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Digital Transformation and Employee Performance through Job Satisfaction Among Employees of a Sharia Banking Institution in Yogyakarta

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Abstract

This study aims to analyze the effect of digital transformation on employee performance among employees of a sharia banking institution operating through several branches in the Yogyakarta area, using job satisfaction as a mediating variable. Sample in this study consisted of 80 employees from five branches of a Sharia banking institution in the Yogyakarta area, selected using a cluster sampling technique. Data was analyzed using Partial Least Squares-based Structural Equation Modeling (SEM-PLS) with SmartPLS 4. The results indicate that digital transformation has a positive and significant effect on employee performance. Furthermore, digital transformation has a positive and significant effect on job satisfaction. Moreover, job satisfaction also has a positive and significant effect on employee performance. The results of the indirect effect analysis indicate that job satisfaction mediates the relationship between digital transformation and employee performance.

Keywords: *Digital Transformation, Employee Performance, Job Satisfaction*

Introduction

Digital transformation has become a strategic issue affecting various industrial sectors, including the banking sector. Technological advancements such as artificial intelligence (AI), big data, the Internet of Things (IoT), and various digital platforms have driven fundamental changes in how organizations conduct business processes and deliver services to customers. These changes are not only aimed at improving operational efficiency but also at creating added value that enhances an organization's competitiveness. The World Bank (2025) emphasizes that the use of digital technology contributes to increased productivity, efficiency, and expanded access to financial services. In line with this, McKinsey (2025) notes that the implementation of digital transformation in the banking industry has the potential to reduce operating costs by 15–20%, meaning that digitization is no longer viewed as an option but rather a necessity for ensuring the organization's sustainability.

In Indonesia, the acceleration of digital transformation is supported by increasing internet penetration and mobile phone usage. Data from the Central Statistics Agency (BPS) show that mobile phone ownership among the population aged five and older reached 67.29% during the 2015–2023 period (BPS, 2024). In addition, regulatory support through the national digital financial inclusion strategy and the issuance of POJK No. 3 of 2024 on Technological Innovation in the Financial Services Sector has

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further accelerated technology adoption in the financial industry. The impact is evident in the increase in the value of digital banking transactions, which reached Rp58,478.24 trillion in 2023 and continues to grow year over year (Bank Indonesia, 2023). These conditions have driven all financial institutions, including Islamic banks, to pursue continuous digital transformation.

One of the sharia banks actively pursuing digital transformation operates through several branches in Yogyakarta. The bank continues to develop various digital innovations, including mobile banking applications, digital-based cash management services, QRIS optimization, and the digitization of financing processes and internal operations. However, the success of digital transformation is determined not only by technological readiness but also by the readiness of human resources (HR) as the primary executors of the organization's business processes. According to Dessler (2017), HR is a strategic asset that plays a crucial role in managing and developing an organization to achieve its goals effectively and efficiently. Therefore, employees ability to adapt to technological changes is a key factor in determining the success of digital transformation.

From a human resource management perspective, employee performance reflects an individual's level of success in carrying out the tasks and responsibilities assigned by the organization (Dessler, 2017). In the digital age, performance demands have become increasingly complex because employees are not only required to complete their work in conventional ways but must also be able to utilize digital technology, process information quickly, and adapt to changes in work systems. Research by Bo and Li (2025) shows that digital transformation has a positive impact on improving employee performance through increased work process efficiency and easier access to information. These findings are supported by Verhoef et al. (2021), who state that digitization can boost individual productivity through task automation and the streamlining of business processes.

Nevertheless, the implementation of digital transformation does not always proceed without obstacles. In practice, various challenges still exist, such as unintegrated systems, rapid technological change, and high demands for adaptation. These conditions can lead to a digital skills gap, causing employees to experience stress resulting from technology use, or "technostress" (Mhaske et al., 2025). According to Mansuroğlu and Smith (2026), technostress can be influenced by age, digital literacy, self-efficacy, and other individual characteristics. If it persists over the long term without adequate organizational support, technostress has the potential to reduce employee productivity and performance.

A similar phenomenon was also observed at the sharia banking institution operating through several branches in Yogyakarta. Initial interviews with the Human Resource Development (HRD) department revealed that some employees, particularly older ones, still face difficulties adapting to various new digital systems. Additionally, a pre-survey of 20 employees showed that employee performance levels were in the "fairly high" category, with an average score of 3.22. However, challenges were still identified regarding the timely and efficient completion of tasks when faced with high work targets. This situation indicates that the process of adapting to digital technology can affect the optimization of employee performance. In addition to impacting performance, digital transformation also has the potential to affect employee job satisfaction. Job satisfaction is an individual's emotional response to their work, formed by comparing expectations with actual working conditions (Riyanto et al., 2021). Robbins and Judge (2017) explain that job satisfaction is influenced by various factors, such as compensation, career development opportunities, relationships with coworkers, and organizational support. In the context of digital transformation, the effective implementation of technology can enhance job satisfaction through easier access to information, work flexibility, and improved efficiency of work processes (Nadeem et al., 2024). Conversely, overly rapid system changes, high job demands, and technical disruptions can lower employees' job satisfaction levels (Akbar et al., 2025).

Preliminary survey results across several branches of the sharia banking institution in Yogyakarta indicate that the average job satisfaction score of 3.33 is categorized as "fairly high." Nevertheless, some respondents still feel that the compensation they receive is not fully commensurate with the responsibilities and workload they face. These findings indicate a gap between expectations and working conditions that can affect job satisfaction and, in turn, impact employee performance. Thus, job satisfaction is believed to play a crucial role as a mediating variable in the relationship between digital transformation and employee performance.

Various previous studies have demonstrated the impact of digital transformation on employee performance. However, studies that integrate digital transformation, job satisfaction, and employee performance into a single research model remain relatively limited, particularly in the Islamic banking sector in Indonesia. Furthermore, previous research has yielded inconsistent findings regarding the role of job satisfaction as a mediator in this relationship. Therefore, further research is needed to examine how digital transformation affects employee performance through job satisfaction as a mediating variable. Based on empirical evidence, preliminary survey results, and this research gap, this study was conducted to analyze the effect of digital transformation on employee performance through job satisfaction as a mediating variable among employees of a sharia banking institution operating through several branches in Yogyakarta.

Literature Review

Digital Transformation

Digital transformation is essentially an organizational change process driven by the utilization of digital technology advancements. This change can involve shifting activities previously performed manually to processes executed via digital systems. Through such changes, organizations are expected to conduct their operations more effectively and efficiently. Wahidin & Wati (2024) explain that digital transformation represents an organization's journey of converting manual activities into digital processes by leveraging advancements in information technology. Thus, digital transformation concerns not only the use of digital tools but also changes in how an organization carries out its activities (Wahidin & Wati, 2024).

Digital transformation also involves leveraging various technologies to support organizational activities. Zhou et al. (2025) explain that digital transformation is achieved through the use of technologies such as Artificial Intelligence (AI), big data, the Internet of Things (IoT), and cloud computing. These technologies can be utilized to modernize information infrastructure, business models, production processes, and the management of organizational resources. Consequently, digital transformation can serve as part of an organization's effort to align its systems and work processes with the rapid pace of technological advancement (Zhou et al., 2025).

In practice, digital transformation focuses on more than just changes to the technology employed by an organization. It is also a strategic process concerning how technology is leveraged to generate value for the organization and its stakeholders. Nadkarni & Prügl (2021) state that digital transformation is a strategic process oriented toward value creation through the optimal use of digital technology. This indicates that the mere presence of technology does not constitute digital transformation unless accompanied by the organization's ability to utilize that technology to support its objectives (Nadkarni & Prügl, 2021).

Furthermore, digital transformation encompasses changes across various parts of an organization. Plekhanov et al. (2023) explain that digital transformation involves integrating digital technology into all aspects of an organization, resulting in fundamental changes to how it operates and creates value. Consequently, the resulting changes are not limited to information systems or work tools but also affect work patterns and the way the organization conducts its activities. Ultimately, digital transformation becomes a comprehensive organizational change process undertaken to adapt to the evolving digital landscape (Plekhanov et al., 2023).

In the banking context, digital transformation has a more specific scope, as it relates to changes in operational processes and customer service. Winasis et al. (2020) explain that digital transformation in banking entails a comprehensive overhaul of business processes, operational systems, and customer services through the utilization of digital technology. This technology can be leveraged via various digital channels—such as internet banking and mobile banking—as well as through other technologies that support customer service. Through this transformation, banks can modernize internal processes while simultaneously developing new methods of delivering services to customers (Winasis et al., 2020).

Digital transformation in the banking sector also entails changes in how banks conduct their operations and interact with customers. Alam et al. (2025) explain that digital transformation in banking represents a fundamental shift in operational activities and customer interactions driven by the use of digital technology. These changes encompass the modernization of internal processes and the enhancement of customer services. Thus, digital transformation in banking aims not only to improve operational efficiency but also to deliver a superior customer experience through services powered by digital technology (Alam et al., 2025).

Based on these various definitions, digital transformation can be understood as a process of organizational change achieved through the integration and utilization of digital technologies across various organizational activities. This transformation encompasses the shift from manual to digital processes, the adoption of diverse digital technologies, the modernization of internal workflows, and changes in how the organization creates value and delivers services. In the banking sector, digital transformation is understood as a comprehensive overhaul of operational processes and customer service, driven by the use of digital technologies to enhance efficiency and the quality of the customer experience (Wahidin & Wati, 2024; Plekhanov et al., 2023; Winasis et al., 2020; Alam et al., 2025).

Employee Performance

Employee performance is a crucial aspect of human resource management, as it reflects the degree of success an employee achieves in carrying out the tasks and responsibilities assigned by the organization. The term "employee performance" is often equated with "job performance," as performance represents the tangible manifestation of the behavior an employee exhibits while performing their work. Thus, performance relates not only to the final work outcomes but also to the manner in which the employee executes their assigned duties (Chairani, 2024).

In general, employee performance can be understood as a measure of the success of individuals or groups in performing work in accordance with standards established by the organization. Nasution & Hermawan (2024) explain that performance indicates the success or failure of individuals or groups in carrying out work in compliance with organizational requirements. Consequently, employee performance serves as a means to assess the extent to which work execution aligns with the targets and standards set by the organization (Nasution & Hermawan, 2024).

Maryadi et al. (2025) explain that employee performance is the level of individual success in carrying out work tasks and responsibilities, as reflected in work behavior and the achievement of work results. This perspective indicates that performance comprises two interrelated aspects: the behavior exhibited while performing the work and the results obtained from that work. Thus, an employee with good performance is demonstrated not only by the achievement of targets but also by the execution of tasks in accordance with their responsibilities (Maryadi et al., 2025).

Employee performance can be influenced by various factors stemming from both the individual and the organizational environment. Joshi & Masih (2023) explain that performance is not solely determined by individual attributes and incentive mechanisms but can also be affected by the external technological environment and organizational structure. This indicates that technological changes and organizational conditions can be among the factors influencing an employee's ability to perform their work (Joshi & Masih, 2023).

In addition, employee performance can be assessed based on the quality and quantity of work outcomes produced while carrying out responsibilities. Riduan & Firdaus (2024) state that performance reflects the quality and quantity of work results achieved by an individual in accordance with their assigned tasks and responsibilities. Therefore, performance assessment considers not only the volume of work completed but also the quality of the output produced by the employee (Riduan & Firdaus, 2024).

Several external factors can also influence employee performance. According to Timple (cited in Zami et al., 2022), these factors include the work environment, management behavior, job design, performance appraisal systems, feedback mechanisms, and compensation systems. The work environment can either support or hinder employee comfort and productivity, while management behavior relates to how leaders direct and guide employees. Meanwhile, job design, appraisal systems, feedback, and compensation can provide clarity regarding the work and encourage employees to improve their performance (Timple, cited in Zami et al., 2022).

In addition, there are factors originating from within the employee and from the organization itself. Mangkunegara (cited in Zami et al., 2022) categorizes the factors influencing performance into individual, psychological, and organizational factors. Individual factors encompass abilities, skills, background, and demographic aspects. Psychological factors include perception, attitude, learning, and motivation, while organizational factors comprise resources, leadership, rewards, and work structure. These factors demonstrate that employee performance is the result of the interaction between various conditions inherent in the employee and those within the organizational environment (Mangkunegara, cited in Zami et al., 2022).

In the banking sector, employee performance is a crucial aspect, as the execution of tasks is linked to service quality and customer satisfaction. Performance in the banking industry is gauged by the achievement of tasks – in terms of both quality and quantity – against standards established by the institution. Ultimately, effective and efficient work performance by employees can impact customer satisfaction (Effendy & Fatah, 2025).

Employee performance measurement also benefits the organization. Vuong & Nguyen (2022) explain that performance measurement can be used to identify employee capabilities by mapping their strengths and weaknesses. Furthermore, performance evaluation can help boost employee motivation by providing information on work achievements. The results of such measurements can also serve as a basis for management in determining necessary decisions and actions (Vuong & Nguyen, 2022).

Furthermore, performance measurement can be used to evaluate organizational progress and support business sustainability. A structured assessment system helps organizations track achievements, maintain competitiveness, and align individual goals with organizational objectives. Performance measurement results can also serve as a basis for formulating organizational development strategies by enhancing efficiency and improving employee management (Vuong & Nguyen, 2022).

Based on these various perspectives, employee performance can be understood as the level of success an employee achieves in carrying out their duties and responsibilities, as reflected in their work behavior and the quality and quantity of their work output. Employee performance is influenced by individual, psychological, organizational, and work environment factors, as well as leadership, job design, appraisal systems, feedback, and compensation. In the banking sector, employee performance is crucial as it relates to operational effectiveness, service quality, and customer satisfaction (Maryadi et al., 2025; Riduan & Firdaus, 2024; Effendy & Fatah, 2025).

Job Satisfaction

Job satisfaction is a crucial aspect of human resource management, relating to an individual's feelings and attitudes toward the work they perform. It reflects how an employee evaluates and perceives their job based on experiences gained while carrying out their duties. Riyanto et al. (2021) explain that job satisfaction is an employee's emotional response to their work, arising from a comparison between their expectations and the actual outcomes or rewards received. The more closely the outcomes align with the employee's expectations, the higher the level of job satisfaction experienced (Riyanto et al., 2021).

Job satisfaction can also reflect the extent of an individual's positive or negative feelings toward their work. Alfaleh et al. (2021) explain that job satisfaction represents an individual's level of positive or negative sentiment regarding their job, indicating the degree to which their work-related needs and comfort are met. Thus, job satisfaction relates not only to whether employees feel happy with their work but also to the extent to which the job fulfills their needs and expectations (Alfaleh et al., 2021).

Job satisfaction is not solely linked to the outcomes or rewards an employee receives. Feelings toward the job can also be influenced by an employee's experiences within the work environment. Capone et al. (2023) explain that the level of enjoyment employees derived from their work and work environment can foster greater commitment and productivity. This indicates that job conditions and the work environment play a crucial role in shaping employee job satisfaction (Capone et al., 2023).

Job satisfaction is formed through an individual's assessment of various aspects of the job. Habibie & Fahrullah (2021) explain that job satisfaction arises from evaluations of working conditions, leadership, compensation systems, and workplace social relationships. Therefore, job satisfaction cannot be viewed through a single aspect of the job alone; rather, it is the result of an employee's assessment of the various conditions experienced while performing their work (Habibie & Fahrullah, 2021).

In line with this, Pawar and Kunte (2022) state that job satisfaction is an individual's psychological state characterized by feelings of happiness and comfort, as well as the fulfillment of expectations regarding the work performed. This psychological state can foster greater employee motivation and loyalty toward their work. Ultimately, job satisfaction can also positively impact employee performance and the achievement of organizational goals (Pawar & Kunte, 2022).

Job satisfaction can be influenced by several factors from both psychological conditions and the work environment. Hidayatullah et al. (2023) explain that the factors affecting job satisfaction include psychological, social, physical, and financial elements. Psychological factors relate to an employee's mental and emotional state while performing their work, whereas social factors relate to relationships and interactions with colleagues and superiors. These factors can influence employee comfort while working (Hidayatullah et al., 2023).

In addition to psychological and social factors, physical and financial conditions also influence job satisfaction. Physical factors relate to the work environment conditions that support the performance of employee activities, whereas financial factors relate to the rewards or compensation received from the organization. Thus, job satisfaction arises from a combination of various conditions experienced by employees, relating both to themselves and to their work environment (Hidayatullah et al., 2023).

Job satisfaction yields benefits for both employees and the organization. Olivia & Rozak (2023) explain that higher job satisfaction tends to be associated with improved employee performance. Employees who are satisfied with their work may also demonstrate greater enthusiasm in carrying out their duties and responsibilities. Under these conditions, employees are encouraged to perform their work more optimally (Olivia & Rozak, 2023).

In addition to boosting performance, job satisfaction can also support the achievement of organizational goals. Employees who are satisfied with their work tend to perform their duties more effectively, thereby contributing to the attainment of organizational objectives. Consequently, job satisfaction is an aspect that organizations need to prioritize, as it is linked to how employees carry out their work and contribute to the organization (Olivia & Rozak, 2023).

Based on these various perspectives, job satisfaction can be understood as a psychological and emotional state reflecting an individual's feelings toward their work, shaped by an assessment of the alignment between expectations and actual conditions, as well as various aspects of the job itself. Job satisfaction is influenced by psychological, social, physical, and financial factors. A high level of job satisfaction can encourage employees to work more optimally, enhance performance, and support the achievement of organizational goals (Riyanto et al., 2021; Hidayatullah et al., 2023; Olivia & Rozak, 2023).

Hipothesis

Previous research indicates that digital transformation is a process of change that can drive improvements within an organization through the utilization of digital technology.Vial (cited in Awad & Rojas, 2024) explains that digital transformation brings fundamental changes in an entity's characteristics through the use of digital technology, thereby enabling the creation of new value. Consistent with this, Rizana et al. (2025) describe digital transformation as a comprehensive change process in which organizations adopt and integrate digital technologies to renew their operations, business models, and value-creation mechanisms. This process also encompasses adjustments to strategies, workflows, and the management of digital resources (Vial, cited in Awad & Rojas, 2024; Rizana et al., 2025).

Implementing digital transformation can benefit organizations in their operations. Maharani & Sari (2025) explain that the use of digital technology can facilitate public access to financial services, enhance financial inclusion, and enable organizations to provide more personalized services tailored to user needs. Furthermore, the implementation of digitalization is expected to improve the performance of individual units within the industry through the optimal use of time and resources (Supriyadi & Purnomo, 2024). These conditions demonstrate that digital transformation is not merely about system changes but also supports the execution of tasks and the achievement of work outcomes within organizations (Maharani & Sari, 2025; Supriyadi & Purnomo, 2024).

The relationship between digital transformation and employee performance has been demonstrated in various prior studies. Bo and Li (2025) found that digital transformation has a direct, positive, and significant impact on enhancing employee performance. Consistent results were also reported by Do et al. (2022), who found that digital transformation positively influences employee performance. Hayati et al. (2024) likewise demonstrated a significant relationship between digital transformation and employee performance. These findings indicate that the implementation of digital technology within organizations can support employees in performing their tasks and improve their work outcomes (Bo & Li, 2025; Do et al., 2022; Hayati et al., 2024).

In the banking sector, this relationship is also supported by research from Annisa et al. (2024), which demonstrates that digital transformation has a positive and significant impact on employee performance. Implementing digital transformation in banking can facilitate changes in work processes and resource utilization, enabling employees to perform their tasks more effectively. Dewi & Riswan (2026) also suggest that the implementation of digital transformation plays a role in enhancing employee performance, although this impact is heavily influenced by human resource aspects and individual behavior within the organization. These findings indicate that the success of digital transformation depends not only on the technology employed but also on the readiness and ability of individuals to utilize it (Annisa et al., 2024; Dewi & Riswan, 2026).

Research findings by Sinambela & Depari (2025) further reinforce the existence of a relationship between digital transformation and employee performance. The study demonstrates that digital transformation has a significant impact on performance. Beyond enhancing performance, the implementation of digital transformation also plays a role in reducing operational costs, increasing job satisfaction, and supporting employee retention within the organization. Thus, digital transformation can impact employees through changes in work processes and organizational conditions, ultimately supporting the achievement of performance outcomes (Sinambela & Depari, 2025).

However, not all studies have found a significant effect. Nasution & Sadana (2025) found that digital transformation does not significantly influence employee performance. This may be due to digital initiatives not yet operating optimally and employees' limited digital readiness. Findings by Shidqi et al. (2023) similarly indicate that digital transformation does not have a direct, significant impact on employee performance. These divergent results suggest that the impact of digital transformation on employee performance requires further investigation, particularly by considering organizational conditions and human resource readiness in the face of digital change (Nasution & Sadana, 2025; Shidqi et al., 2023).

Based on prior research, the majority of studies indicate that digital transformation has a positive impact on employee performance, both generally and within the banking sector. However, the existence of studies reporting an insignificant effect suggests that the implementation of digital technology does not necessarily lead to an automatic improvement in employee performance. Consequently, the relationship between digital transformation and employee performance remains a relevant subject for further investigation, particularly when considering the specific conditions of digital transformation implementation and the characteristics of human resources in the organizations (Bo & Li, 2025; Annisa et al., 2024; Nasution & Sadana, 2025; Shidqi et al., 2023).

H1. Digital Transformation has a positive and significant effect on Employee Performance

Digital transformation is a comprehensive process of change involving the utilization and integration of digital technologies into various organizational activities. In the context of human resources, digital transformation not only alters work systems and processes but also influences the characteristics of the work performed by employees. Rizana et al. (2025) explain that digital transformation includes updates to operations, business models, value creation mechanisms, and the employee work experience. These changes are evidenced by increased technology usage, greater work flexibility, and rising demands for employees' digital competencies (Rizana et al., 2025).

The implementation of digital technology can also transform previously routine tasks into more strategic work. This shift can offer employees a distinct work experience, particularly when technology facilitates task completion and simplifies the execution of duties. Consequently, digital transformation can alter how employees work while simultaneously influencing their perceptions of their jobs and work environments (Rizana et al., 2025).

Research by Nadeem et al. (2024) indicates that digital transformation has a positive and significant impact on employee job satisfaction. The implementation of digital transformation can provide greater work flexibility, thereby contributing to increased job satisfaction. The higher the quality of digital transformation implementation within an organization, the more likely employees are to experience the benefits of such changes. Employees who perceive the benefits of organizational investment in digital transformation also tend to contribute more actively in return, which can enhance job satisfaction (Nadeem et al., 2024; Blau, 2017).

In the banking sector, the relationship between digitalization and job satisfaction also yields positive results. Görgülü & Dağlar (2024) found that digitalization positively influences both the intrinsic and extrinsic job satisfaction of bank employees. Intrinsic job satisfaction relates to feelings of accomplishment and comfort at work, whereas extrinsic job satisfaction relates to work efficiency and the ease of carrying out operational activities. These findings indicate that the use of digital technology can provide benefits regarding both employees' psychological experiences and the ease of performing work tasks (Görgülü & Dağlar, 2024).

These findings in the banking sector are also supported by research conducted by Shidqi et al. (2023) at a state-owned bank. The study demonstrates that the digitalization of corporate systems has a positive and significant impact on job satisfaction. The implementation of digital systems that assist employees in their tasks enables work processes to be carried out more easily and efficiently, thereby providing a better work experience for employees (Shidqi et al., 2023).

However, not all studies indicate that digital transformation enhances job satisfaction. Laskar & Frianto (2025) found that digital transformation does not have a significant impact on job satisfaction. One factor that may explain this result is the variation in employees' readiness and adaptability regarding technological changes. When employees are not yet prepared to use new technologies, digital transformation can actually lead to feelings of being overwhelmed and a fear of making mistakes, ultimately reducing their comfort at work (Laskar & Frianto, 2025).

Similar results were found by Dewi & Krisnadi (2023), who stated that digitalization has not been proven to increase job satisfaction. Under certain conditions, the implementation of digitalization can actually heighten job demands and pressure, thereby negatively impacting job satisfaction. Lechevalier and Mofakhami (2025) also found no direct relationship between digital transformation and job satisfaction. These findings indicate that the impact of digital transformation on job satisfaction may depend on how technology is implemented and how employees adapt to the changes (Dewi & Krisnadi, 2023; Lechevalier & Mofakhami, 2025).

Previous research generally indicates a positive relationship between digital transformation and job satisfaction, including within the banking sector. However, studies finding an insignificant effect suggest that the implementation of digital technology does not always result in higher job satisfaction. Employee readiness and adaptability, as well as changing job demands, are factors that must be considered when examining the relationship between digital transformation and job satisfaction (Nadeem et al., 2024; Görgülü & Dağlar, 2024; Laskar & Frianto, 2025).

H2. Digital Transformation has a positive and significant effect on Job Satisfaction

Pawar and Kunte (2022) state that job satisfaction reflects an individual's psychological state, characterized by feelings of happiness and comfort, as well as the fulfillment of expectations regarding the performance of work tasks. Job satisfaction not only captures how employees feel about their work but also indicates how they respond to various conditions within the organizational environment. These responses are subsequently manifested in the employees' work behavior as they carry out their duties (Pawar & Kunte, 2022; Sunardi & Sutianingsih, 2023).

Employees who are satisfied with their jobs tend to exhibit better work behavior. Robbins & Judge (2017) state that employees satisfied with their work generally demonstrate higher performance. Job satisfaction can also strengthen intrinsic motivation, thereby encouraging employees to perform their tasks more optimally. Thus, a positive psychological state at work can support employees in achieving better performance (Shokib et al., 2025; Robbins & Judge, 2017).

The relationship between job satisfaction and employee performance is supported by research conducted by Gazi et al. (2024), which found that job satisfaction has a direct impact on employee performance. Happiness experienced at work is linked to employee productivity, which is also influenced by the various individual and organizational factors that shape job satisfaction. When employees' needs and expectations regarding their work are met, they tend to perform their duties more optimally (Gazi et al., 2024; Jimoh, 2025).

Research by Mubarok et al. (2022) also demonstrates that an increase in job satisfaction is accompanied by an improvement in employee performance. These results indicate a positive relationship between job satisfaction and performance, suggesting that higher levels of employee satisfaction tend to lead to greater performance improvements. This indicates that job satisfaction can serve as a factor supporting employees in delivering better work outcomes (Mubarok et al., 2022).

In the banking sector, research by Ruželė et al. (2025) demonstrates a positive influence of job satisfaction on one aspect of employee performance: task performance. However, the study did not find a significant effect on contextual performance or counterproductive work behavior. Research by Mishra et al. (2025) also indicates that job satisfaction has a positive and significant impact on employee performance in the banking sector, with the "promotion" aspect emerging as one of the most influential factors regarding performance compared to other indicators (Ruželė et al., 2025; Mishra et al., 2025).

Not all studies indicate a significant influence of job satisfaction on employee performance. Ardianto et al. (2024) found that job satisfaction does not have a significant impact on employee performance. Similar results were found by Fajar et al. (2024), showing that job satisfaction does not significantly affect employee performance. These findings suggest that job satisfaction does not always directly lead to improved performance, as the relationship between the two can be influenced by other organizational conditions (Ardianto et al., 2024; Fajar et al., 2024).

Fernando et al. (2026) also found that the relationship between job satisfaction and employee performance was not statistically significant. Nevertheless, the positive direction of the relationship indicates that satisfied employees – particularly when supported by fair compensation, good working relationships, and career development opportunities – tend to demonstrate higher levels of engagement and loyalty. Zain et al. (2024) also stated that although job satisfaction has the potential to enhance employee performance, the influence is not strong enough to be statistically significant (Fernando et al., 2026; Zain et al., 2024).

Existing research indicates that job satisfaction positively influences employee performance, both generally and within the banking sector. Job satisfaction can foster motivation, productivity, and improved work behaviors, thereby supporting enhanced performance. However, the existence of studies reporting non-significant effects suggests that findings regarding the relationship between job satisfaction and employee performance remain mixed. Consequently, the relationship between these two variables warrants further investigation, particularly within the contexts of different organizational settings and job characteristics (Gazi et al., 2024; Mishra et al., 2025; Ardianto et al., 2024; Fernando et al., 2026).

H3. Job Satisfaction has a positive and significant effect on Employee Performance

Employees who find it easier to complete their work – supported by a flexible work environment and adequate digital systems – tend to experience higher levels of job satisfaction. Mukherjee (2023) explains that ease of work execution, facilitated by supportive systems and a suitable work environment, can enhance employee job satisfaction. Higher satisfaction, in turn, can boost employee motivation, commitment, and engagement in performing tasks, thereby contributing to improved performance (Mukherjee, 2023; Nanda et al., 2025).

This relationship demonstrates that digital transformation can influence employee performance not only directly but also indirectly through job satisfaction. The implementation of digital technologies that facilitate and support work tasks can enhance employee comfort in the workplace. This, in turn, can boost job satisfaction, thereby motivating employees to deliver better performance (Mukherjee, 2023; Nanda et al., 2025).

Digital transformation – viewed as a change in technical systems integrated with social systems within an organization – also holds the potential to enhance the quality of work life. Molleman & Broekhuis (2001) explain that changes to an organization's technical and social systems can be linked to improvements in the quality of work life, which in turn relate to job satisfaction and employee performance. Thus, the benefits of digital transformation for performance are not only from the use of technology itself but also from the changes in the work experience perceived by employees (Molleman & Broekhuis, 2001).

Research by Khuc and Nguyen (2025) reinforces this relationship by demonstrating that job satisfaction mediates the impact of digital transformation on employee performance. These results indicate that the implementation of digital transformation can enhance performance by boosting employee job satisfaction. Findings by Fatih (2026) further show that the impact of digital transformation on employee performance is not merely direct but also occurs through job satisfaction, which serves as a significant mediating variable. This suggests that the success of digital transformation in improving performance is also linked to an organization's ability to create a work experience that fosters employee satisfaction (Khuc & Nguyen, 2025; Fatih, 2026).

However, research findings regarding the role of job satisfaction as a mediator have not been entirely consistent. Triyosa et al. (2026) found that job satisfaction did not significantly affect employee performance when positioned as a mediating variable; consequently, it failed to mediate the relationship between digital transformation and employee performance. These results indicate that advancements in digital technology do not necessarily lead to improved performance via job satisfaction if the satisfaction experienced by employees is insufficient to drive changes in performance (Triyosa et al., 2026).

Consistent findings were also reported by Yelviana et al. (2024), who stated that job satisfaction does not mediate the relationship between digital transformation and employee performance. The existence of research results both supporting and not supporting this mediating role indicates that the relationship among digital transformation, job satisfaction, and employee performance requires further examination. Thus, job satisfaction can be considered a mechanism explaining how

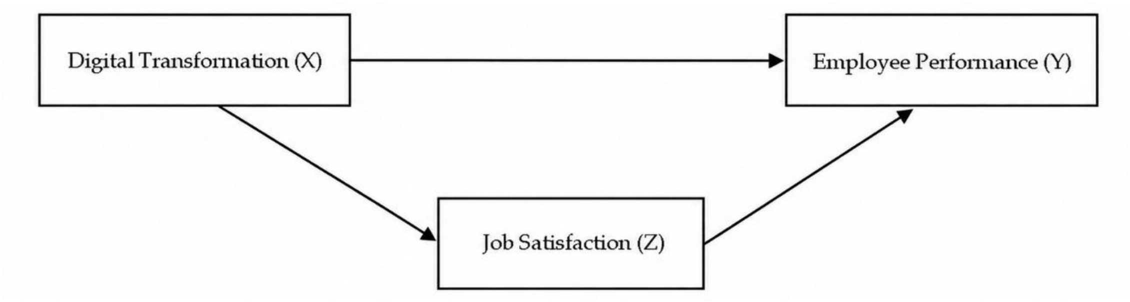

Figure 1. Research Model

digital transformation relates to employee performance (Yelviana et al., 2024; Khuc & Nguyen, 2025).

H4. Job Satisfaction significantly mediates the relationship between Digital Transformation and Employee Performance

Methods

Sampling and Procedures

The population comprised employees of a sharia banking institution operating through several branches in the Yogyakarta area. Five branches were selected as clusters, and all employees who met the study criteria within these branches were included as respondents, resulting in a total sample of 80 employees.

The data used consisted of primary and secondary data. Primary data was obtained by distributing questionnaires to all respondents, while secondary data were obtained from company documents, internal reports, and information available from the official sources of the sharia banking institution. Additionally, interviews with Human Resource Development (HRD) staff were conducted to gather supporting data for identifying initial phenomena related to digital transformation, job satisfaction, and employee performance.

Measures

Digital Transformation was measured using a questionnaire developed by Westerman et al. (2014), consisting of 10 items using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Employee Performance was measured using the Individual Work Performance Questionnaire (IWPQ) developed by Koopmans et al. (2014), consisting of 18 items using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Job Satisfaction was measured using a questionnaire developed by Robbins and Judge (2017), consisting of 10 items using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Data Analysis

Data analysis was conducted using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS software. The analysis stages included descriptive analysis to characterize the respondents' data, outer model testing which encompassed validity and reliability tests of the instruments and inner model testing to examine the relationships among variables. Next, hypothesis testing and mediation analysis were conducted using the bootstrapping procedure todetermine the direct and indirect effects of digital transformation on employee performance through job satisfaction.

Result and Discussion

Result

Descriptive Statistics and Correlations of the Measured Variables

Table 1 presents descriptive statistics and correlations among the research variables. The descriptive statistics indicate that digital transformation has a mean value of 4.22 (SD = 0.761), while job satisfaction has a mean value of 3.67 (SD = 0.847) and employee performance stands at 4.21 (SD = 0.635). Thus, digital transformation and employee performance exhibit relatively high mean values, whereas job satisfaction shows a relatively lower mean compared to the other two variables.

The correlation analysis results indicate that all research variables share positive and significant relationships. Digital transformation is positively correlated with job satisfaction ($r = 0.457$; $p < 0.01$) and employee performance ($r = 0.664$; $p < 0.01$). Furthermore, job satisfaction also shows a positive and significant correlation with employee performance ($r = 0.537$; $p < 0.01$). The strongest correlation was found between digital transformation and employee performance ($r = 0.664$; $p < 0.01$). These findings demonstrate a consistent pattern of relationships among the research variables and provide preliminary indications supporting the relationships proposed in the research model.

Outer Model Analysis

According to Figure 2, the results of the convergent validity test indicate that all indicators for the variables Digital Transformation, Employee Performance, and Job Satisfaction were deemed valid because they had outer loadings above 0.40. Several indicators with outer loadings between 0.40-0.70 were retained in accordance with the recommendations of Hair et al. (2017). The outer loading values for each variable ranged from 0.663 to 0.782 for Digital Transformation, 0.462 to 0.795 for Employee Performance, and 0.685 to 0.806 for Job Satisfaction. Thus, all indicators met the criteria for convergent validity and are suitable for use in testing the research model.

Based on the results of the construct reliability test as showed in Table 2, the three variables in this study were found to be reliable, as indicated by Cronbach's Alpha values that exceeded the recommended minimum criterion of ≥ 0.70. This is evidenced by Cronbach's Alpha coefficients of 0.908 for the digital transformation variable, 0.911 for the job satisfaction variable, and 0.949 for the employee performance variable. Furthermore, the Rho_A and Rho_C coefficients for each

Table 1. Descriptive Statistics and Correlations of the Measured Variables

Variables	Mean	SD	1	2	3
Digital Transformation (1)	4.22	0.761	1		
Job Satisfaction (2)	3.67	0.847	0.457**	1	
Employee Performance (3)	4.21	0.635	0.664**	0.537**	1

variable also exceeded 0.70. This indicates that the indicators used in each variable possess a high level of internal consistency.

Inner Model Analysis

The structural model was evaluated by testing the coefficient of determination (R^2) to assess the model's ability to explain the variation in the endogenous variable. In addition, the effect size (f^2) was used to identify the magnitude of the influence of each exogenous variable on the endogenous variable in the research model.

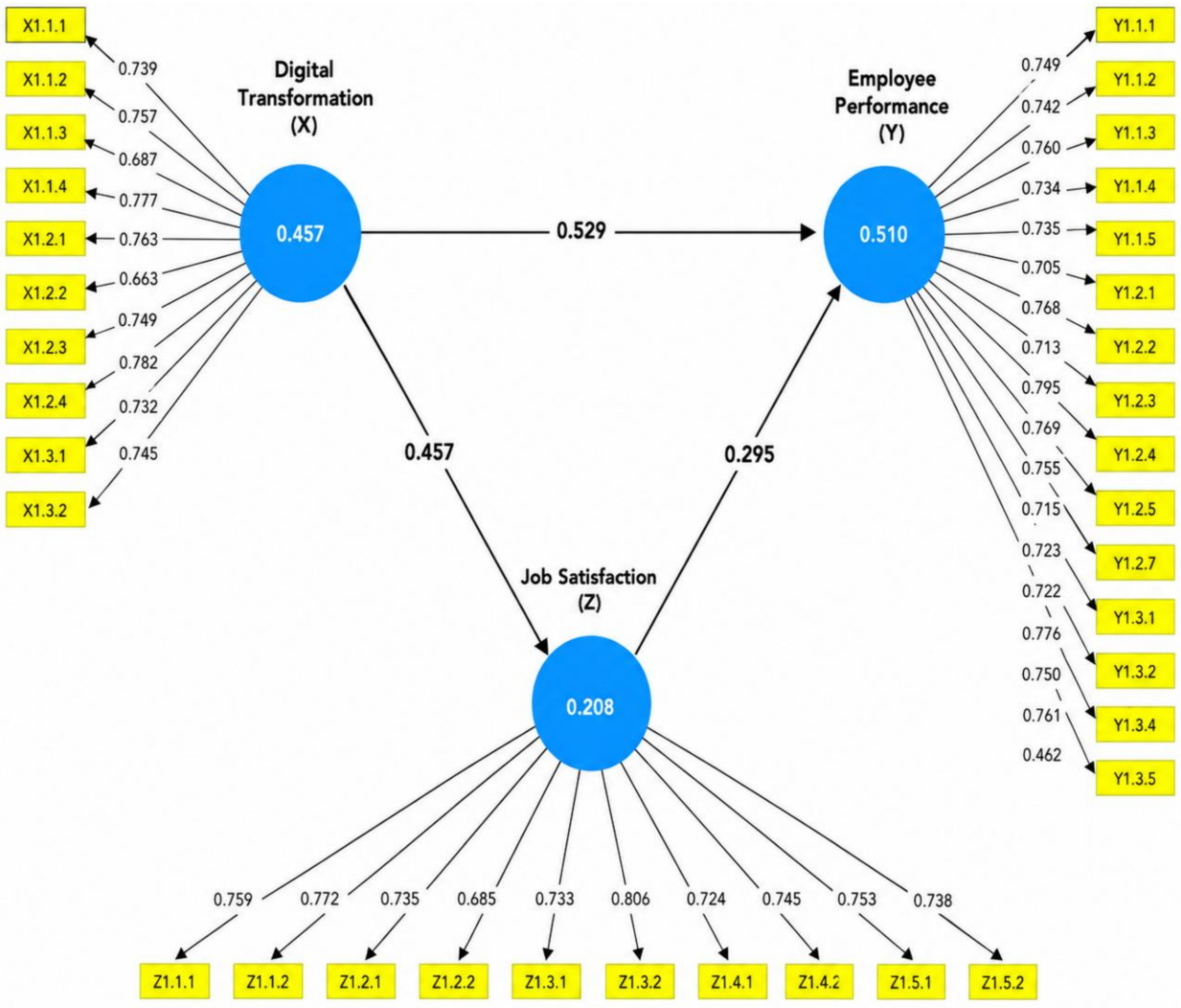

Figure 2. Research Analysis Model

Table 2. Internal Consistency Reliability

Variables	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Description
Digital Transformation (X)	0.908	0.917	0.924	Reliable
Job Satisfaction (Z)	0.911	0.913	0.926	Reliable
Employee Performance (Y)	0.949	0.952	0.954	Reliable

Table 3. Coefficient of Determination (R^2)

Variables	R-Square	R-Square Adjusted
Employee Performance (Y)	0.510	0.497
Job Satisfaction (Z)	0.208	0.198

Table 4. Effect Size (f^2)

Variables	Digital Transformation (X)	Job Satisfaction (Z)	Employee Performance (Y)
Digital Transformation (X)		0.263	0.452
Job Satisfaction (Z)			
Employee Performance (Y)		0.140	

The results of the coefficient of determination (R^2) test show that the employee performance variable has an R^2 value of 0.510, which means that digital transformation and job satisfaction account for 51.0% of the variation in employee performance, while the remaining 49.0% is explained by other factors outside the research model (Table 3). Based on the criteria established by Hair et al. (2017), this value falls into the moderate category. Meanwhile, the job satisfaction variable has an R^2 value of 0.208, indicating that digital transformation accounts for 20.8% of the variation in job satisfaction, while the remaining 79.2% is influenced by other factors outside the research model. This value falls into the weak category. Thus, the research model has a better explanatory power for the employee performance variable than for the job satisfaction variable.

Based on the effect size test results (f^2) shows in Table 4, the effect of digital transformation on job satisfaction falls into the moderate category ($f^2 = 0.263$), while the effect of digital transformation on employee performance falls into the large category ($f^2 = 0.452$). Meanwhile, the effect of job satisfaction on employee performance falls into the small category ($f^2 = 0.140$) (Hair et al., 2017). These results indicate that digital transformation is the primary predictor of employee performance in this research model.

Hypothesis Testing

Hypothesis testing was conducted to determine the validity of the hypothesis regarding the presence of a positive or negative effect, as well as the level of significance of the relationship between the independent and dependent variables, whether direct or indirect. Hypothesis testing in this study was conducted by analyzing the significance of the path coefficients using one-tailed test by the bootstrapping method.

Based on the bootstrapping results shows in Table 5, digital transformation was found to have a positive and significant effect on employee performance ($t = 5.735$; $p < 0.001$) and job satisfaction ($t = 4.536$; $p < 0.001$). In addition, job satisfaction also had a positive and significant effect on employee performance ($t = 3.605$; $p <$

Table 5. Direct Effect Testing

	Original Sample	Sample Mean	Standard Deviation	T-Statistics	P-Values	Description
Digital Transformation (X) -> Employee Performance (Y)	0.529	0.526	0.092	5.735	0.000	Positive & Significant
Digital Transformation (X) -> Job Satisfaction (Z)	0.457	0.477	0.101	4.536	0.000	Positive & Significant
Job Satisfaction (Z) -> Employee Performance (Y)	0.295	0.305	0.082	3.605	0.000	Positive & Significant

Table 6. Indirect Effect Testing

	Original Sample	Sample Mean	Standard Deviation	T-Statistics	P-Values	Description
Digital Transformation (X) -> Job Satisfaction (Z) -> Employee Performance (Y)	0.135	0.148	0.059	2.285	0.011	Positive & Significant

0.001). Therefore, H1, H2, and H3 are supported. These results indicate that optimizing digital transformation plays a role in improving both job satisfaction and employee performance.

The hypothesis testing in this study also examined indirect effects on the variables under study. Based on the results of the indirect effect test shows in Table 6, the relationship between Digital Transformation (X) and Employee Performance (Y) through Job Satisfaction (Z) has a t-statistic value of 2.285 (2.285 > 1.65) and a p-value of 0.011 (0.011 < 0.05). This indicates that the indirect effect in this relationship is positive and statistically significant. It can be concluded that Hypothesis 4 (H4) is supported. This means that job satisfaction mediates the relationship between digital transformation and employee performance.

Discussion

Effect of Digital Transformation on Employee Performance

Based on the results of the hypothesis test, digital transformation was found to have a positive and significant effect on the employee performance ($p < 0.05$). These results indicate that the more effectively digital transformation is implemented, the higher employee performance becomes. Digital transformation enhances work effectiveness and efficiency through process automation, easier access to information, and the use of technology that supports task completion. In the context of employees across several branches of a sharia banking institution in Yogyakarta, the implementation of digital banking services, digital cash management systems, QRIS, and various operational digital systems helps accelerate work processes and improve employee productivity. These findings align with those of Verhoef et al. (2021), who stated that digital transformation can improve individual performance through work process efficiency, as well as the research by Do et al. (2022), which found that the higher the level of digital transformation integration, the better the organizational performance.

Effect of Digital Transformation on Job Satisfaction

Based on the results of the hypothesis test, digital transformation was found to have a positive and significant effect on job satisfaction ($p < 0.05$). This finding indicates that the more effectively digital transformation is implemented, the higher the level of employee job satisfaction. In the context of employees across several branches of a sharia banking institution in Yogyakarta, digital transformation is implemented through various technology-based systems, such as attendance management and performance evaluation, financial reporting, and online training that support work efficiency and convenience. These conditions foster positive perceptions and a sense of comfort at work, thereby enhancing employee job satisfaction. These research results are consistent with Görgülü and Dağlar (2024), who found that digitization has a positive effect on the job satisfaction of bank employees, as well as Nadeem et al. (2024), who stated that digital transformation can increase work flexibility and employee job satisfaction.

Effect of Job Satisfaction on Employee Performance

Based on the results of the hypothesis test, job satisfaction was found to have a positive and significant effect on the employee performance ($p < 0.05$). In the context of employees across several branches of a sharia banking institution in Yogyakarta, this finding indicates that the higher the level of employee job satisfaction, the higher the resulting performance. Job satisfaction, as reflected in aspects such as the work itself, compensation (pay), promotion, supervision, and relationships with coworkers, can boost employees' motivation, sense of responsibility, and productivity in completing their tasks. These research results are consistent with the findings of Jimoh (2025), who stated that meeting employees' needs and expectations can improve performance, as well as the research by Ruželė et al. (2025), which found a positive relationship between job satisfaction and employee performance in the banking sector.

Mediating Role of Job Satisfaction

Based on the results of the indirect effect test, digital transformation was found to have a positive and significant effect on employee performance through job satisfaction ($p = 0.011 < 0.05$). In the context of employees across several branches of a sharia banking institution in Yogyakarta, these results indicate that digital transformation not only improves employee performance directly but also through increased job satisfaction. In other words, the success of digital transformation in boosting employee performance is also influenced by its ability to create a work experience that is more effective, comfortable, and supportive of employees' needs. This finding aligns with the research by Khuc and Nguyen (2025) and Fatih (2026), which shows that job satisfaction acts as a significant mediating variable in the relationship between digital transformation and employee performance.

Conclusion

Based on the results of the analysis and discussion in this study, the following conclusions can be drawn:

Digital transformation has a positive and significant effect on employee performance at the sharia banking institution in Yogyakarta. This indicates that the more effectively digital transformation is implemented, the higher the level of employee performance. Therefore, Hypothesis 1 (H1) is supported.

Digital transformation has a positive and significant effect on job satisfaction at the sharia banking institution in Yogyakarta. This indicates that the more effectively digital transformation is implemented, the higher the level of employee job satisfaction. Therefore, Hypothesis 2 (H2) is supported.

Job satisfaction has a positive and significant effect on employee performance at the sharia banking institution in Yogyakarta. This indicates that higher employee job satisfaction contributes to improved employee performance. Therefore, Hypothesis 3 (H3) is supported.

Job satisfaction mediates the relationship between digital transformation and employee performance at the sharia banking institution in Yogyakarta. This indicates that job satisfaction acts as a mediating mechanism through which digital transformation influences employee performance. Therefore, Hypothesis 4 (H4) is supported.

Limitation

The study was conducted exclusively among employees of five branches of a sharia banking institution in Yogyakarta; therefore, the findings have limitations in terms of generalizability to the banking industry as a whole or to other sectors. The study also used only digital transformation as the independent variable and job satisfaction as the mediating variable. Therefore, there are still other variables outside the research model that could potentially influence employee performance.

Management Implication

Based on the results of the analysis in this study, the researchers offer several recommendations that are expected to serve as input for relevant parties. Companies are encouraged to optimize the integration of operational and customer information through interconnected information systems so that the use of information in decision-making becomes more effective and supports improved company performance. Companies are encouraged to optimize work supervision by providing clear guidance, mentoring, and feedback to employees so that job satisfaction can increase and contribute to improved company performance.

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