Al-Kharaj: Journal of Islamic Economics and Business
P-ISSN: 2686-262X; E-ISSN: 2685-9300

The Impact of Digitalization and Innovation Culture on Human Resource Productivity with Work Motivation Mediation in the Islamic Banking Sector of Bank Muamalat Indonesia Regional East Java

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Keywords:
Digitalization, Innovation Culture, Work Motivation, Human Resource Productivity, SEM-AMOS, Islamic Banking

Abstract

Digital transformation and innovation culture are two strategic elements in strengthening human resource performance, particularly in the Islamic banking sector. This study aims to analyze the influence of digitalization and innovation culture on human resource productivity, with work motivation as a mediating variable. The study was conducted at Bank Muamalat Regional East Java using a quantitative approach with an explanatory design. A total of 110 respondents were randomly selected from the branch employee population. Data were analyzed using the Structural Equation Modeling (SEM) method based on AMOS.

The results of the study indicate that digitization and innovation culture have a positive and significant effect on work motivation. Innovation culture has also been proven to have a direct and significant effect on human resource productivity. However, digitization and work motivation do not have a significant direct effect on productivity. Furthermore, the indirect paths from digitalization and innovation culture to productivity through work motivation are also not statistically significant. These findings indicate that the role of work motivation as a mediator in the relationship between digitalization and innovation culture on human resource productivity has not yet been strongly established in the context of Islamic banking under study.

INTRODUCTION

Digital transformation and a culture of innovation have become two key drivers in responding to competitive challenges in the banking sector, including sharia-based financial institutions. In the Indonesian context, Bank Muamalat, as the first sharia bank, faces rapid changes with the implementation of digital banking and demands for technology-based service efficiency. The Society 5.0 era marks a paradigm shift in management toward a more human-centered approach supported by advanced technologies such as artificial intelligence, the Internet of Things, and system automation. Innovation and digitalization in the Islamic banking sector are not only about process efficiency but also a long-term strategy in building competitiveness rooted in Islamic values.

Previous studies have shown that digitalization can improve organizational efficiency and performance (Setiawan & Sudarso, 2020; Fadilah, 2023), while a culture of innovation encourages the adoption of new ideas that contribute to increased productivity (Dobni, 2008; Dhiyan, 2020). On the other hand, work motivation is viewed as an important psychological factor that mediates the influence of digital transformation and organizational culture on employee productivity (Ade, 2020; Asmiadi, 2022). However, few studies have simultaneously examined the influence of digitalization and innovation culture on the productivity of human resources ( ) by

including work motivation as a mediating variable, particularly in the context of Islamic banking in Indonesia.

This research gap lies in the need to understand whether digital transformation and innovative culture can effectively improve human resource productivity and to what extent work motivation acts as a mediator in this relationship. The context of Bank Muamalat Regional East Java is interesting to study because this region is experiencing accelerated adoption of Islamic financial services technology, but at the same time is required to maintain productivity and Islamic values simultaneously.

Therefore, this study aims to analyze the influence of digitalization and innovation culture on human resource productivity, as well as to examine the mediating role of work motivation at Bank Muamalat Regional East Java. This study contributes theoretically by enriching the literature on strategic human resource management in the Islamic finance sector, as well as practically in policy-making for technology- and innovation-based human resource development aligned with Islamic principles.

METHOD

This study uses a quantitative approach with an explanatory research design to explain the influence of digitalization and innovation culture on human resource productivity, as well as the mediating role of work motivation. The research location was Bank Muamalat Regional East Java, with primary data collected through a closed questionnaire distributed online to respondents using a 1–5 Likert scale.

The population in this study was all 278 employees of Bank Muamalat Regional East Java. The sampling technique used was simple random sampling with a sample size of 110 respondents. The research instruments consisted of four latent variables: Digitalization, Innovation Culture, Work Motivation, and Human Resource Productivity. Each variable was measured through several indicators based on operational definitions compiled from theoretical studies and previous research.

The data were analyzed using the Structural Equation Modeling (SEM) method based on AMOS software. Model evaluation was conducted in two stages, namely: (1) Measurement Model to test the validity and reliability of constructs using Confirmatory Factor Analysis (CFA), and (2) Structural Model to test the relationship between latent variables and the significance of direct and indirect effects. Model adequacy criteria were assessed based on Goodness-of-Fit Index values such as Chi-square, CMIN/DF, GFI, AGFI, TLI, NFI, RMSEA, and others in accordance with Ghozali's guidelines (2014). The validity of indicators is determined by a Standardized Loading Factor ≥ 0.60; construct reliability is assessed through a Construct Reliability ≥ 0.70 and Variance Extracted ≥ 0.50.

Mediation analysis was conducted by calculating the indirect effect and significance test through the Sobel Test to determine whether work motivation acts as an intervening variable between digitization and innovation culture on human resource productivity.

RESULTS and DISCUSSION

1. Validity

Validity testing is used to measure the validity of a questionnaire. A questionnaire is considered valid if the questions in the questionnaire are able to reveal something that will be measured by the questionnaire. To test the validity of SEM, the " " is determined through the

"*Estimate*" value. (Note that validity is conducted to test variable indicators, so the values of the variables are compared to their indicators, e.g.. A variable is considered valid if the *"Loading* Factor" or *"Standardized Loading* Estimate" value is > 0.06. (Hair, 1998) The following are the test results:

a. *Standardized Loading Estimate* Results Stage 1

1 . Table . Results of the *Standardized Loading Estimate* Validity Test in Stage 1

Item			Estimate	Description
X1.1	<---	Digitization	0.701	Valid
X1.2	<---	Digitization	0.477	Not Valid
X1.3	<---	Digitalization	0.888	Valid
X1.4	<---	Digitalization	0.502	Not Valid
X1.5	<---	Digitalization	0.891	Valid
X2.6	<---	Innovation_Culture	0.484	Not Valid
X2.5	<---	Innovation_Culture	0	Valid
X2.4	<---	Innovation_Culture	0.202	Not Valid
X2.3	<---	Innovation_Culture	0.903	Valid
X2.2	<---	Innovation_Culture	0.776	Valid
X2.1	<---	Innovation_Culture	0.782	Valid
Z1.5	<---	Motivation	0.792	Valid
Z1.4	<---	Motivation	0.881	Valid
Z1.3	<---	Motivation	0.774	Valid
Z1.2	<---	Motivation	0.401	Not Valid
Z1.1	<---	Motivation	0.679	Valid
Y1.1	<---	PSDM	0.767	Valid
Y1.2	<---	PSDM	0.921	Valid
Y1.3	<---	PSDM	0.802	Valid
Y1.4	<---	PSDM	0.871	Valid
Y1.5	<---	PSDM	0.855	Valid
Y1.6	<---	PSDM	0.299	Not Valid
X1.6	<---	Digitalization	0.716	Valid

Source: AMOS Output 26

Table2 . Results of *Standardized Loading Estimate* Validity Test Stage 2

Item			Estimate	Description
X1.1	<---	Digitization	0.69	Valid
X1.3	<---	Digitalization	0.893	Valid
X1.5	<---	Digitalization	0.892	Valid
X2.5	<---	Innovation_Culture	0.876	Valid
X2.3	<---	Innovation_Culture	0.918	Valid
X2.2	<---	Innovation_Culture	0.758	Valid
X2.1	<---	Innovation_Culture	0.773	Valid
Z1.5	<---	Motivation	0.773	Valid
Z1.4	<---	Motivation	0.896	Valid
Z1.3	<---	Motivation	0.777	Valid

Z1.1	<---	Motivation	0.691	Valid
Y1.1	<---	PSDM	0.769	Valid
Y1.2	<---	PSDM	0.925	Valid
Y1.3	<---	PSDM	0.798	Valid
Y1.4	<---	PSDM	0.872	Valid
Y1.5	<---	PSDM	0.854	Valid
X1.6	<---	Digitalization	0.71	Valid

Source: AMOS Output 26

Based on Table 2, the Standardized Loading Estimate values of this test show that all statements of the variables are valid.

2. Reliability Test and Extracted Variance

Reliability measures the internal consistency of indicators in representing a construct (Ghozali I., 2008) . Two main methods used are construct reliability (CR) and variance extracted (VE).

3 . Results of CR and AVE Tests for PSDM

VARIABLE			**PSDM**		
Indicator		**Variable**	**(åSLF)²**	**SLF²**	**e**
Y1.1	<---	PSDM	0.77	0.59	0.26
Y1.2	<---	PSDM	0.93	0.86	0
Y1.3	<---	PSDM	0.80	0.64	0.22
Y1.4	<---	PSDM	0.87	0.76	0
Y1.5	<---	PSDM	0.85	0.73	0.11
Sum of **(åSLF)²**			4.22		
Sum of **SLF²**				3.57	
Sum of **e**					0.77

Source: AMOS Output 26

$$CR = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{4{,}22}{4{,}22 + 0{,}77} = \textbf{0.958 (Reliable)}$$

$$AVE = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{3{,}57}{3{,}57 + 0{,}77} = \textbf{0.822 (Valid)}$$

Based on Table 3, the Average Variance Extracted (AVE) value for the loyalty variable is 0.822, indicating convergent validity because it exceeds the minimum threshold of 0.50. Additionally, the Construct Reliability (CR) value of 0.958 indicates very good reliability as it meets the threshold of ≥0.70. Therefore, the loyalty indicator is deemed valid and reliable.

4 Table. Results of CR and AVE Tests for Motivation

VARIABLE			**Motivation**		
Indicator		**Variable**	**(åSLF)²**	**SLF²**	**e**
Z1.5	<---	Motivation	0.773	0.598	0.252
Z1.4	<---	Motivation	0.896	0.803	0
Z1.3	<---	Motivation	0.777	0.604	0.406
Z1.1	<---	Motivation	0.691	0.477	0.679
Sum of **(åSLF)²**			**3.137**		

Sum of **SLF²**				**2,482**	
Sum of **e**					**1,536**

Source: AMOS Output 26

$$CR = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{3{,}137}{3{,}137 + 1{,}536} = \textbf{0.865 (Reliable)}$$

$$AVE = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{2.482}{2.482 + 1{,}536} = \textbf{0.617 (Valid)}$$

Based on Table 4, the social support variable has an AVE value of 0.617, indicating convergent validity (AVE > 0.50), and a *construct reliability* value of 0.865, meeting the reliability criteria (CR > 0.70). Therefore, the social support variable is deemed valid and reliable.

5 . Results of CR and AVE Tests for Digitalization

VARIABLE			**Digitalization**		
Indicator		**Variable**	**(åSLF)²**	**SLF²**	**e**
X1.1	<---	Digitization	0.698	0.980	0.318
X1.3	<---	Digitalization	0.893	0.980	0.108
X1.5	<---	Digitization	0.892	0.980	0.116
X1.6	<---	Digitalization	0.710	0.980	0.230
Sum of **(åSLF)²**			3.193		
Sum of **SLF²**				3,920	
Sum of **e**					0.772

Source: AMOS Output 26

$$CR = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{3{,}193}{3{,}193 + 0{,}772} = \textbf{0.929 (Reliable)}$$

$$AVE = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{1.927}{1.927 + 0{,}070} = \textbf{0.965 (Valid)}$$

Based on Table 5, the AVE value of the compensation variable is 0.965, indicating convergent validity because it exceeds the minimum value of 0.50. The *Construct Reliability* value of 0.992 also indicates that the compensation indicator meets the reliability criteria (CR > 0.70). Thus, the compensation variable is declared valid and reliable.

Table6 . Results of CR and AVE Tests for Innovation Culture

VARIABLE			**Innovation Culture**		
Indicator		**Variable**	**(åSLF)²**	**SLF²**	**e**
X2.5	<---	Innovation_Culture	0.876	0.830	0.225
X2.3	<---	Innovation_Culture	0.918	0.830	0.144
X2.2	<---	Innovation_Culture	0.758	0.830	0.301
X2.1	<---	Innovation_Culture	0.773	0.830	0.269
Sum of **(åSLF)²**			3.325		
Sum of **SLF²**				3,320	
Sum of **e**					0.939

Source: AMOS Output 26

$$CR = \frac{(\sum SLF)^2}{(\sum SLF)^2 + \sum \varepsilon} = \frac{3{,}325}{3{,}325 + 0{,}939} = \textbf{0.921 (Reliable)}$$

$$AVE = \frac{\sum SLF^2}{\sum SLF^2 + \sum \varepsilon} = \frac{3.320}{3.320 + 0{,}939} = \textbf{0.779 (Valid)}$$

Based on Table 6, the career development variable has an AVE value of 0.779 (valid because > 0.50) and *construct reliability* of 0.921 (reliable because > 0.70). Thus, this variable is declared valid and reliable.

3. Normality Test

7 . Normalcy Test Results

Variable	min	max	skew	c.r.	kurtosis	c.r.
X1.6	1	5	-1.149	-4,921	3,743	8,013
Y1.3	1	5	-1,202	-5,147	3,098	6,633
Y1.2	1	5	-0.858	-3.676	1.807	3.868
Y1.1	1	5	-0.488	-2.091	0.326	0.697
Z1.1	1	5	-0.25	-1.069	-0.612	-1.311
Z1.3	1	5	-0.143	-0.611	-0.537	-1.149
Z1.4	1	5	-0.415	-1.778	-0.328	-0.703
X2.2	1	5	-0.185	-0.792	-0.14	-0.299
X2.3	1	5	-0.953	-4.081	1.233	2.639
X2.5	1	5	-0.838	-3.586	0.842	1.802
X1.5	1	5	-1,421	-6,084	4,321	9.25
X1.3	1	5	-1,011	-4.33	2,451	5,248
X1.1	1	5	-0.283	-1.214	0.269	0.575
Multivariate					40,702	**10,808**

Source: AMOS 26 Output

Based on Table 7 above, the multivariate normality result is 10.808, which is above 2.58, indicating that the normality assumption of the model is not met. Therefore, it needs to be rechecked with *Bollen Stine Botstrap*. The results of *Bollen Stine Botstrap* can be seen in the following table:

8 . *Bollen Stine Bootstrap* Results

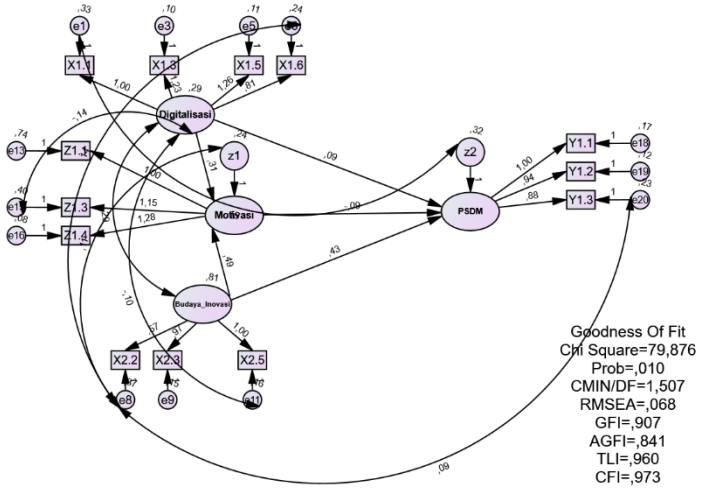
The model fits better in 80 bootstrap samples.
It fits about equally well in 0 bootstrap samples.
It fits worse or fails to fit in 30 bootstrap samples.
Testing the null hypothesis that the model is correct, Bollen-Stine bootstrap p = 0.279

Source: AMOS Output 26

Based on Table 8 above, the *Bollen-Stine bootstrap* p = 0.27 is above 0.05, indicating that the normality assumption is still met and the data fits the model, so the analysis can proceed.

4. Model Fit Test Results

1 . Path Diagram



Source: AMOS Output 26

9 . *Goodness-of-fit* results

Index	***Cut-off Value***	**Results**	**Model Evaluation**
χ^2 *Chi-Square*	Expected to be small	79.8	Fit
Significant probability	≥ 0	0	Fit
RMSEA	≤ 0.08	0.068	Fit
GFI (*Goodness Of Fit Index*)	≥ 0.90	0.90	Fit
AGFI *(Adjusted Goodness Of Fit Index)*	≥ 0.90	0.841	Marginal Fit
CMIN/DF	≤ 2	1.507	Fit
TLI (*Tucker Lewis Index*)	≥ 0.95	0.96	Fit
CFI (*Comparative Fit Index*)	≥ 0.94	0.973	Fit

Source: AMOS Output 26

Based on Table 9, the results of the model fit test indicate that the model in this study is suitable for analyzing the relationship between variables because it meets most of the model fit indicators. The *Chi-Square* value = 79.876, *significance probability* = 0.1, RMSEA = 0.068, GFI = 0.907, CMIN/DF = 1.507, TLI = 0.96, and CFI = 0.973 are all within the fit category. Although the AGFI value = 0.841 is classified as *marginal fit,* the model is still acceptable and deemed fit for use in the analysis.

5. Hypothesis Testing

Hypothesis testing in this study uses the *Structural Equation Modeling* (SEM) approach with the help of AMOS to test the direct influence between latent variables: PSDM, Digitalization, Motivation, and Innovation Culture. The evaluation was conducted based on the *Critical Ratio* (CR) and *P-value,* with the following criteria: a relationship is considered significant if CR ≥ 1.96 and P ≤ 0.05. Conversely, if CR < 1.96 and P > 0.05, the relationship is deemed insignificant. The complete test results are presented in the following table:

a. Direct Effect

Table10 . Results of the Direct Influence Hypothesis Test

Hypothesis	Item			Estimate	S.E	C.R	P	Label	Terms	Description
H1	Motivation	<--	Digitalization	0.319	0.126	2.532	0.011	par_22	P < 0.05	Significantly positive
H2	Motivation	<--	Innovation Culture	1.547	0.367	4,218	***	par_20	P < 0.05	Significantly Positive
H3	PSDM	<--	Digitalization	0	0.1	1.539	0.124	par_23	P > 0.05	Positive Insignificant
H4	PSDM	<--	Innovation Culture	0.937	0.374	2.503	0.012	par_24	P < 0.05	Significantly Positive
H5	PSDM	<--	Motivation	-	0	-0.283	0.777	par_19	P > 0.05	Negative, not significant

Source: AMOS Output 26

Based on the results of the path analysis in Table 13, five interrelationships between the variables tested using SEM with AMOS were obtained. The SEM analysis results indicate that digitalization has a positive and significant effect on work motivation (estimate = 0.319; CR = 2.532; p = 0.011). Innovation culture also has a very significant effect on motivation (estimate = 1.547; CR = 4.218; p < 0.001). Furthermore, innovation culture has been proven to have a positive and significant effect on human resource productivity (estimate = 0.937; CR = 2.503; p = 0.012).

However, the influence of digitalization on human resource productivity is not significant (estimate = 0.200; CR = 1.539; p = 0.124), nor is the influence of motivation on human resource productivity, which is also not significant (estimate = -0.047; CR = -0.283; p = 0.777).

b. Mediation Effect

Figure2 . Sobel Test Results: Innovation Culture → Motivation → HR Productivity

PATH	B	SE	β
c	0,090036	0,059769	0,117
a	0,006	0,113	0,005
b	-0,007	0,043	-0,010
c'	0,09	0,047	0,117

Results

Indirect Effect $(a \cdot b)$ =	0,000
Sobel's SE = $\sqrt{[(a \cdot SEb)^2 + (b \cdot SEa)^2]}$ =	0,001
Z = Indirect Effect ÷ Sobel's SE =	-0,050
p =	0,960
Standardized Indirect Effect = $(\beta_a \cdot \beta_b)$ =	0,000
Portion of (X → Y) due to M = $(c - c')/c$ =	0,0%

Figure3 . Sobel Test Results: Digitalization → Motivation → HR Productivity

PATH	B	SE	β
c	1,326416	0,114244	0,989
a	0,696	0,162	0,428
b	-0,007	0,043	-0,010
c'	0,842	0,088	0,806

Indirect Effect $(a \cdot b)$ =	-0,005
Sobel's SE = $\sqrt{[(a \cdot SEb)^2 + (b \cdot SEa)^2]}$ =	0,030
Z = Indirect Effect ÷ Sobel's SE =	-0,163
p =	0,871
Standardized Indirect Effect = $(\beta_a \cdot \beta_b)$ =	-0,004
Portion of (X → Y) due to M = $(c - c')/c$ =	36,5%

Source: AMOS Output 26

The Sobel test indicates that motivation does not play a significant mediating role in either of the two indirect paths tested. In the Digitalization → Motivation → Human Resource Productivity pathway, the indirect effect value is -0.011 with Z = -0.221 and p = 0.825 (> 0.05), indicating no significant mediation. The standardized indirect effect is recorded at -0.010 with a mediated portion of only -4.3%.

Similarly, in the Innovation Culture → Motivation → Human Resource Productivity pathway, the indirect effect value is -0.028 with Z = -0.221 and p = 0.825 (> 0.05), indicating that motivation does not mediate the relationship. This finding indicates that although motivation is theoretically expected to act as a mediator, the mediating effect is not statistically significant in the context of this study.

DISCUSSION

The Impact of Digitalization on Work Motivation

The results of SEM analysis using AMOS indicate that digitization has a positive and significant effect on work motivation (estimate = 0.319; p = 0.011). This is in line with POJK No. 12/POJK.03/2018, which encourages digital banking services to improve efficiency and accessibility. Digitalization simplifies work processes and creates operational system convenience, which in turn increases employee enthusiasm and engagement. This finding supports Hasibuan's (2016) theory that motivation is influenced by work conditions that facilitate individual effectiveness.

The Influence of Innovation Culture on Work Motivation

Innovation culture has been proven to have a positive and highly significant influence on work motivation (estimate = 1.547; p < 0.001). These results reinforce Dobni's (2008) view that innovation culture fosters a work environment that supports creativity and the achievement of common goals. In the context of Islamic banking, the implementation of new ideas that align with Islamic values and vision can boost employees' collective work spirit.

The Impact of Digitalization on Human Resource Productivity

Digitalization has a positive but insignificant effect on human resource productivity (estimate = 0.200; p = 0.124). Although there is a tendency toward improvement, this effect is not yet statistically significant. These results are consistent with Simanjuntak (2005), who stated that productivity is not solely determined by technology but also by factors such as age, competence, and organizational culture. Thus, digitalization has not yet fully optimized its potential in enhancing human resource productivity at Bank Muamalat.

The Influence of Innovation Culture on Human Resource Productivity

Innovation culture shows a positive and significant influence on human resource productivity (estimate = 0.937; p = 0.012). This finding is consistent with Hurley and Hult's (1998) theory that organizations with an innovation culture tend to be more adaptive and productive because they are supported by structures that encourage the implementation of new ideas. Innovation culture promotes initiative, engagement, and work efficiency.

The Influence of Work Motivation on Human Resource Productivity

Work motivation does not significantly affect human resource productivity (estimate = -0.047; p = 0.777). Although work motivation theoretically drives performance, it has not been empirically proven in this context. These results refute the fifth hypothesis and indicate that other factors are more dominant in determining human resource productivity, such as incentive systems or organizational structure .

The Indirect Effect of Digitalization on Human Resource Productivity through Work Motivation

The Sobel test shows that motivation does not significantly mediate the effect of digitization on human resource productivity (indirect effect = -0.011; Z = -0.221; p = 0.825). The portion mediated is only -4.3%. This indicates that although digitization can increase motivation, the effect is not strongly passed on to productivity.

Indirect Effect of Innovation Culture on Human Resource Productivity through Work Motivation

The Sobel Test results also indicate that motivation does not significantly mediate the relationship between innovation culture and human resource productivity (indirect effect = -0.028; Z = -0.221; p = 0.825). Although innovation culture has been proven to increase motivation, its indirect effect on productivity is negative and insignificant. This refutes the seventh hypothesis and indicates that the influence of innovation culture on productivity is direct, not through the motivation channel.

CONCLUSION

This study concludes that digitization and innovation culture have a positive effect on the work motivation of Bank Muamalat Regional East Java employees. Innovation culture has also been proven to directly increase human resource productivity, while digitization and work motivation do not show a significant effect on productivity. The indirect path through work motivation is also insignificant, indicating that motivation has not been able to become an effective mediator in this relationship.

These findings imply that strategies to improve human resource productivity in the Islamic banking sector should focus on strengthening a structured and consistent culture of innovation. Digitalization remains important, but it needs to be accompanied by training and competency development for employees to ensure that the technology implemented truly supports performance.

The limitations of this study lie in its limited scope to one regional area and its quantitative approach, which does not capture the behavioral context in depth. Therefore, further research is recommended to expand the study area, use mixed methods, and consider other variables such as leadership, job satisfaction, or organizational culture as alternative mediators.

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