

Employee Well-Being, Positive Experience, and Resilience: Evidence from the Indonesian Banking Sector

Sukma Ayu Febriyanti¹, Kasno², Masyhuri³, Amlan Haque⁴, Gabriel Badjie⁵

Department of Management, Faculty of Economics and Business, Institute Technology and Business Widya Gama Lumajang, Indonesia^{1,2,3}

Department of School of Business and Law, Central Queen University, Sydney, Australia⁴

Department of School of Business and Public Administration, University of The Gambia, Kanifing, Gambia⁵

Corresponding Author: Masyhuri (zhaumymasyhuri@gmail.com)

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ABSTRACT

The purpose of this study is to investigate and examine the impact of employee resilience, well-being, and pleasant experiences on employee performance. This study uses a quantitative methodology, using employee questionnaires to collect primary data. Data analysis was conducted using multiple linear regression in SPSS version 26. The research findings indicate that employee performance is positively and significantly influenced by employee well-being, positive employee experiences, and employee resilience. Furthermore, the results of simultaneous testing indicate that these three factors have a positive and significant effect on employee performance simultaneously, making the regression model used feasible. The research findings indicate that employee well-being, positive employee experiences, and employee resilience are important factors that can improve employee performance in the banking sector. This study offers novelty by integrating employee resilience, well-being, and positive employee experiences into a single comprehensive model to explain employee performance, particularly within the banking sector, which remains underexplored in prior studies.

Keywords: Well-Being; Experience; Resilience; Performance; Banking



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INTRODUCTION

The era of increasingly competitive business requires companies to improve the quality of their human resources to maintain organizational sustainability. Human resources play an important role in determining the success of the company because all organizational activities depend on the ability of employees to carry out their duties and responsibilities. Proper human resource management can encourage the creation of optimal employee performance so that the company's goals can be achieved effectively and efficiently. According to (Damaihati & Prahiawan, 2024), human resource management makes an important contribution to improving employee performance through competency management, work ability development, and an effective work system.

The banking industry is one of the service sectors that is highly dependent on the quality of human resource performance. The development of digital technology, changes in customer behavior, and competition between banks require employees to work faster, more precisely, and more professionally. The high demands of work cause employees to not only be required to have technical skills, but also psychological abilities in dealing with work pressure. The success of a company is greatly influenced by the organization's ability to improve. Employee performance is the main factor in achieving the company's goals. In these conditions, companies need to pay attention to internal employee factors that can affect performance (Yanti et al., 2025). Indonesia's banking sector, specifically Bank Rakyat Indonesia (BRI), as one of the largest banking institutions in Indonesia, also faces similar challenges in improving the quality of employee performance. High work targets, service demands on customers, and changes in the digital-based work system require employees to be able to work in dynamic and stressful conditions. This condition causes companies to pay attention to employee welfare, work experience felt by employees during work, and employees' ability to deal with pressure and job changes. Based on the Job Demands-Resources (JD-R) theory, high work demands need to be balanced with work resources and personal resources so that employees are still able to maintain optimal performance (Ling, 2025).

The phenomenon that occurred at Indonesia banking sector (specifically, BRI) shows an increase in work demands in line with its digital transformation strategy and an increase in the company's operational targets. Based on the annual report of BRI, the company's net profit in 2023 reached IDR 60.43 trillion, an increase of around 17.5% compared to 2022 of IDR 51.41 trillion. However, in 2024, the company's net profit was recorded at IDR 60.64 trillion, with growth slowing down by around 0.36%. This condition shows a slowdown in profit growth even though the company continues to develop its business and digitize services. This phenomenon indicates that increased work demands can affect the internal conditions of employees, so companies need to pay attention to factors that support the continuous improvement of employee performance. Employee well-being is one of the factors that plays a role in influencing employee performance. The concept of employee well-being reflects the level of physical, psychological, and social well-being of employees while in the work environment. The results of the research conducted by Esterina et al. (2024), Adeline et al. (2024), and Nadia (2024) show that employee well-being has a positive and significant effect on employee performance. However, research conducted by Ramayanis et al. (2025) found different results, i.e., employee well-being has no significant effect on employee performance. The difference in findings shows that there is a research gap, so further research on the influence of employee well-being on employee performance still needs to be carried out, especially in the banking sector.

In addition to employee well-being, positive employee experience is also suspected to affect employee performance. Positive employee experience is a positive experience that employees feel while working in an organization, either through the work environment, social relationships, or self-development opportunities. Research (Choiri, 2025), (Batee & Sari, 2025), and (Atikah et al., 2024) shows that work experience has a positive and significant effect on employee performance. However, research (Kitta et al., 2023) states that work experience does not have a significant effect on employee performance. The diversity of the results of the study shows that there are still inconsistencies in the research findings, so the influence of positive employee experience on employee performance still needs to be further researched. Employee resilience is one of the factors that can affect

employee performance. Employee resilience describes the ability of employees to survive, adapt, and bounce back when faced with pressure and change in work. Research conducted (Fenina et al., 2025), (Putri & Mujanah, 2023), and (Eriska et al., 2025) shows that employee resilience has a positive and significant effect on employee performance. Resilience is an important aspect, especially in the banking work environment, which has high target demands and a dynamic work system with changes.

This study offers novelty by integrating employee resilience, well-being, and positive employee experiences into a single comprehensive model to explain employee performance, particularly within the banking sector, which remains underexplored in prior studies. Unlike previous research that tends to examine these variables in isolation, this study provides a more holistic perspective by demonstrating their combined and simultaneous effects. Additionally, this research contributes to the literature by emphasizing the role of positive psychological and experiential factors in enhancing employee performance in a highly structured and performance-driven industry context.

This research is important because most of the previous research was carried out in the manufacturing, education, and government sectors, while research on the banking sector, especially state-owned banks, is still relatively limited. In addition, the inconsistency of previous research results related to the influence of employee well-being, positive employee experience, and employee resilience on employee performance shows the need for further research. Therefore, this study was conducted to analyze the influence of employee well-being, positive employee experience, and employee resilience on employee performance in Indonesia banking sector is expected to contribute to the development of human resource management science and become a consideration for the company in improving optimal employee performance.

THEORETICAL FRAMEWORK AND HYPOTHESES

Employee Well-Being and Performance

Employee well-being reflects the condition of employee well-being that is not only related to physical aspects, but also includes psychological and social aspects in the work environment. Employees with a good level of well-being allow employees to feel safer and more comfortable, and have a balance between work demands and personal capacity. These conditions play an important role in maintaining emotional stability, increasing work motivation, and helping employees stay focused on completing tasks and responsibilities given by the organization (Ramayanis et al., 2025). Employees with high levels of employee well-being tend to be better able to manage work stress, deal with pressure adaptively, and maintain motivation and effort in achieving preset targets. This has an impact on increasing the quality and quantity of work results, so that employees can show more optimal performance. In addition, job well-being also encourages the emergence of positive attitudes towards work, such as commitment, loyalty, and job satisfaction, which indirectly helps to strengthen employee performance (Nadia, 2024). These findings are supported by research (Adeline et al., 2024), (Esterina et al., 2024), (Setyadi, 2024), and (Suka et al., 2025), which found that employee well-being has a positive and significant effect on employee performance. Based on this description, the first hypothesis in this study is formulated as follows:

H1: Employee well-being has a positive and significant effect on employee performance.

Positive Employee Experience and Performance

Positive employee experience describes the employee experience during work that is formed from various aspects, such as the condition of the work environment, the quality of work relationships with colleagues and superiors, and the management system implemented by the company. The work experience is not only related to the execution of daily tasks, but also includes employees' perceptions of how the organization treats them, provides support, and creates a comfortable and conducive work environment (Sulaeman et al., 2025). A positive work experience can increase employee engagement and commitment to the organization, so employees are more likely to show a more enthusiastic, responsible, and goal-oriented work attitude. Employees who have a positive work experience generally feel more valued and have a strong emotional bond with the organization, which ultimately encourages the emergence of productive work behaviors and improved work quality (Choiri, 2025). The findings are in line with the findings of the study (Choiri, 2025), (Batee & Sari, 2025), (Atikah et al., 2024), (Aprilia & Deswarta, 2024), and (Akbar & Rozak, 2025) which proves that work experience has a positive and significant effect on employee performance. The results of the study show that the better the work experience that employees feel, the higher the level of performance that can be achieved in carrying out their duties and responsibilities in the organization. Based on this theoretical description, the second hypothesis in the study is formulated as follows:

H2: Positive employee experience has a positive and significant effect on employee performance.

Employee Resilience and Performance

Employee resilience is the ability of employees to survive, rise, and adapt positively when facing pressure and change, as well as sharing challenging situations in the work environment. Resilience reflects an individual's psychological capacity to manage stress, maintain emotional stability, and still show a constructive work attitude even in sub-ideal conditions. With resilience, employees are able to face the demands of work more flexibly and are not easily mentally exhausted (Agus et al., 2025). Employees who have a high level of employee resilience tend to be more able to maintain consistency in achieving work targets, because they have mental resilience and good adaptability to work dynamics. Resilience also encourages employees to see problems as challenges that can be overcome, not as obstacles that reduce work morale. This has an impact on increasing motivation, perseverance, and commitment of employees in carrying out their duties and responsibilities (Mujanah et al., 2025). The findings are in line with the results of the study (Putri & Mujanah, 2023), (Eriska et al., 2025), (Fenina et al., 2025), (Raidah et al., 2025), and (Mujanah et al., 2025) which shows that employee resilience has a positive and significant effect on employee performance. The results of the study indicate that the higher the level of resilience that employees have, the greater the ability of employees to maintain and improve their performance in the midst of pressure and changes in the work environment. Based on the theoretical description, the third hypothesis in this study is formulated as follows:

H3: Employee resilience has a positive and significant effect on employee performance.

Employee Well-Being, Positive Employee Experience, Employee Resilience, and Performance

Employee performance is influenced by various psychological factors and work experience that are interrelated and inseparable from each other. These factors shape the internal conditions of employees in carrying out their work, both in terms of welfare, perception of the work environment, and individual ability to deal with pressure and change. Therefore, employee performance is not only determined by technical ability, but also by mental conditions and work experience felt while in the organization. Employee well-being, positive employee experience, and employee resilience simultaneously form working conditions that support the creation of a healthy, comfortable, and productive work environment. Employee well-being plays a role in maintaining the physical and psychological balance of employees, positive employee experience creates a positive perception of work and the organization, while employee resilience strengthens employees' ability to adapt to work demands and pressures. These three factors complement each other and contribute to increasing employee motivation, engagement, and commitment to the organization. The findings are

in line with research (Setyadi, 2024), (Esterina et al., 2024), and (Mujanah et al., 2025) which shows that employee well-being, positive work experience, and employee resilience together have a significant effect on employee performance. The findings indicate that a combination of good well-being, positive work experience, and high levels of resilience encourage employees to work more optimally and oriented towards achieving organizational goals. Therefore, based on the theoretical description, the fourth hypothesis in this study is formulated as follows:

H4: Employee well-being, positive employee experience, and employee resilience simultaneously have a positive and significant effect on employee performance.

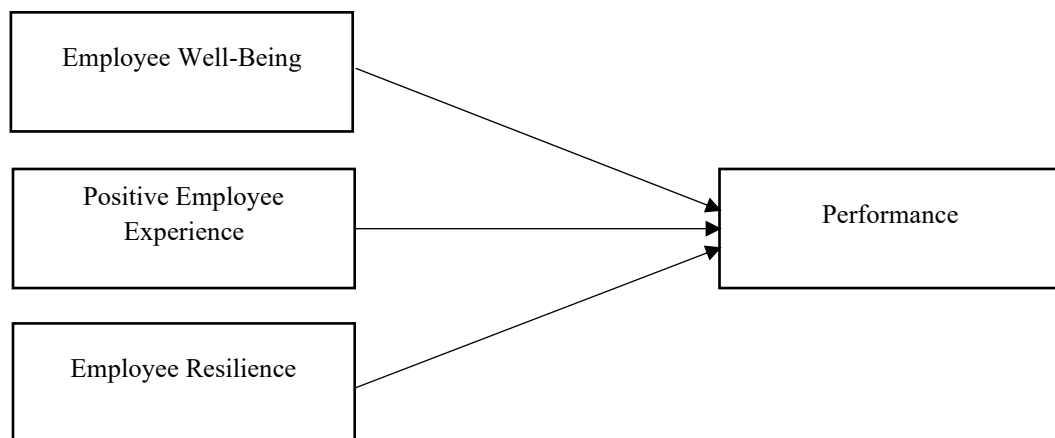


Figure 1. Conceptual Model

Source: Developed by the author (2026)

METHODS

This study applies a quantitative approach with a type of causal associative research to test the influence of employee well-being, positive employee experience, and employee resilience on employee performance. The research was conducted in Indonesia banking sector (specifically at Bank Rakyat Indonesia). The data used is primary data obtained through the distribution of questionnaires to the company's employees. The study population includes all permanent employees and contract employees. The sample determination technique uses a saturated sampling method so that all members of the population are made as research respondents, with a total of 96 employees. Data collection was carried out using a questionnaire with a Likert scale (1-5). The independent variables in this study consisted of employee well-being, positive employee experience, and employee resilience, while the dependent variables were employee performance. Data analysis was carried out using the multiple linear regression method with the help of SPSS version 26 application. Before the hypothesis test was carried out, instrument testing was first carried out in the form of validity tests and reliability tests, as well as classical assumption tests, which included normality, multicollinearity, heteroscedasticity, and linearity tests. Hypothesis testing in this study was carried out through the t-test, the F test, and the determination coefficient (R^2).

RESULTS AND DISCUSSION

Result

Validity Test

Validity testing is carried out to assess the level of ability of the questionnaire instrument to measure exactly what should be measured. A questionnaire is classified as valid if the question items contained in it effectively present and describe the variables to be studied (Ghozali, 2018). Validity

is measured through pearson's bivariate (Product Moment Pearson) namely the correlation technique. A validity test is declared to meet the criteria if r count is greater than r table, then the questionnaire item is declared valid, if r count is below r table, then the questionnaire item is declared invalid. Table 1 shows that the r-value of the table with sig 5% is 0.148. Then the results of the calculation of the validity test can be declared valid on the basis that all questionnaire items are calculated higher than r tables. The results are in line with the opinion Ghozali (2018) Thus, the analysis is forwarded to the next stage of testing.

Table 1. Validity Test

Variable	Indicator	r count	Result
EWB	Physical health	0,693	Valid
	Stress and burn out	0,640	Valid
	Satisfaction	0,500	Valid
	Secure of physic and psychology	0,695	Valid
	Social relationship	0,643	Valid
PEE	Secure and convenience	0,649	Valid
	Relationship	0,632	Valid
	Clarity of task	0,612	Valid
	Opportunity to develop	0,707	Valid
	Recognition and appreciation	0,594	Valid
ER	Ability to manage stress	0,702	Valid
	Ability to adaptation	0,671	Valid
	Emotional resilience	0,702	Valid
PER	Optimism and confidence	0,657	Valid
	Quality	0,676	Valid
	Quantity	0,661	Valid
	Implementation of task	0,726	Valid
	Responsibility	0,662	Valid

Source: SPSS Result (2026)

Reliability Test

Reliability is basically an instrument that is used to assess the consistency of questionnaires that act as indicators of variables and research constructs. Questionnaire instruments are declared reliable if the response shown by individuals to each statement shows stability and consistency over different time frames (Ghozali, 2018). The reliability testing procedure in this study is based on the Cronbach's Alpha value obtained, if the calculation results show a value of >0.60, the questionnaire instrument is considered to show an adequate level of consistency so that it can be categorized as reliable. Meanwhile, if Cronbach's Alpha value is less than 0.60, the instrument is considered to have not met the reliability standards needed to measure research constructs consistently (Scott, 2013). Based on table 2, the value of Cronbach's Alpha is obtained, the content marketing variable is 0.895, the brand awareness variable is 0.891, the product quality variable is 0.904, the brand ambassador variable is and the brand image variable is 0.897 indicates that Cronbach's Alpha >0.60 with a range of 0.882 – 0.904, the questionnaire instrument is said to be reliable. So that it is in accordance with the opinion (Scott, 2013) considered to have a level of consistency or reliability.

Table 2. Reliability Test

Variable	Cronbach's Alpha
EWB	0,626
PEE	0,637
ER	0,618
PER	0,613

Source: SPSS Result (2026)

Classical Assumption Test

Normality Test

Table 3. Results of One-Sample Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
	Unstandardized Residual	Remarks
N	96	
Asymp. Sig. (2-tailed)	0,200	Normal distribution

Source: SPSS Results (2026)

Based on the results of Table 3 of the normality test using the One-Sample Kolmogorov-Smirnov Test, an Asymp value was obtained. Sig. (2-tailed) of $0.200 > 0.05$, so that the research data is declared to be normally distributed. Thus, the regression model on the variables employee well-being, positive employee experience, employee resilience, and employee performance has met the assumption of normality and is suitable for use for further testing.

Multicollinearity Test Results

Table 4. Multicollinearity Test

Coefficients				
Models	Collinearity Statistics	Remarks		
1	(Constant) Tolerance VIF			
	EWB	0,474	2,111	Multicollinearity does not occur
	PEE	0,675	1,481	Multicollinearity does not occur
	ER	0,563	1,775	Multicollinearity does not occur
	PER	0,474	2,111	Multicollinearity does not occur

Source: SPSS Results (2026)

Based on the results of the multicollinearity test (Table 4), all independent variables had a Tolerance value of > 0.10 and a VIF value of < 10 , so that the regression model was declared not to experience symptoms of multicollinearity. Thus, the variables employee well-being, positive employee experience, and employee resilience can be used together in regression analysis to explain their effect on employee performance.

Heteroscedasticity Test Results

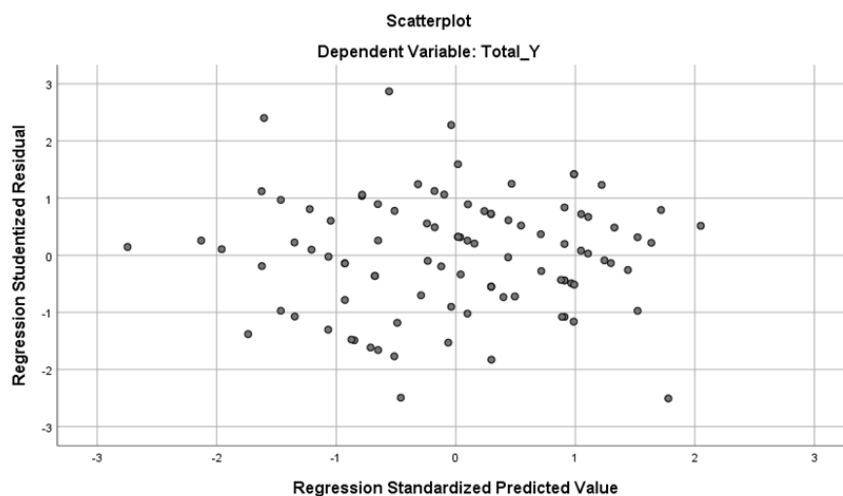


Figure 1. Scatterplot

Source: SPSS Results (2026)

Based on the results of the heteroscedasticity test using scatterplot graphs, the data points were randomly spread above and below the number 0 on the Y axis and did not form a specific pattern. This shows that the regression model does not experience symptoms of heteroscedasticity, so the research model has met classical assumptions and is suitable for multiple linear regression analysis and hypothesis testing. Then, based on the results of the linearity test (Table 5), a Sig. A linearity value of $0.000 < 0.05$ was obtained, thus showing a significant linear relationship between the variables employee well-being, positive employee experience, employee resilience, and employee performance. In addition, the value of Sig. The deviation from linearity of all variables is 0.05, so there is no deviation from the linear relationship. Thus, the research model has met the assumption of linearity and is suitable for multiple linear regression analysis as well as subsequent hypothesis testing.

Table 5 Results of the Linearity Test

Hypothesis	Sig. Linearity	Sig. Deviation from Linearity	Conclusion
EWB → PER	0,000	0,230	Linear
PEE → PER	0,000	0,175	Linear
ER → PER	0,000	0,613	Linear

Source: SPSS Results (2026)

Model Feasibility Test

Coefficient Determination Test

The coefficient of determination test (R^2 test) aims to measure the extent to which an independent variable can explain the variation of the dependent variable, either partially or simultaneously. The determination coefficient is used to test *the goodness-of-fit* of the regression model. The value of this determination coefficient is between zero and one ($0 < R^2 < 1$). A small R^2 value means that the ability of independent variables to explain the variation of dependent variables is very limited. However, if the value is close to one, then the independent variables provide almost all the information needed (Ghozali, 2021). Thus, independent variables are almost completely able to provide the information needed to predict the variations that occur in dependent variables. In this study, the determination coefficient was used as a measuring tool to assess the extent to which the variables of employee well-being, positive employee experience, and employee resilience were able to explain the performance of employees. Based on Table 6, the results of the R Square (R^2) value of 0.426 can be seen, showing that employee performance is influenced by factors such as employee well-being, positive employee experience, and employee resilience by 42.6%. While the remaining 0.574 or 57.4% was influenced by other factors outside the variables studied in this study.

Table 6. Results of Determination Coefficient (R^2)

Model	R	Model Summary ^b		
		R Square	Adjusted R Square	Std. Error of the Estimate
1	0,653	0,426	0,407	1,583

a. Predictors: (Constant), X3, X1, X2
b. Dependen Variabel: Y

Source: SPSS Result (2026)

Goodness of fit

Based on the results of the F test in Table 7, an F value of 22.771 was obtained with a significance level of 0.000. The significance value is less than 0.05 ($0.000 < 0.05$), so it can be concluded that the variables Employee Well-Being, Positive Employee Experience, and Employee Resilience simultaneously have a significant effect on employee performance. Thus, the fourth hypothesis in this study is accepted, which means that the three independent variables together are able to influence the improvement of employee performance.

Table 7. Anova Test

Model		<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	171,260	3	57,087	22,771	0,000 ^b
	Residual	230,647	92	2,507		
	Total	401,906	95			

a. *Dependent Variable:* Kinerja Karyawan
 b. *Predictors: (Constant), Employee Well-Being, Positive Employee Experience, Employee Resilience*

Source: SPSS Results (2026)

Multiple Linear Regression Test

The results of the t-test showed that employee well-being had a calculated t-value of 2.110 with a significance value of $0.038 < 0.05$, so that employee well-being had a positive and significant effect on employee performance. This shows that the better the welfare of employees, the better their performance will be. Positive employee experience has a t-count value of 2.472 with a significance value of $0.015 < 0.05$, so that positive employee experience has a positive and significant effect on employee performance. These results show that a positive work experience can increase employee comfort and motivation so that it has an impact on improving performance. Employee resilience has a t-value of 2.843 with a significance value of $0.006 < 0.05$, so employee resilience has a positive and significant effect on employee performance. This shows that employees' ability to face pressure and adapt to changes in work can improve the quality of employee performance.

Table 8. Hypothesis Test Results

Model		<i>Unstandardized Coefficients</i>		<i>T_{hitung}</i>	<i>Sig.</i>	<i>Conclusion</i>
1		B	Std. Error	3,739	0,000	
	(Constant)	5.195	1.389	2,110	0,038	Signifikan
	EWB	0,188	0,089	2,472	0,015	Signifikan
	PEE	0,185	0,075	2,843	0,006	Signifikan
	ER	0,264	0,093			

Source: SPSS Results (2026)

A constant value of 5.195 indicates that employee performance will be valued at 5.195 if the variables employee well-being, positive employee experience, and employee resilience are considered constant or have a value of 0. The value of the employee well-being coefficient of 0.188 indicates that employee well-being has a positive effect on employee performance, so that every 1 point increase in this variable will increase Employee Performance by 0.188. The value of the positive employee experience coefficient of 0.185 indicates that positive employee experience has a positive effect on employee performance, so that every 1 point increase in this variable will increase Employee Performance by 0.185. The value of the employee resilience coefficient of 0.264 indicates that employee resilience has a positive effect on Employee Performance, so that every 1 point increase in this variable will increase employee performance by 0.264.

Regression models used:

$$PER = \alpha + \beta_1 EWB + \beta_2 PEE + \beta_3 ER + e$$

$$PER = 5.195 + 0.188 EWB + 0.185 PEE + 0.264 ER + e$$

- PER : Performance
- $\beta_1 \beta_2 \beta_3 \beta_4 \beta_5$: Regression Coefficient
- α : Constant

EWB	: Employee Well Being
PEE	: Positive Employee Experience
ER	: Employee Resilience
e	: Error (Other variables outside the model)

The results of the study show that employee well-being has a positive and significant effect on employee performance in Indonesia banking sector. These findings indicate that the higher the level of well-being felt by employees, the better the performance produced in carrying out job duties and responsibilities. Employee well-being includes physical, psychological, and social well-being that is able to create a sense of security, comfort, and satisfaction at work so that employees can work optimally. In a banking work environment that has high job demands, operational targets, and large service intensity to customers, employee welfare conditions are an important factor in maintaining mental stability and work productivity. Based on these conditions, employees who have a high level of welfare tend to be able to maintain work focus, manage stress, and provide better service quality to customers. On the other hand, if employee welfare is not met, then employees are more likely to experience work fatigue, psychological pressure, and decreased work morale which has an impact on declining performance quality. Theoretically, the results of this study are in line with the Job Demands-Resources (JD-R) Theory which explains that high job demands need to be balanced with adequate work resources so that employees are able to maintain their motivation and performance. Employee well-being is included in job resources that can help reduce work stress and increase employee work engagement. The results of this study are in line with the research (Esterina et al., 2024), (Adeline et al., 2024), and (Mitakhul Hudin & Budiani, 2021) which states that well-being has a positive and significant effect on employee performance. The study explained that employees who feel comfortable and well-being at work tend to have better motivation, emotional stability, and work productivity so that they are able to improve the quality of the performance produced.

The results of the study show that positive employee experience has a positive and significant effect on employee performance in Indonesia banking sector. These findings indicate that the more positive the work experience felt by employees while in the organization, the better the performance produced. Positive employee experience is the overall experience that employees feel during work, starting from the work environment, relationships with superiors and colleagues, self-development opportunities, to forms of appreciation given by the company. A positive work experience can create a sense of comfort, increase work engagement, and encourage employee motivation in carrying out their work. In a banking environment that has a structured work system and high work targets, a positive work experience is an important factor in supporting employee performance. Employees who gain positive work experience tend to be more adaptable to change, understand tasks better, and have a higher sense of confidence in getting work done. Theoretically, the results of this study are in line with the Job Demands-Resources (JD-R) Theory which explains that positive work experiences can be organizational resources that help employees cope with work pressure. When companies are able to create a healthy work culture, open communication, and competency development opportunities, employees will feel valued and have a stronger attachment to the organization. Positive employee experience is also related to the creation of harmonious working relationships, comfort at work, and recognition of employee contributions. This condition is able to increase work morale and encourage employees to make the best contribution to the company. At PT. Bank Rakyat Indonesia (Persero) Tbk Lumajang Branch, positive work experience is reflected through good working relationships between employees, support from superiors in the implementation of work, competency development opportunities, and a work system that provides clarity of roles and responsibilities. Such a supportive work environment helps employees work more effectively and efficiently in achieving organizational targets. The results of this study are in line with the research (Choiri, 2025), (Atikah et al., 2024), and (Batee & Sari, 2025) which states that work experience has a positive and significant effect on employee performance. The study explained that work experience is able to improve employees' skills, adaptability, and understanding of their work, so that it has an impact on improving the quality of performance.

The results of the study show that employee resilience has a positive and significant effect on employee performance in Indonesia banking sector. These findings indicate that the higher the employee's ability to survive, adapt, and rise from work pressure, the higher the level of performance produced. Employee resilience is an individual's ability to positively deal with pressure, change, and work challenges without experiencing a significant decrease in work function. In the banking sector which has high work targets, changes in the digital system, and dynamic customer service demands, resilience is an important factor in maintaining the quality and productivity of employee work. Employees who have a high level of resilience tend to be able to manage stress well, stay calm in the face of work pressure, and be able to adjust to organizational changes. This condition makes employees still able to maintain the quality and quantity of work even though they face various job challenges. Theoretically, the results of this study are in line with the Job Demands-Resources (JD-R) Theory which explains that resilience is included in personal resources that are able to help individuals face job demands. When employees have good psychological resilience, they will find it easier to manage work pressure and maintain optimal work performance. In the banking work environment, employee resilience is needed because technological changes, increased business targets, and fast and accurate service demands require high adaptability from each employee. Resilient employees tend not to give up easily when facing difficulties and are able to find solutions to the work problems they face. At PT. Bank Rakyat Indonesia (Persero) Tbk Lumajang Branch, employee resilience is reflected in the ability to face target pressure, adapt to changes in the work system, and maintain emotional stability in stressful work situations. This ability helps employees stay focused and productive in carrying out their duties. The results of this study are in line with the research (Fenina et al., 2025), and (Eriska et al., 2025) which states that employee resilience has a positive and significant effect on employee performance. The study explains that employees with a high level of resilience tend to be better able to face work pressure, adapt to changes, and still show positive work behavior in the organization so that it has an impact on improving performance.

The results of the study show that employee well-being, positive employee experience, and employee resilience simultaneously have a positive and significant effect on employee performance in Indonesia banking sector. These findings indicate that the combination of employee well-being, positive work experience, and the ability to survive and adapt to work pressure can improve the overall quality of employee performance. In a banking environment that has high work targets, customer service pressure, and dynamic digital system changes, these three variables are important factors in supporting the success of employee performance. Employee performance is not only influenced by technical abilities, but also by psychological conditions, work experience, and an individual's ability to cope with job pressure. Theoretically, the results of this study are in line with the Job Demands-Resources (JD-R) Theory which explains that optimal performance can be achieved if high work demands are balanced with adequate work resources and personal resources.

These three variables support each other in increasing motivation, work involvement, loyalty, and the ability of employees to maintain the quality and quantity of work. Employees who feel prosperous, gain positive work experience, and have a high level of resilience tend to be more focused, productive, and able to provide better service to customers. This condition is very important in the banking sector which has a high level of dynamics and work pressure. The results of this study are supported by research (Esterina et al., 2024), which states that well-being has a positive effect on employee performance, research (Atikah et al., 2024) that shows that work experience has a positive and significant effect on employee performance, as well as research (Putri & Mujannah, 2023) who found that resilience has a positive effect on performance because it helps individuals survive in the face of work pressure. Thus, it can be concluded that employee well-being, positive employee experience, and employee resilience simultaneously have a positive and significant effect on employee performance, which means that the better the level of welfare, work experience, and psychological resilience of employees, the more optimal the performance produced.

CONCLUSION

In line with the research objective of examining the effects of employee well-being, positive employee experience, and employee resilience on employee performance, this study demonstrates that all three variables have both individual and simultaneous positive and significant impacts on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk, Lumajang Branch. The findings reveal a novel insight that the integration of well-being, experiential, and resilience-based perspectives provides a more comprehensive explanation of employee performance compared to examining each factor in isolation. Specifically, this study highlights that employee performance is not only driven by psychological and physical well-being but is also strengthened by positive work experiences and the ability to adapt to workplace challenges. The simultaneous influence of these three variables indicates a synergistic effect, suggesting that organizations can achieve more optimal performance outcomes by holistically managing employee well-being, enhancing employee experience, and fostering resilience as an integrated human resource management strategy.

This study has several limitations that should be acknowledged. First, the research was conducted within a single organization, namely PT. Bank Rakyat Indonesia (Persero) Tbk, Lumajang Branch, which may limit the generalizability of the findings to other sectors, regions, or organizational contexts. Second, the use of a cross-sectional research design restricts the ability to capture causal relationships and dynamic changes in employee well-being, experience, resilience, and performance over time. Third, the data were collected using self-reported questionnaires, which may be subject to common method bias and social desirability bias. Fourth, this study only focuses on three independent variables, whereas other potential factors such as leadership style, organizational culture, and job characteristics were not included in the model. Based on these limitations, several suggestions are proposed for future research and managerial practice. Future studies are recommended to expand the research scope by including multiple organizations and industries to enhance external validity. Longitudinal research designs are also suggested to better understand causal relationships and the development of employee performance over time. In addition, future researchers should consider incorporating additional variables, such as leadership, organizational support, or digital work environment factors, to provide a more comprehensive model. From a practical perspective, organizations are encouraged to adopt an integrated human resource management approach that simultaneously promotes employee well-being, creates positive employee experiences, and strengthens employee resilience through targeted training, supportive policies, and a conducive work environment to achieve sustainable performance improvement.

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