

The Influence of Work Environment and Work Ability on Employee Performance at Bank BJB Palembang Branch

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Abstract : *Employee performance is an important factor in maintaining service quality and the success of banking operations. The work environment conditions that are not fully conducive and differences in employee work abilities are suspected to affect performance achievement at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Palembang Branch Office. This study aims to analyze the influence of the work environment and work abilities on employee performance, both partially and simultaneously. The study uses a quantitative approach with an associative method. The study population amounted to 60 employees and all were sampled using a saturated sampling technique. Data were collected through questionnaires, interviews, documentation, and literature studies. Data analysis includes validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, t-tests, F-tests, and coefficients of determination. The results of the study indicate that the work environment has a positive and significant effect on employee performance with a significance value of 0.007, while work abilities also have a positive and significant effect with a significance value of 0.001. Simultaneously, both variables have a significant effect on employee performance with a significance value of 0.000 and are able to explain 49.7% of the variation in employee performance. This study concludes that improving the quality of the work environment and work skills simultaneously is an important strategy to improve employee performance at Bank BJB Palembang Branch Office.*

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Introduction

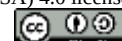
Human resources are the primary factor determining an organization's success in achieving its goals because all operational activities depend on the quality of employee performance. According to Hasibuan (2019), employee performance is the work results achieved by an individual in carrying out tasks based on expertise, experience, sincerity, and completion time. Robbins and Judge (cited in Yolanda et al., 2022) explain that employee performance is not only measured by work results but also determined by task performance, citizenship behavior, and the ability to avoid counterproductive behavior. In the context of the banking industry, which has a high level of risk and strict operational standards, performance achievement is influenced by internal employee capacity in the form of work ability and external factors in the form of a conducive work environment. Work ability enables employees to carry out tasks effectively and efficiently, according to Hasibuan (2019), while the physical and non-physical work environment plays a role in creating conditions that support productivity (Estiana et al., 2023).

PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk (Bank BJB), one of the largest regional development banks in Indonesia, faces the challenge of maintaining the quality of its human resource management as its business grows. According to the company's official publication, Bank BJB is projected to have total assets reaching IDR 215 trillion by 2025, making employee performance a crucial factor in maintaining operational stability and public trust. This is reflected in the fluctuations in net profit and the Non-Performing Loan (NPL) ratio from 2020 to 2024. Net profit increased until 2022, but declined in 2023 and 2024. The NPL ratio, which had previously declined, has increased again in the past two years. Furthermore, Bank BJB's Palembang Branch Office has received positive customer reviews, with an average rating of 4.5 on Google Maps, necessitating a review of whether this positive image aligns with the company's internal working conditions and employee performance.

Based on the results of pre-survey interviews with 20 respondents at the Bank BJB Palembang Branch Office, various problems related to the work environment were identified. Physically, slow computers, malfunctioning printers, problems printing multi-ply documents, and noise from customer activity, money counting machines, and building renovations were still encountered. Meanwhile, non-physically, there were distractions caused by discussions between employees, misunderstandings due to deadline pressure, and suboptimal coordination between divisions. These conditions resulted in decreased service efficiency, reduced work focus, increased risk of human error in document verification, cash calculation errors, and inaccurate information delivery to customers.

Other issues were also identified in employee performance. Some employees still need considerable time to master internal application system updates, adapt to changes in banking regulations, and analyze commercial credit risk and the business feasibility of prospective MSME borrowers. Furthermore, relatively new employees, particularly tellers, still face challenges in maintaining accuracy when counting large sums of money. These limitations require revalidation of work processes by superiors and the head office, which slows down completion, increases the potential for operational errors, and impacts the quality of customer service. This phenomenon demonstrates that performance and the work environment are factors that require attention in efforts to improve employee performance.

In addition to being supported by empirical phenomena in the field, this research is also based on differences in the results of previous studies. Hapsari et al. (2022) and Arsita et al. (2024) found that the work environment has a positive effect on employee performance, while Setyawan and Wasi (2020) stated that the work environment has no effect on performance. Regarding the work ability variable, Dewi et al. (2023) and Suryani et al. (2023) showed a positive influence on employee performance, while Pratama and Wardani (2017) obtained different results. This research gap, coupled with the internal conditions of Bank BJB Palembang Branch Office which still faces various operational obstacles despite having a positive image in the eyes of the public, demonstrates the importance of this research to provide an empirical understanding of the influence of the work environment and work ability on employee performance. Therefore, this study aims to analyze the influence of the work environment and work ability on employee performance at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Palembang Branch Office, both partially and simultaneously. This research is expected to provide practical contributions for companies in formulating strategies to improve the quality of the work environment and develop employee capabilities, while also presenting novelty through testing



these two variables in the operational context of Bank BJB Palembang Branch Office which is based on empirical phenomena and differences in previous research findings.

Methods

This study uses a quantitative approach with an associative research method. The quantitative approach was chosen because the study aims to test hypotheses and measure the relationship between work environment variables, work ability, and employee performance based on numerical data. Associative research is used to analyze the causal relationship between the independent variables consisting of work environment and work ability and the dependent variable, namely employee performance. The research process is conducted deductively, starting from an existing theoretical foundation and then testing it through empirical data obtained in the field using statistical analysis to draw conclusions regarding the research hypothesis.

A population is the entire subject with certain characteristics and is the target of the research (Sugiyono, 2020). The population in this study was all 60 employees of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, Palembang Branch Office. Referring to Sugiyono's (2020) opinion, if the population is less than 100 people, all members of the population can be used as research samples using a saturated sampling technique. In line with that, Sinambela (2021) stated that a sample is a portion or all members of the population used as a source of research data. Therefore, this study used a saturated sampling technique so that all 60 employees were used as research respondents.

The data used in this study are quantitative data sourced from primary and secondary data (Abubakar, 2021). Primary data were obtained through interviews with authorized parties at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk, Palembang Branch Office, and through the distribution of questionnaires to all employees. Secondary data were obtained through observations of the Annual Report of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk and other supporting documents related to the research (Sugiyono, 2020). Data collection techniques were carried out through interviews, questionnaires, documentation, and literature studies. The questionnaire was compiled using a five-level Likert scale consisting of answer choices: strongly agree, agree, somewhat agree, disagree, and strongly disagree. The variables measured included the work environment as the first independent variable, work ability as the second independent variable, and employee performance as the dependent variable, with indicators established in the operational definition of the study.

Data analysis began with instrument testing consisting of validity and reliability tests. According to Kasmir (2022), the validity test is used to measure the accuracy of each statement item by comparing the calculated r value and the table r value, while the reliability test is conducted to determine the consistency of the research instrument using the Cronbach Alpha value with a value of ≥ 0.70 . Next, classical assumption tests are conducted, including normality tests, multicollinearity tests, and heteroscedasticity tests. The normality test is conducted based on a significance value of 0.05 (Kasmir, 2022), while the multicollinearity test uses the Tolerance and Variance Inflation Factor (VIF) values with the criteria of Tolerance greater than 0.10 and VIF less than 10 (Purnomo, 2016). After all assumptions are met, the analysis continues using multiple linear regression to examine the effect of the work environment and work ability on employee performance (Iba and Wardhana, 2024). Hypothesis testing is carried out through a t -test to determine the partial influence of each independent variable, an F -test to test the influence simultaneously, and a coefficient of determination (R^2) to determine the extent of the independent variable's ability to explain variations in the dependent variable (Purnomo, 2016; Iba and Wardhana, 2024; Mutmainah, 2024).

The research implementation began with the preparation of a theoretical basis and determination of research variables based on a literature review. Next, the researcher determined the population and research sample, then collected primary data through interviews and questionnaires distributed to all employees of PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Palembang Branch Office and supplemented secondary data through documentation and observation of company documents. The collected data were then tested for quality through validity and reliability tests, followed by classical assumption tests, multiple linear regression analysis, and hypothesis testing using the t -test, F -test, and coefficient of determination. The results of the subsequent analysis were used as a basis for drawing



conclusions regarding the influence of the work environment and work ability on employee performance at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Palembang Branch Office.

Results and Discussion

Respondent Description

Table 1. Respondent Characteristics Based on Job Position

Job Position	Amount
Manager	5
Operational Officer	3
Relationship Officer	5
Account Officer	10
Staff	7
Frontliner	6
Outsourcing	24
TOTAL	60

Source: Processed data, (2026)

Based on Table 1, it can be seen that the total population or subjects in this study were 60 people spread across several positions. This employee composition was dominated by outsourced workers, numbering 24, followed by account officers with 10. Meanwhile, other positions had varying numbers of under 10 people, with the smallest number being the operational officer position with 3 people. Overall, the differences in the numbers in each of these positions reflect the organizational structure and workload distribution at the research site.

Table 2. Summary of Respondents Based on Gender and Age

Gender	Age	Total Number of Employees	Percentage (%)
Man	< 25 Years	3	5
	25-35 Years	15	25
	36-45 Years	17	28
	> 45 Years	4	7
Woman	< 25 Years	5	8
	25-35 Years	11	18
	36-45 Years	4	7
	> 45 Years	1	2
Final Total		60	100

Source: Processed data, (2026)

Table 2 shows that the number of male employees is greater in the 36–45 age group, while the number of female employees is greater in the 25–35 age group. This difference is thought to be influenced by the composition of human resources at Bank BJB Palembang Branch Office. Male employees in the 36–45 age range have likely been part of the company longer, thus making them more dominant. On the other hand, the dominance of female employees in the 25–35 age group is thought to be related to the increase in the workforce in recent years, mostly in that age range.

Table 3. Summary of Respondents' Last Education and Length of Service

Last education	Years of service	Total Number of Employees	Percentage (%)
High School/Equivalent	< 1 Year	1	2
	1-3 Years	4	7
	4-6 Years	3	5
	> 6 Years	3	5
D3	< 1 Year	1	2
	1-3 Years	2	3
	4-6 Years	1	2



D4/S1	> 6 Years	2	3
	< 1 Year	2	3
	1-3 Years	9	15
	4-6 Years	3	5
	> 6 Years	25	42
S2	< 1 Year	-	0
	1-3 Years	-	0
	4-6 Years	-	0
	> 6 Years	4	7
Final Total		60	100

Source: Processed data, (2026)

Based on Table 3, it can be seen that employees with a D4/S1 degree are more likely to have worked for more than 6 years. This is likely because a D4/S1 degree is a highly sought-after qualification in the banking sector. Therefore, employees with this educational background tend to be better able to meet job requirements and thus remain with the company longer. This indicates that the employee composition at Bank BJB Palembang Branch Office is dominated by D4/S1 graduates who have had a long tenure, and are expected to provide a more appropriate assessment of the work environment, work capabilities, and employee performance.

Descriptive Statistics

Table 4. Results of Descriptive Statistical Tests

	N	Minimum	Maximum	Mean	Standard Deviation
Work environment	60	35.00	55.00	45.7500	5.09112
Work Ability	60	28.00	45.00	39.5667	4.19187
Employee performance	60	35.00	55.00	49.1833	4.02741
Valid N (listwise)	60				

Source: Processed data, (2026)

The results of table 4 provide an overview of the research variables, including the minimum, maximum, mean and standard deviation values as follows:

1. Work Environment Variable (X1)

The work environment variable has a minimum value of 35 and a maximum value of 55, as well as a mean value of 45.75 with a standard deviation of 5.09. This indicates that, in general, respondents gave a very high rating to the work environment conditions in the company. Furthermore, the small standard deviation indicates that the data distribution does not have significant gaps, so the respondents' answers tend to be homogeneous.

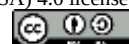
2. Work Ability Variable (X2)

The work ability variable has a minimum value of 28 and a maximum value of 45, with a mean value of 39.57 and a standard deviation of 4.19. These results indicate that the majority of employees assess their work ability as being at a high level. The low standard deviation for this variable also indicates that the variation in responses among respondents is consistent.

3. Employee Performance Variable (Y)

The employee performance variable has a minimum value of 35 and a maximum value of 55, with a mean value of 49.18 and a standard deviation of 4.03. This indicates that overall, employee performance is at its maximum. With a relatively low standard deviation, it can be concluded that the perceptions expressed by the 60 respondents tend to be in the same direction.

Overall, the results indicate that respondents rated the variables studied highly and positively. The high average scores for these three variables reflect excellent working conditions and employee performance at the company. Furthermore, the low standard deviation confirms the homogeneity of the data distribution, indicating that perceptions across respondents tend to be consistent.



Data Analysis Results

1. Instrument Test Results

A. Validity Test

a. Employee Performance Variable (Y)

Table 5. Results of the Validity Test of the Employee Performance Variable (Y)

Statement	r_{count}	r_{table}	Conclusion
1	0.633	0.361	Valid
2	0.640	0.361	Valid
3	0.673	0.361	Valid
4	0.706	0.361	Valid
5	0.686	0.361	Valid
6	0.687	0.361	Valid
7	0.662	0.361	Valid
8	0.446	0.361	Valid
9	0.822	0.361	Valid
10	0.541	0.361	Valid
11	0.807	0.361	Valid

Source: Processed data, (2026)

Based on Table 5, the results show that all calculated values are greater than the table values. Therefore, it can be concluded that all instruments or statement items correlate significantly or are declared valid with the total score and can be used for further research. rr

b. Work Environment Variable (X1)

Table 6. Results of the Validity Test of the Work Environment Variable (X1)

Statement	r_{count}	r_{table}	Conclusion
12	0.629	0.361	Valid
13	0.628	0.361	Valid
14	0.494	0.361	Valid
15	0.662	0.361	Valid
16	0.533	0.361	Valid
17	0.727	0.361	Valid
18	0.811	0.361	Valid
19	0.705	0.361	Valid
20	0.615	0.361	Valid
21	0.769	0.361	Valid
22	0.601	0.361	Valid

Source: Processed data, (2026)

Based on Table 6, the results of the validity test on the work environment variable (X1) show that all calculated values are greater than the table values. Therefore, it can be concluded that all instruments or statement items are significantly correlated or declared valid with the total score and can be used for further research. rr

c. Work Ability Variable (X2)

Table 7. Results of the Validity Test of the Work Ability Variable (X2)

Statement	r_{count}	r_{table}	Conclusion
23	0.543	0.361	Valid
24	0.685	0.361	Valid
25	0.671	0.361	Valid
26	0.759	0.361	Valid
27	0.716	0.361	Valid
28	0.674	0.361	Valid

Statement	r_{count}	r_{table}	Conclusion
29	0.664	0.361	Valid
30	0.704	0.361	Valid
31	0.600	0.361	Valid

Source: Processed data, (2026)

Based on Table 7, the results of the validity test on the work ability variable (X2) show that all calculated values are greater than the table values. Therefore, it can be concluded that all instruments or statement items are significantly correlated or declared valid against the total score, and can be used for further research.

B. Reliability Test

Table 8. Reliability Test Results

Variables	Cronbach's Alpha	Criteria	Conclusion
Work Environment (X1)	0.859	0.7	Reliable
Work Ability (X2)	0.839	0.7	Reliable
Employee Performance (Y)	0.856	0.7	Reliable

Source: Processed data, (2026)

The statistical summary in Table 8 confirms the reliability of the questionnaire used. The work environment variable recorded a Cronbach's Alpha value of 0.859, work ability of 0.839, and employee performance of 0.856. Because all these values were consistently above the threshold of 0.70, this research instrument was deemed to have met the internal consistency requirements.

Classical Assumption Test Results

1. Normality Test

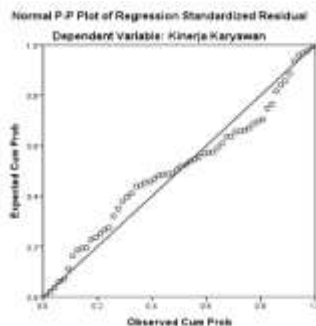


Figure 1. Normal Probability-Plot of Regression Standardized Residual Graph

Source: Data processed by SPSS, (2026)

Berdasarkan **Normal P-P Plot**, titik-titik data menyebar di sekitar garis diagonal, sehingga residual berdistribusi normal dan asumsi normalitas terpenuhi

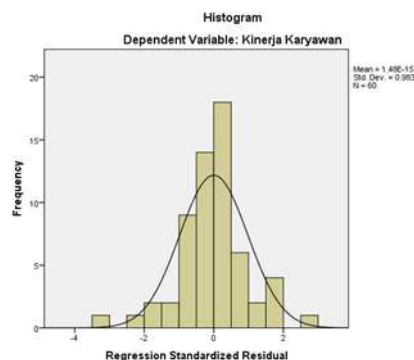


Figure 2. Histogram Graph

Source: Data processed by SPSS, (2026)

The histogram graph displays a balanced visual shape, tending to be convex in the center, resembling a bell. This symmetrical data distribution confirms that the residual values in the study are normally distributed.

Table 9. Normality Test Results

		Unstandardized Residual
N		60
Normal Parameters ab	Mean	.000000
	Standard Deviation	2.80616518
Most Extreme Differences	Absolute	.110
	Positive	.110
	Negative	-.104
Kolmogorov-Smirnov Z		.849
Asymp. Sig (2-tailed)		.467

Source: Data processed by SPSS, (2026)

The results of the normality test using the One-Sample Kolmogorov-Smirnov method in Table 9, obtained a significance value (Asymp. Sig. 2-tailed) of 0.467 with a sample size of 60 respondents (N = 60). Based on the decision-making criteria in this statistical test, the regression model is declared to meet the normality assumption if the resulting significance value is greater than the error level of 0.05 ($0.467 > 0.05$).

Thus, it can be concluded that the residual values in the regression model of this study are normally distributed, thus fulfilling the normality assumption.

2. Multicollinearity Test

Table 10. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig	Collinearity Statistics	
	B	Std Error	Beta			Tolerance	VIF
1 (Constant)	19,850	3,792		5,234	.000		
Work environment	.269	.096	.339	2,792	.007	.576	1,735
Work Ability	.431	.117	.448	3,689	.001	.576	1,735

Source: Data processed by SPSS, (2026)

Based on the results of the multicollinearity test, it can be concluded that:

A. The work environment variable has a tolerance value of $0.576 > 0.1$ and a VIF value of $1.735 < 10$, which means that the regression model does not experience multicollinearity.

B. The work ability variable has a tolerance value of $0.576 > 0.1$ and a VIF value of $1.735 < 10$, which means that the regression model does not experience multicollinearity.

All independent variables have a tolerance value > 0.1 and a VIF value < 10 . Thus, the results concluded that there was no multicollinearity in the regression model of this study.

3. Heteroscedasticity Test

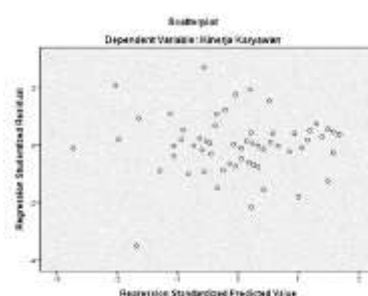


Figure 3. Scatterplot Graph

Source: Data processed by SPSS, (2026)

Based on Figure 3, the distribution of answers forms a regular pattern, the data points appear to be randomly distributed both above and below the number 0 along the Y axis. According to the testing criteria, because the data is freely distributed without a regular geometric pattern, the regression model is declared free from heteroscedasticity symptoms. Thus, it can be assumed that the variance of the residuals is constant so that the classical assumptions in this study are met.

Results of Multiple Linear Regression Analysis

Table 11. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	19,850	3,792			5,234	.000
Work environment	.269	.096	.339		2,792	.007
Work Ability	.431	.117	.448		3,689	.001

dfghjkS Source: Data processed by SPSS, (2026)

The results of testing the regression equation can be described as follows:

1. The constant value of 19.850 indicates that if the independent variables, namely the work environment (X_1) and work ability (X_2), have a constant or zero value, then the value of the dependent variable, employee performance (Y), is 19.850.
2. The work environment (X_1) has a Standardized Coefficients (Beta) value of 0.339. This indicates that the work environment has a positive effect on employee performance. This means that the better the work environment, the higher the employee performance.
3. Work ability (X_2) has a Standardized Coefficients (Beta) value of 0.448. These results indicate that the better an employee's work skills, the higher their performance. This demonstrates the positive effect of work skills on performance.

Hypothesis Test Results

1. T-test results

The t-test aims to determine the significance of the influence of each predictor variable partially on the response variable, this study applies the t-test. The statistical instrument is focused on testing two partial hypotheses, namely: first, whether the work environment (X_1) has a significant effect on employee performance (Y); and second, whether work ability (X_2) also has a significant partial impact on employee performance (Y). The t-table formula: $df = n - k - 1$, then $df = 60 - 2 - 1 = 57$. Alpha 0.05 obtained a table of 1.67203.t

Based on the partial test results (t-test) in Table 4.11, the calculated value for the Work Environment variable (X_1) is 2.792 > with a significance value of 0.007. Because the significance value is smaller than 0.05 ($0.007 < 0.05$), it can be concluded that the work environment variable (X_1) partially has a positive and significant influence on employee performance (Y). Meanwhile, for the work ability variable (X_2), the calculated value is 3.689 with a significance value of 0.001. Because the significance value of the work ability variable (X_2) is also smaller than 0.05 ($0.001 < 0.05$), it can be concluded that the Work Ability variable partially has a positive and significant influence on Employee Performance (Y).tt

2. F-test results

Table 12. Partial Results of the F Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	492,384	2	246,192	30,204	.000b
	Residual	464,599	57	8,151		
	Total	956,983	59			

Source: Data processed by SPSS, (2026)



Based on the results of the simultaneous test (F test) in Table 12, a calculated value of 30.204 was obtained > table 3.16 with a significance value of 0.000. Because the significance value is much smaller than the error level of 0.05 ($0.000 < 0.05$), it can be concluded that the work environment variables (X1) and work ability (X2) simultaneously (together) have a positive and significant influence on the employee performance variable (Y).*ff*

3. Results of the Coefficient of Determination (R²)

Table 13. Results of the Determination Coefficient

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.717a	.515	.497	2.85497

Source: Data processed by SPSS, (2026)

The processed data in Table 13 (Model Summary) shows an Adjusted R² of 0.497. In the practice of multiple regression analysis, Aulia et al. (2024) recommends using Adjusted R Square as a measure of the coefficient of determination, so that this value is used as the main reference. This figure indicates that the simultaneous explanatory power of the work environment (X1) and work ability (X2) on the employee performance variable (Y) in the Bank BJB Palembang Branch Office reaches 49.7%. Meanwhile, the residual proportion of 50.3% is contributed by other external factors outside the scope of the regression model built in this research.

Discussion

1. The Influence of Work Environment (X1) on Employee Performance (Y)

Based on the results of the work environment variable calculation with a count of 2.792 and a significance value of $0.007 < 0.05$, then the value of the standard coefficients beta is 0.339 or 33.9%. So it can be concluded that Ho1 is rejected and Ha1 is accepted, which means the work environment has a positive and significant effect on employee performance at PT Bank Pembangunan Daerah Jawa Barat dan Banten Palembang Branch Office. These results indicate that the better the work environment conditions perceived by employees, the better the resulting performance.

The findings of this study support Kasmir's (2020) theory, which asserts that the work environment refers to various factors surrounding the work location, ranging from the condition of the space, layout, facilities provided, to relationships with coworkers. These factors ultimately determine the level of employee performance. An adequate and conducive work environment can help employees work more comfortably and effectively, thus impacting performance improvement. At the Bank BJB Palembang Branch Office, employees experience a positive work environment, enabling them to work with greater focus and comfort. This condition is one of the factors supporting improved employee performance.

Based on the analysis results that have been conducted, the work environment has been identified as one of the determining factors that should be prioritized by the management of PT Bank BJB Palembang Branch Office to boost employee productivity. The availability of an ergonomic, safe, and conducive work atmosphere will create a positive work climate, which in turn makes it easier for employees to focus, facilitate synergy between colleagues, and optimize work achievements. The implication is that the company is obliged to continue to improve the elements of the work environment, both physical and psychosocial (non-physical), to ensure that staff performance remains prime and the corporate vision and mission can be realized efficiently.

The results of this study also align with those of Agustriani et al. (2022), Santoso and Rijanti (2022), and Afifah and Gracia (2025), which stated that the work environment has a positive and significant impact on employee performance. This indicates that a comfortable work environment, adequate facilities, and harmonious relationships between coworkers can increase employee enthusiasm and motivation, thus encouraging better performance. However, the results of this study are inconsistent with the research conducted by Setyawan and Wasi (2020) which states that the work environment has no effect on employee performance. These differences in results indicate a research gap in previous research. This difference in findings is thought to be influenced by differences in the characteristics of the research subjects and employee perceptions of the work environment. In this



study, the work environment at Bank BJB Palembang Branch Office was proven to support improved employee performance, making the work environment a factor influencing employee performance.

2. The Influence of Work Ability (X2) on Employee Performance (Y)

Based on the results of the calculation of the work ability variable with a count of 3.689 and a significance value of $0.001 < 0.05$. In addition, the value of the standard coefficients beta is 0.448 or 44.8%, so it can be concluded that H_{o2} is rejected and H_{a2} is accepted, which means that work ability has a positive and significant effect on employee performance at PT Bank Pembangunan Daerah Jawa Barat and Banten Palembang Branch Office. These results indicate that the better the work ability of employees, the higher the performance produced. This finding indicates that work ability is one of the factors that plays a role in supporting the achievement of optimal employee performance.

The results of this study support Robbins' (2025) theory, which states that work ability is an individual's capacity to carry out their work. The higher an employee's work ability, the better their performance. Good work ability enables employees to complete tasks effectively and efficiently according to their assigned responsibilities. At PT Bank Pembangunan Daerah Jawa Barat dan Banten Palembang Branch Office, employee work ability is reflected in their ability to understand operational procedures, adapt to changes in systems and regulations, and complete work according to established standards. These abilities help employees carry out their work more effectively and efficiently, thus impacting the quality and quantity of work achieved. The results of this study indicate that work ability is one aspect that needs to be continuously maintained and developed by PT Bank Pembangunan Daerah Jawa Barat dan Banten Palembang Branch Office. Employees with good work ability will more easily complete work according to targets, are able to adapt to changes, and minimize errors in carrying out tasks. Therefore, the company needs to continue to support employee competency development through training and skills development so that employee performance can continue to improve.

The results of this study are also in line with the research of Runda et al. (2024), Gozali et al. (2024), and Ramadhi et al. (2024) which stated that work ability has a positive and significant effect on employee performance. The similarity of these results indicates that work ability is an important factor that can support the improvement of employee performance in various organizations. However, the results of this study differ from the research of Pratama and Wardani (2017) which stated that work ability has no effect on employee performance. The difference in results is thought to be influenced by differences in respondent characteristics, research objects, and the conditions of the organizations studied. In this study, work ability was proven to have a positive and significant effect on employee performance at PT Bank Pembangunan Daerah Jawa Barat and Banten Palembang Branch Office.

3. The Influence of Work Environment (X1) and Work Ability (X2) on Employee Performance (Y)

Based on the results of the f-test calculation on the work environment and work ability variables with a calculation of 30.204 and a significance value of $0.000 < 0.05$, it can be concluded that H_{o3} is rejected and H_{a3} is accepted, which means that the work environment and work ability simultaneously have a positive and significant effect on employee performance at PT Bank Pembangunan Daerah Jawa Barat and Banten Palembang Branch Office. These results indicate that increasing employee performance is not only influenced by one factor, but is the result of a combination of a supportive work environment and the work abilities possessed by each employee.

Simultaneously, the work environment and work skills have a mutually supportive relationship that influences employee performance. A conducive work environment plays a role in increasing employee comfort, enabling employees to work more effectively and concentrate. Meanwhile, work skills are a factor that supports employees in completing tasks and responsibilities in accordance with applicable company operational standards. Therefore, these two variables cannot be separated because each has a mutually supportive role in producing optimal performance. If either factor is not met, the expected performance effectiveness will also be difficult to achieve.



Employees with good work skills will struggle to perform optimally in an unsupportive environment, such as inadequate work facilities, uncomfortable workspace conditions, or less-than-harmonious work relationships. Conversely, a well-managed work environment may not necessarily produce high performance if employees lack the skills, knowledge, and abilities to meet the demands of their jobs. This situation demonstrates that a company's success in improving employee performance requires a balance between providing a positive work environment and efforts to improve employee performance.

In banking operations, the relationship between the work environment and performance can be seen in the implementation of daily work activities. Employees who understand operational procedures, possess strong technical and conceptual skills, and interpersonal skills will more easily complete their work when supported by a comfortable work environment, adequate work facilities, and harmonious working relationships with superiors and colleagues. These conditions will increase employee confidence, work enthusiasm, and comfort in carrying out their duties, enabling work to be completed more effectively, efficiently, and in accordance with company targets.

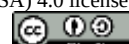
The results of this study align with research conducted by Suryani (2017) in a journal entitled "The Influence of Work Ability and Work Environment on Employee Performance at Batanghari University, Jambi." The study concluded that the work environment and work ability simultaneously have a positive and significant effect on employee performance. The similarity of these research results indicates that the combination of a conducive work environment and good work ability is a crucial factor in improving employee performance in various types of organizations, including the banking sector.

The magnitude of the contribution of the work environment and work ability to employee performance can be determined through the results of the determination coefficient test. Based on the analysis results, the Adjusted R Square value was obtained at 0.497. This value indicates that the work environment and work ability variables together are able to explain variations in employee performance by 49.7%. Meanwhile, the remaining 50.3% is explained by other variables not examined in this study. These results indicate that although both research variables have a significant influence on employee performance, there are still other factors that also play a role in influencing employee performance levels.

Thus, it can be concluded that this research model is quite effective in explaining the relationship between the work environment, work skills, and employee performance. The results also imply that PT Bank Pembangunan Daerah Jawa Barat dan Banten Palembang Branch needs to continuously maintain the quality of the work environment while improving employee work skills through training, competency development, and the provision of adequate work facilities.

Conclusion

This study concludes that the work environment and work ability have a positive and significant effect on employee performance at PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk Palembang Branch Office, both partially and simultaneously. The work environment has a significant effect with a significance value of 0.007 and a standardized Beta value of 0.339, while work ability has a significant effect with a significance value of 0.001 and a standardized Beta value of 0.448, indicating a higher standardized coefficient than the work environment. Simultaneously, both variables significantly affect employee performance with an F value of 30.204 and a significance value of 0.000. The Adjusted R Square value of 0.497 indicates that the two variables explain 49.7% of the variation in employee performance, while 50.3% is explained by other factors outside the research model. This study is limited to one branch office with 60 respondents and two independent variables; therefore, future research may expand the research scope, increase the number of respondents, and include other relevant variables such as work motivation, job satisfaction, leadership, organizational culture, compensation, or work discipline.



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