

## Factors Affecting Sustainability Among Employees of Private Banks in South Jakarta

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### Abstract

*Sustainability is now a strategic priority for private banks. In line with international guidelines, sustainable investment trends, and commitments to achieving the Sustainable Development Goals (SDGs), they are now integrating Environmental, Social, and Governance (ESG) principles into risk assessment, consumer preferences, and service development. Due to ESG integration, business objectives must be aligned with global commitments to biodiversity and climate. Bank's also strengthen the business model by incorporating social and environmental responsibility into long-term value creation. This study aims to examine the influence of digital transformation, entrepreneurship, and digital innovation on sustainability among employees of private banks in South Jakarta. This study applies a descriptive quantitative method with a sample of 120 respondents. The sampling technique uses purposive sampling methodology. Data collection used a questionnaire with a 1–5 Likert scale. Then, a Structural Equation Model (SEM) was used to analyze the data. The results showed that digital transformation and entrepreneurship had a positive and significant impact on digital innovation, as well as a positive impact on sustainability. In addition, it has been proven that digital innovation partially mediates the impact of digital transformation and entrepreneurship on sustainability. Overall, the success of improving sustainability in private banks is influenced by the effectiveness of digital transformation and entrepreneurial orientation supported by digital innovation, in line with respondents' perceptions that the four variables have been implemented quite well in their work environment.*

**Keywords:** Digital Transformation; Entrepreneurship; Digital Innovation; Sustainability

### INTRODUCTION

In today's era of globalization, companies are required to constantly adjust their strategies to changes in order to survive or ensure business continuity. To ensure the survival of a company, one of the most valuable assets a company has is its human resources (Lunarindiah *et al.*, 2025). Human resources serve as the main driving force in every company operation, whether as operators, maintainers, producers, or system designers. The quality of human resources is related to skills, abilities, and work ethic, which are formed through the mastery of science and technology obtained from learning processes and experience (Nurwidia & Gunawan, 2023). Given the importance of the role of human resources, the banking sector has become one of the industries most in need of adaptive and competent workers. In the banking industry, the demand for quality human resources is increasing because this sector is undergoing structural changes due to macroeconomic dynamics, regulations, and the digitization of services. These changes require banks to have human resources who are not only operationally competent but also able to adapt to new service models, digital technology, and the function of providing guidance or assistance to customers (Angelo *et al.*, 2022).

The banking industry plays an important role in the economy, especially as the main means for the public to invest through an extensive service network. Compared to other sources of financing such as capital markets and non-bank financial institutions, this network allows more efficient access to funding for businesses in various regions (Tamba *et al.*, 2017). Banks act as financial intermediaries that

collect money from people, channel it back in the form of loans, and issue securities such as banknotes. Banks are divided into several types, one of which is privately owned banks (R Wanma & Anggarini, 2019). Private banks are wholly or mostly owned by private nationals, and their deeds of establishment are also drawn up by private parties, as is the distribution of profits to private parties (Wulandari *et al.*, 2018).

Private banks have begun to incorporate ESG (Environmental, Social, Governance) aspects into their risk assessments and customer preferences from the onboarding process onwards, as part of their efforts to improve sustainability. International guidelines on sustainable banking and climate risk reporting have also encouraged banks to align their business objectives with global commitments on climate and biodiversity, based on a survey published by WWF Singapore (2023). In addition, the growing interest in sustainable investment shows that customers are now increasingly considering the social and environmental impacts of their financial decisions. To support the achievement of the Sustainable Development Goals (SDGs) and create long-term value, banks' strategies must integrate environmental, social, and governance elements (Saxena *et al.*, 2021). In practice, bank sustainability means applying sustainability principles to all operational and financing activities so that banks can contribute to sustainable development and enhance trust and social responsibility (Herbert, 2024).

Growing attention to sustainability aligns with increasing public awareness of the environmental impacts of economic activities. Sustainable companies not only generate value for shareholders but also provide benefits to the environment and their employees (Meseguer-Sánchez *et al.*, 2021). This shift is closely linked to the growing role of digital transformation, which has become increasingly important in supporting sustainability initiatives within the banking sector. The rapid advancement of information technology has reshaped operational processes and encouraged organizations to prioritize digital transformation as a key strategic agenda (Rawashdeh *et al.*, 2024). In addition, entrepreneurship plays a significant role in driving social, economic, and environmental progress through innovation and enhanced organizational competitiveness. Entrepreneurship is regarded as an engine of economic growth through job creation and innovation (Wreikat & Awamleh, 2025). This role is further connected to digital innovation, which transforms business models, creates new opportunities, and strengthens organizational capabilities through digital technologies (Oh *et al.*, 2025).

The purpose of this study is to examine the role of digital transformation, entrepreneurship, and digital innovation in improving sustainability among employees of private banks in South Jakarta, as well as the role of digital innovation as a mediator of this relationship. Based on this description, the research question is "What factors influence sustainability among employees of private banks in South Jakarta?"

## **LITERATURE REVIEW**

### **Digital Transformation**

Digital transformation is a crucial strategic decision for achieving sustainable development. Digital transformation emphasizes significant improvements in production, operational, and management thinking, thereby strengthening the long-term sustainability of companies (Li & Jiang, 2025). Digital transformation is a process that adopts and helps business practices compete effectively in an increasingly digital world, and is a continuous process of changing the way businesses operate (Hundal *et al.*, 2025). According to Rakovic *et al.*, (2024) digital transformation is a driver of positive but also disruptive market change and represents more than just a technological evolution that must be managed appropriately. Meanwhile, digital transformation is a method of recreating the important business activities of a company or business entity using digital technology concepts and practices to shift from a traditional business model to a digital business model (Yang *et al.*, 2025).

### **Entrepreneurship**

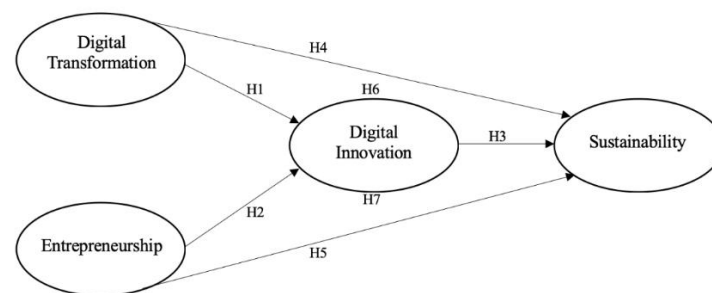
Entrepreneurship, according to Rustiana, (2025) is one of the key issues receiving significant attention from governments in many countries because it can enhance economic welfare and generate employment opportunities, ultimately helping to reduce unemployment. Entrepreneurship is an action that generates and develops ideas for validation, which includes various behavioral activities related to business creation, uncertainty, innovation, value creation, and opportunity identification (Chen & Karia, 2024). Entrepreneurship can be defined as the act of running or starting a new business and the factors that drive a person's decision to become an entrepreneur (Matuntha & Banda, 2025).

### **Digital Innovation**

Digital Innovation is the use of digital technology to carry out reforms and value-creating activities driven by the environment, which ultimately develops products and services, improves structures and processes, or updates technology (Lin, 2024). Meanwhile, according to Velyako & Musa, (2023), digital innovation can be defined as the use of the internet and digital technology to create new ways of conducting economic activities. It also involves creating new, unique, high-quality, superior digital innovations and minor improvements that can result in new business processes that increase and maintain market share. Inayah *et al.*, (2024) digital innovation is the result and basis for the development of digital innovation that implies high scalability and leads to broad participation and democratic innovation.

### Sustainability

Sustainability is the maintenance of conditions that enable the continued existence of humans who are developing and determining their own destiny. This includes maintaining the autonomous natural processes of the global environment to limit the possibility of harmful consequences from conflicts over distribution and domination, and developing a meaningful, diverse, and adaptive nurturing environment (Droz, 2019). According to Salovaara & Hagolani-Albov, (2024) sustainability is a theme that is present in almost all aspects of development and contemporary social rhetoric. For example, sustainability as a theme is often found in political discourse, the media, and education. Meanwhile, according to Sari & Khomsiyah, (2024) sustainability is a static balance, where there is no change in equilibrium, although changes do occur occasionally.

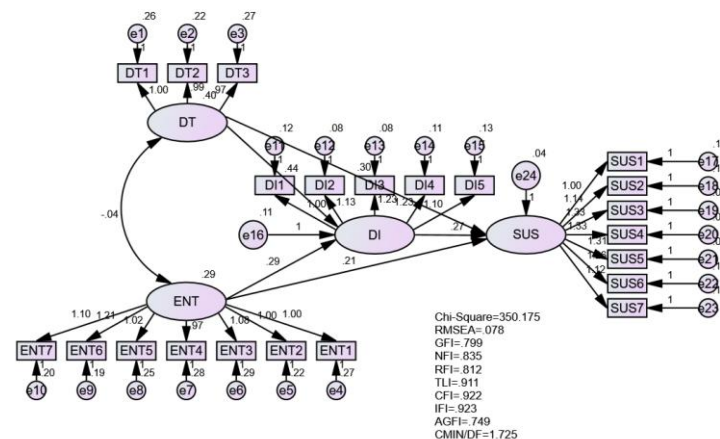


**Figure 1. Conceptual Framework**  
(Source: Abdelwaheed *et al.*, 2025; Wreikat & Awamleh, 2025)

## METHOD

This study uses a descriptive quantitative approach to explain the relationship between the variables studied objectively through numerical data. The population of this study was all employees at private banks in South Jakarta, totaling 120 people. The sampling technique used in this study was purposive sampling, which is the selection of samples from specific types of people who can provide the desired information or who meet certain predetermined criteria (Fubian & Emilisa, 2024). Data collection in this study was conducted by distributing questionnaires. The research data is cross-sectional in nature because data collection only took place once during a specific period (Emilisa *et al.*, 2025).

The scale used in this study was a 1-5 Likert scale from strongly disagree to strongly agree. The research instrument consisted of four variables, namely digital transformation as the independent variable (X1) with three indicators, entrepreneurship as the second independent variable (X2) with seven indicators, digital innovation as the intervening variable with five indicators, and sustainability as the dependent variable (Y) with seven indicators. Data analysis was carried out using descriptive analysis through SPSS to describe respondent characteristics and the mean scores of each variable, as well as to conduct validity and reliability tests. Furthermore, testing of the direct and mediating effects between variables was carried out using regression in the Structural Equation Modeling (SEM) framework using Analysis of Moment Structures (AMOS).



**Figure 2. Structural Equation Model (SEM)**  
(Source: AMOS Data Processing Results)

## RESULTS and DISCUSSION

### Result

The respondents in this study were employees of private banks in South Jakarta, with a total sample of 120 individuals. Most respondents were female (55%), aged 30–39 years (45%), and held a Bachelor's degree (69,2%). Furthermore, the majority had 5–15 years of work experience (49,2%), and the dominant job position was operational staff (42,5%).

The validity test was conducted to determine whether the questionnaire items accurately measured the intended constructs (Rahmah & Emilisa, 2022). According to Hair & Alamer, (2022) an indicator is considered valid if it has a factor loading of  $\geq 0,50$  for a sample size of 120. The results of the validity test showed that all indicators of digital transformation, entrepreneurship, digital innovation, and sustainability had factor loadings  $\geq 0,50$ , indicating that all indicators are valid.

Reliability testing was also performed to ensure that the measurement instrument produced consistent and stable results under similar conditions (Azizah & Chaimatusadijah, 2025). One method used in reliability testing is Cronbach's Alpha. If Cronbach's Alpha  $\geq 0,60$ , then the statements in the questionnaire are proven to be consistent or reliable. The results showed that all indicators achieved Cronbach's Alpha values  $\geq 0.60$ , demonstrating that the questionnaire items are consistent and reliable for data collection.

### Descriptive Statistics Analysis

The descriptive statistics results of digital transformation, entrepreneurship, digital innovation, and sustainability can be seen in the table below:

**Table 1. Descriptive Statistics Digital Transformation**

No	Digital Transformation	Mean
1	The bank operates its business by utilizing digital technology	3,65
2	Banks are integrating digital technology to transform and improve business processes	3,74
3	Business operations in banks are actively shifting to the use of digital technology	3,64
Mean		3,68

Based on Table 1, the total average score is 3,68, which means that respondents feel that digital transformation has been implemented in the companies where they work. This shows that companies have begun to adapt to developments in digital technology in carrying out their operational activities.

**Table 2. Descriptive Statistics Entrepreneurship**

No	Entrepreneurship	Mean
1	Bank policies support the spirit of entrepreneurship within the organization	3,82

No	Entrepreneurship	Mean
2	Feedback in bank policy development encourages entrepreneurial initiatives at all levels	3,90
3	Banks are much more responsive to innovative ideas initiated with entrepreneurial spirit than other companies	3,91
4	Departments within banks have significant freedom to adopt entrepreneurial approaches	3,79
5	Bank policies facilitate the integration of entrepreneurship into departmental objectives	3,90
6	Employees feel encouraged to pursue opportunities with an entrepreneurial perspective within the organization	3,79
7	Bank policies contribute to the development of entrepreneurial success and innovative initiatives within the organization	3,81
<b>Mean</b>		3,84

Based on Table 2, the total average score is 3,84, which means that respondents feel that entrepreneurship is being implemented in the companies where they work. This shows that companies have fostered an entrepreneurial spirit in the work environment by encouraging employees to think creatively, innovatively, and take the initiative in facing business challenges.

**Table 3. Descriptive Statistics Digital Innovation**

No	Digital Innovation	Mean
1	The features of the digital solutions used by banks meet the needs of the organization	4,22
2	The digital solutions used by banks are innovative and easy to use	4,10
3	Various digital solutions are implemented to meet various types of organizational needs in banks	3,95
4	The various product platforms offered by digital solutions vary greatly in terms of their functions	3,75
5	Each new version of the product has many improvements over the previous version	3,50
<b>Mean</b>		3,90

Based on Table 3, the total average score is 3,90, which means that respondents feel that digital innovation is being implemented in the companies where they work. This shows that companies have made efforts to develop and implement technology based innovations in their operations.

**Table 4. Descriptive Statistics Sustainability**

No	Sustainability	Mean
1	Digital transformation has increased bank's market share	4,31
2	Digital transformation has increased the economic benefits of banks	4,15
3	Digital transformation has increased the social impact of banks	3,99
4	Digital transformation has enhanced the bank's brand image	3,89
5	Digital transformation has reduced the bank's carbon footprint	3,75
6	Banks have become more aware of their negative impact after undergoing digital transformation	3,60
7	Thanks to digital transformation, banks have managed to strike a better balance between the dimensions of sustainability (environmental, social, and economic)	3,49
<b>Mean</b>		3,89

Based on Table 4, the total average score is 3,89, which means that respondents feel that sustainability is being implemented in the companies where they work. This shows that companies in the banking sector are aware of the importance of balancing economic, social, and environmental aspects in their operations.

### Hypothesis Test

The purpose of this hypothesis testing is to analyze the influence of digital transformation, entrepreneurship, and digital innovation on sustainability, including the mediating role of digital



innovation in this relationship. This study tests the hypothesis using Structural Equation Modeling (SEM) analysis, and the results are as follows:

**Table 5. Hypothesis Testing Results**

Hypothesis	Estimated ( $\beta$ )	p-value	Decision
DI $\leftarrow$ DT	0,437	0,000	H1 Supported
DI $\leftarrow$ ENT	0,289	0,000	H2 Supported
SUS $\leftarrow$ DI	0,272	0,000	H3 Supported
SUS $\leftarrow$ DT	0,301	0,000	H4 Supported
SUS $\leftarrow$ ENT	0,211	0,000	H5 Supported
SUS $\leftarrow$ DI $\leftarrow$ DT	0,119	0,002	H6 Supported
SUS $\leftarrow$ DI $\leftarrow$ ENT	0,079	0,006	H7 Supported

Based on the results in table 5, it shows that the p-value of the seven hypotheses has a value  $\leq 0,05$ . Therefore, if  $H_a$  is supported or  $H_o$  is not supported, it can be concluded that there is a statistically positive effect between digital transformation, entrepreneurship, and digital innovation on sustainability, as well as the role of digital innovation that partially mediates.

## Findings and Discussion

### H1: Digital transformation has a positive influence on digital innovation

After conducting a hypothesis test for the first hypothesis, it was found that there was a significant positive effect related to the influence of digital transformation on digital innovation among employees in the banking sector in South Jakarta. This is supported by previous research by Holotiuik *et al.*, (2024) which states that digital transformation drives fundamental changes in organizations that enable digital innovation. Similarly, Qiu & Chang, (2025) emphasize that digital transformation positively influences digital innovation because it encourages companies to leverage new technologies to enhance work processes, accelerate operational activities, and generate greater business value.

### H2: Entrepreneurship has a positive influence on digital innovation

In the second hypothesis test in this study, it was found that there was a significant positive effect related to the influence of entrepreneurship on digital innovation among employees in the banking sector in South Jakarta. This is supported by previous research by Wahab *et al.*, (2023) which states that there is a positive influence of entrepreneurship on digital innovation, with the development of digital technology-based entrepreneurship providing opportunities for entrepreneurs to run online businesses with more efficient costs and a wider market reach. Research by Kreiterling, (2023) also explains that there is a positive influence of entrepreneurship on digital innovation, because entrepreneurial skills encourage the use of digital technology as the main driver of business success in a competitive market.

### H3: Digital innovation has a positive influence on sustainability

In the third hypothesis test in this study, it was found that there was a significant positive effect related to the influence of digital innovation on sustainability among employees working in the banking sector in South Jakarta. This is supported by previous research by Joukhadar *et al.*, (2023) which explains that digital innovation significantly affects sustainability because it enables organizations to create new products, services, and business models that are more efficient and environmentally friendly. Previous research by Tobing & Nugroho Santyo, (2024) also reinforces this understanding by stating that digital innovation plays a very important role in strengthening corporate sustainability by encouraging changes towards more environmentally friendly business models, operational processes, and products.

### H4: Digital transformation has a positive influence on sustainability

In the fourth hypothesis test in this study, it was found that there was a significant positive effect related to the impact of digital transformation on sustainability among employees working in the banking sector in South Jakarta. This is supported by previous research by Zhang *et al.*, (2023) which states that there is a positive effect between digital transformation and sustainability, as it helps companies integrate social, economic, and environmental responsibilities into their operational activities through the use of digital technology. This understanding is also reinforced by another study by IVAŞCENCO, (2025) which explains that digital transformation and sustainability are two complementary strategic

elements in improving company efficiency and competitiveness. Through the adoption of digital technologies, companies can optimize resources, accelerate business processes, and strengthen sustainable practices.

#### **H5: Entrepreneurship has a positive influence on sustainability**

In the fifth hypothesis test in this study, it was found that there was a significant positive effect related to the influence of entrepreneurship on sustainability among employees working in the banking sector in South Jakarta. This is supported by previous research by Strielkowski, (2016) which states that entrepreneurship has a positive effect on sustainability because the two complement each other in creating responsible and sustainable economic growth. Another study by Al Omoush *et al.*, (2018) also states that entrepreneurship has a positive effect on sustainability because it serves as a strategic means of achieving organizational goals through value creation, growth, and increased profitability.

#### **H6: Digital transformation has a positive influence on sustainability mediated by digital innovation**

In the sixth hypothesis test in this study, it was found that there was a significant positive effect related to the influence of digital transformation on sustainability mediated by digital innovation on employees working in the banking sector in South Jakarta. This is supported by previous research by Abdelwaheed *et al.*, (2025) which explains that digital innovation plays a role in strengthening the link between digital transformation and sustainability, because through digital innovation, companies can produce environmentally friendly products, processes, and management practices, which ultimately encourage improved sustainability performance, while also confirming the contribution of digital transformation to the achievement of sustainability goals.

#### **H7: Entrepreneurship has a positive influence on sustainability mediated by digital innovation**

In the seventh hypothesis test in this study, it was found that there was a significant positive effect related to the influence of entrepreneurship on sustainability mediated by digital innovation among employees working in the banking sector in South Jakarta. This is supported by previous research by Hu *et al.*, (2024) which states that entrepreneurship can contribute to sustainability through the role of digital innovation that strengthens the entrepreneurship process by providing efficiency, acceleration, and new business models that are more adaptive, thereby creating economic value while supporting sustainability.

### **CONCLUSION**

Based on the research objectives and findings described above, it can be concluded that digital transformation and entrepreneurship have a positive effect on sustainability, with digital innovation playing a partial mediating role among private bank employees in South Jakarta, based on data from 120 respondents, most of whom were female, aged 30–39 years, had a bachelor's degree (S1), and had worked for 15–25 years. All research variables, namely digital transformation, entrepreneurship, digital innovation, and sustainability, were assessed as having been implemented quite well according to employee perceptions. The analysis also shows that digital transformation and entrepreneurship have a positive and significant effect on digital innovation, which in turn has a positive effect on sustainability. Overall, this study confirms that the improvement in sustainability at private banks in South Jakarta is influenced by the effectiveness of digital transformation, entrepreneurial orientation, and the optimization of digital innovation in the work environment.

These findings are expected to serve as a source of knowledge and practical reference for employees and leaders of private banks in improving organizational performance and sustainability. From a managerial perspective, banks need to strengthen digital transformation through the optimization of digital technology, encourage entrepreneurship by providing space for employees to innovate and be proactive, and increase digital innovation through continuous system and service updates. The implementation of these measures will contribute to increased sustainability by balancing environmental, social, and economic aspects in banking operations.

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