly satisfied with the results of their work and maintain work motivation related to performance so that employees are more enthusiastic about completing the tasks assigned to the company leadership.
2. On ability, it is recommended that he increase creative ideas in himself so that the company remains successful and is favored by the Indonesian people, then employees further improve the smoothness of communication at work in the company that continues to exist and need the support of superiors so that employees are maximized at work.
3. In the work environment, it is hoped that employees will prescribe a sense of openness between employees and company leaders and establish a brotherly relationship between each employee, so that the work carried out can be on target or can exceed the target set by the company, because during the observation the researcher saw a lack of communication between employees and leaders.
4. In Digital, employees are expected to anticipate the inability of this digital transformation, the author suggests that a lot of socialization be done beforehand to employees and hold training per division / section so that employee understanding of the new system becomes better and more comprehensive. There is also an IT team that will help if there are technical problems and if further system development is needed.
5. In order to maintain and improve the performance of employees who are already good or high, it is the duty of management to encourage employees to have high morale and morale and be tenacious in working performance. How can the wheels of the company run well if its employees work unproductively. Therefore, it is imperative for companies to recognize what factors make employees satisfied working in the company. Understanding the type or level of individual

employee needs by the company is fundamental to increasing motivation. With the achievement of employee job satisfaction, productivity will also increase.

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