

Digital Banking, Digital Culture, Organizational Learning, Innovation, and Employee Performance

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Abstract: This study explored the impact of digital disruption practices, particularly in the private banking sector (BPR), on employee performance. 124 BPR employees participated, with data collected through a questionnaire distributed via Google Forms. The data were analysed using Partial Least Squares (PLS) methodology. The findings revealed that nine out of ten tested hypotheses showed a positive and significant effect. However, the effect of Organizational Learning on Employee Performance, while positive, was not statistically significant. These results suggest that the digital transformation of the banking sector, particularly within BPR, should be implemented promptly as it offers long-term benefits. Additionally, such digitalisation efforts are expected to contribute significantly to financial inclusion and the development of the broader economic sector.

Keywords: Digital Banking; Digital Culture; Organizational Learning; Employee Performance.

Abstrak: Penelitian ini bertujuan untuk mengungkap dampak praktik disrupti digital, khususnya pada sektor perbankan swasta (BPR), terhadap kinerja karyawan. Sebanyak 124 karyawan BPR berpartisipasi, dengan pengumpulan data dilakukan melalui kuesioner yang disebarakan menggunakan Google Forms. Data dianalisis menggunakan metode Partial Least Squares (PLS). Hasil penelitian menunjukkan bahwa sembilan dari sepuluh hipotesis yang diuji memberikan efek positif dan signifikan. Namun, pengaruh Pembelajaran Organisasi terhadap Kinerja Karyawan, meskipun positif, tidak signifikan secara statistik. Temuan ini menyarankan bahwa transformasi digital di sektor perbankan, khususnya pada BPR, perlu segera dilaksanakan karena menawarkan manfaat jangka panjang. Selain itu, upaya digitalisasi ini diharapkan dapat berkontribusi secara signifikan terhadap inklusi keuangan serta pengembangan sektor ekonomi secara lebih luas.

Keywords: Perbankan Digital; Budaya Digital; Pembelajaran Organisasi; Kinerja Karyawan.

INTRODUCTION

Digital services have penetrated all lines, including the banking sector. Adaptation and innovation towards digital-based services are rapid. Digital disruption has made banks look for ways to survive, continue to exist, and attract customers to the many payment services. The government has warned the banking industry to immediately change its customer service approach by migrating to the digital sector.

Previous empirical research shows that Fintech has matured beyond its early stages. Global Fintech financing activity has increased, especially in the United States since 2008 and Europe since 2014. It is included in the ASEAN region, which is currently in the evolution phase of digital banking. Thus, it takes more time to develop and perfect the digitalisation system in all aspects of banking (Malik et al., 2020).

Bank Indonesia is increasingly aggressively instructing banking institutions to engage in digitalisation transactions. Likewise, BPR (*Bank Perekonomian Rakyat*) recently changed



its name based on Law Number 4 of 2023 to revitalise BPR's role as a driver of the community's economy, especially the lower middle class, and to improve banking governance and Islamic banking. It was delivered by the Minister of Finance, Sri Mulyani.

One of the benchmarks is that three BPRs went bankrupt throughout 2023, and there have been 121 BPRs that have gone bankrupt since 2005. Amid the bankruptcy of BPRs, there was a trend of swelling in non-performing loans. The Indonesian BPR Association Chairman, Tedy Alamsyah, said, "The BPR industry has a series of challenges from technological disruption and increasingly competitive competition between businesses". "The internal side of the BPR/BPRS industry faces structural challenges in capitalisation, implementation of governance, limitations in infrastructure, and information technology, as well as the quality and quantity of human resources that must be improved".

Bank performance is an interesting topic to review, considering the banking industry supports a country's economy. The greater the development of a country, the more significant the role of banks in controlling and supporting the country's economy. In order to achieve company performance, bank management must carefully consider management decisions. Determining the right strategy is one of the important steps in improving company performance. Some of the strategies and management decisions in the non-financial field are disrupting digitalisation and implementing corporate sustainability programs (Indayani et al., 2023). It is supported by research (Martini & Darma, 2023), which shows the leader's efforts in building a digital organisation within the company during the COVID-19 pandemic, starting from staff training and integrating technology into daily office work.

The large gap between the digital disruption currently occurring in the banking sector with government expectations and the condition of BPR/BPRS in Indonesia needs to be re-examined to increase BPR productivity. One of them in the non-financial field is improving Employee Performance as a benchmark for measuring the contribution and achievement of individual work results that can determine the company's productivity and running. (Soomro & Shah, 2019) The company manager's challenge is managing employee performance and surviving in the business.

(Rahmadyah & Aslami, 2022) States that changing an organisation can improve it in a better direction. Organisations make changes to maintain their existence by innovating, aligning, and supporting the company's effectiveness in a more modern direction. Digital transformation must be implemented through a planned strategy to produce a better-prepared company for change.

(Rachman, 2024) states that digitalisation is inevitable in the industrial world, and companies nowadays realise the importance of changing mindsets and cultures towards digitalisation. Digitalisation is changing, and a new perspective on organisational culture is emerging in the digital world. A learning organisation is needed to improve each member's learning process, knowledge, complement, and ability to support it. Its indicators include developing abilities and skills, learning to see the whole together, and developing sustainable capacity (Muniroh et al., 2022).

(Muhammad Basri & Muarif Leo, 2023) In their research on the banking industry, they concluded that Digital Banking is one of the pillars of the current digital economy, which the Indonesian government has promoted. This is supported by research (Thuda et al., 2023), which states that improving the performance of Regional Development Banks can be done by accelerating digital transformation and increasing the competitiveness of digital talents and capabilities.



This study's novelty lies in examining the intersecting roles of Digital Banking, Digital Culture, and Organizational Learning in driving innovation and employee performance within Indonesia's private banking sector, a context facing rapid digital disruption. Unlike previous studies, which often analyse these factors in isolation or within large commercial banks, this research focuses on the unique dynamics within Bank Perekonomian Rakyat (BPR) institutions. By integrating Dynamic Capabilities Theory, this study offers a unique perspective on how BPRs, with typically fewer resources, can strategically use digital transformations to enhance employee capabilities and organisational outcomes. This dual focus on innovation and performance sets this study apart from others in the field.

THEORETICAL REVIEW

This study employs the Dynamic Capabilities Theory, which emphasises an organisation's need to continuously evolve its internal capabilities to remain competitive in rapidly changing environments. Dynamic Capabilities Theory describes a company's ability to integrate, develop, and reconfigure its internal and external competencies to effectively respond to emerging opportunities and threats in a dynamic landscape (Abu-Rumman et al., 2021). Here, Digital Banking, Digital Culture, and Organizational Learning are conceptualised as dynamic capabilities that enable BPRs to adapt to the demands of digital transformation. Digital Banking reflects technological adaptability, Digital Culture fosters organisational flexibility, and Organizational Learning enhances knowledge-based agility, all driving innovation. Together, these capabilities provide BPRs with a sustainable competitive advantage, demonstrating how Dynamic Capabilities Theory offers a comprehensive framework for understanding the relationships between these variables and their impact on employee performance.

The Effect of Digital Banking on Innovation. (Ansyary et al., 2022) Stated that development and innovation were carried out on the product features of PT. Bank NTB Syariah's E-Banking services have been affected by increased transactions. Thus, it affected the increase in revenue of each E-Banking service product and improved service features. (Meidiyanty et al., 2023) Showed that Internet banking had a positive effect on the innovation of private banking employees in Greater Jakarta (*Jabodetabek*). As part of Digital Banking, Internet Banking benefits customers who want to access banking services online.

A slightly different thing was revealed by (Syahputra & Suparno, 2022). Their research showed innovations related to the financial sector, especially Internet Banking services that did not require a lot of space, accommodation, staff, and Real-Time services. One of them was Mobile Banking. As a part of digital banking, it had no influence. Thus, the following hypothesis can be formulated:

H1: The better Digital Banking is, the more innovation will increase.

The Effect of Digital Banking on Employee Performance. In literature-based research (Choirinisa, 2022), digital applications play an important role in building employee work effectiveness, which helps employees complete work faster to achieve higher work effectiveness stated that Internet banking, part of Digital Banking, positively affected employee performance in private banking employees in Greater Jakarta (*Jabodetabek*) with 120 respondents. Banks adapting to online banking can serve customers more efficiently



and effectively.

(Widodo et al., 2024) The research in different industries found the importance of creativity and the availability of facilities, in this case, adequate digital transformation to improve Employee Performance at PT Pelindo Regional 2 Cirebon. Digital transformation is also related to the company's proactive role in providing training and resources needed to improve employee digital skills. Thus, the following hypothesis can be formulated:

H2: The better the Digital Banking is, the higher the Employee Performance will be

The Effect of Digital Culture on Innovation. (Arianto, 2021) stated that with a literature study approach, it was known that digital culture is an idea that comes from the use of technology and the internet. It was forming new ways of interacting, behaving, thinking, and communicating as humans in a community environment. One of the components of building a digital culture is shaping new things, which means innovating to strengthen the digital economy ecosystem. Research (Fachrurazi et al., 2023) found that digital transformation was successful in various industries through semi-structured interviews with 25 respondents in Central Java. The research provided insights to practitioners, policymakers, and academics interested in driving innovation and economic growth. It taught startups and established organisations to remain competitive in the digital era.

(Muniroh et al., 2022) Their study found a different result, where digital culture had no impact on innovation. This suggests that individuals often feel uneasy when confronted with change, as established beliefs, habits, and assumptions can hinder their openness to new ideas. Therefore, the following hypothesis can be proposed:

H3: The better the employees' digital culture is, the higher innovation will be.

The Effect of Digital Culture on Employee Performance. Digital Culture positively affected Employee Performance, namely the Telkom Education Foundation, with the relationship between digital culture and Employee Performance at 39.500 per cent, and other variables influenced the remaining 60.500 per cent of employee performance. The company could maintain and improve the application of Digital Culture through several methods, such as brainstorming or focus discussions, that could develop the potential to improve employee performance (Rahmawati, 2020). (Rachman, 2024) states that Digital Culture on Employee Performance has a positive and significant effect, which means that digital culture can increase or decrease Employee Performance in a study of 56 employees at the Food Security Service of South Sulawesi Province. Employees could quickly and dynamically make decisions, and the company's ability to adapt to changing technological demands.

(Muniroh et al., 2022) Their study presented a somewhat different finding, where digital culture did not impact employee performance significantly. This suggests that digital culture transformation necessitates fostering a supportive environment that facilitates changes in employee activities and individual behaviours during interactions, both within and outside the organisation. Based on this, the following hypothesis can be proposed:

H4: The better the employee's Digital Culture is, the higher the Employee Performance will be.



The Effect of Organizational Learning on Innovation. Learning Organization fosters a willingness to learn to achieve organisational goals. Thus, employees can grow a sense of progress, develop to achieve what they aspired to and develop a sense of wanting to be an example so that performance will be spurred (Nurchahyo & Wikaningrum, 2020). (Nurchahyo & Wikaningrum, 2020) expressed that Organizational Learning positively and significantly affected Individual Innovation Capability among 50 respondents in the Special Functional BPTP Central Java. Cross-line discussions supported the emergence of innovative ideas from various employee positions. According to (Muniroh et al., 2022), Organizational Learning positively influenced innovation among employees at PT. Telkom Digital and Next Business. This indicates that organisational creativity drives the development of products and services through collaboration between individuals and teams, resulting in innovative outputs that are well-suited for market demands. (Farida et al., 2022) Stated that organisational learning significantly affected innovation performance, which helped a company effectively cope with a turbulent external environment. To acquire and integrate resources and improve organisational innovation performance. The research was conducted in Central Java with 124 respondents from top management and Small and Medium Enterprises (SME) owners.

In their research, a slightly different thing was expressed by (Nurhayati et al., 2024): Organizational Learning has a positive and significant effect on Employee Performance. In addition, Organizational Learning can still not improve employee competence through employee competence, indirectly affecting Employee Performance at the Department of Culture, Youth, Sports, and Tourism of Surabaya City. Thus, the following hypothesis can be formulated:

H5: The better the employees' organisational learning is, the higher the level of innovation.

The Effect of Organizational Learning on Employee Performance. Organisational Learning had a positive and significant effect on Employee Performance. Participating employees in various trainings and nominal value targets aimed at collecting points to increase rank. Thus, inevitably, employees were encouraged to increase points in their performance with 50 respondents (Nurchahyo & Wikaningrum, 2020). (Mohamad & Nawawi, 2020) stated that there was a positive and significant effect between organisational learning and employee performance, namely that organisations whose employees had high commitment tended to show high performance, with 90 respondents working in the general service division at Bank BTPN Jakarta Head Office. (Putra et al., 2022) expressed that organisational learning positively affected employee performance, with the population being MSME actors, both owners and employees in Semarang City, with 101 respondents.

A slightly different thing was expressed by (Muniroh et al., 2022) in their research: Organisational learning did not significantly affect Employee Performance. This means that the suitability of providing learning and training to employees must be oriented to the organisation's and individual's needs to support employee creativity. Thus, the following hypothesis can be formulated:

H6: The better the employee's Organizational Learning is, the higher the Employee's Performance will be.

The Effect of Innovation on Employee Performance. Innovation is a necessary



means to a desired end for businesses in a fast-paced global economy. Delivering good new products and services to customers efficiently, effectively, and faster than competitors. (Nurchahyo & Wikaningrum, 2020) Expressed that Individual Innovation Capability positively and significantly affected employee performance in the special functional section of BPTP Central Java for 50 respondents.

In their research (Indrajita et al., 2021), Innovation positively and significantly affected employee performance at PT Tohpati Grafika Utama with 40 respondents. (Muniroh et al., 2022) Innovation had a direct positive effect on Employee Performance. This means that the better the increase in innovation, the higher the performance generated by developing to the international level for 160 respondents in the PT case study. Telkom Digital and Next Business Department. (Meidiyanty et al., 2023) Stated that employee innovation positively affected Employee Performance with 120 respondents, namely private banking employees in Greater Jakarta (*Jabodetabek*). Understanding innovation-based techniques that lead to the disclosure and upskilling of workers is critical to realising a banking platform.

A different thing was expressed by (Nurhidayah E, 2022) in her research that innovation capability does not affect the performance of MSME in Kopeng, where not all companies carry out innovation capabilities, so it does not affect Employee Performance. Thus, the following hypothesis can be formulated:

H7: The better the employee's innovation is, the higher the Employee's Performance will be.

Digital Banking affects Employee Performance through Innovation. The mediating variable is a series of intermediate causes that support the independent variable with the dependent variable, so the independent variable causes the mediating variable, which then affects the dependent variable. The research results from (Meidiyanty et al., 2023) showed that Internet Banking, part of Digital Banking, positively affected employee innovation. Then, employee turnover had a positive effect on employee performance. Thus, the following hypothesis can be formulated:

H8: Digital Banking Affects Employee Performance through Innovation.

Digital Culture Affects Employee Performance through Innovation. The research results from (Fachrurazi et al., 2023) provided insights to practitioners, policymakers, and academics interested in promoting innovation and economic growth and offering lessons for startups and established organisations to stay competitive in the digital era. The better the innovation improvement, the higher the performance.

The findings from (Muniroh et al., 2022) indicated that digital culture did not impact employee performance through innovation. This suggests that a key barrier to digital transformation was the insufficient support from leadership, as decision-making shifted from a top-down approach to a coaching model focused on vision and opportunity, bolstering employee credibility. Additionally, there was a lack of interaction and collaboration in establishing a cohesive cross-functional team to oversee projects from initiation to completion. Based on this, the following hypothesis can be proposed:

H9: Digital Culture Affects Employee Performance through Innovation.



Organisational Learning affects Employee Performance through Innovation.

The findings from (Muniroh et al., 2022) revealed that Organizational Learning positively influenced employee performance through innovation. This suggests that companies dedicated to ongoing learning, particularly regarding their environment (including customers, competitors, and technology), benefit by adopting new ideas and adapting to changes such as climate shifts. Continuous learning provides a competitive edge through innovation. Managers play a key role in fostering a learning culture among employees, motivating them to acquire new skills while building on their existing knowledge. Based on this, the following hypothesis can be proposed:

H10: Organizational Learning Affects Employee Performance through Innovation.

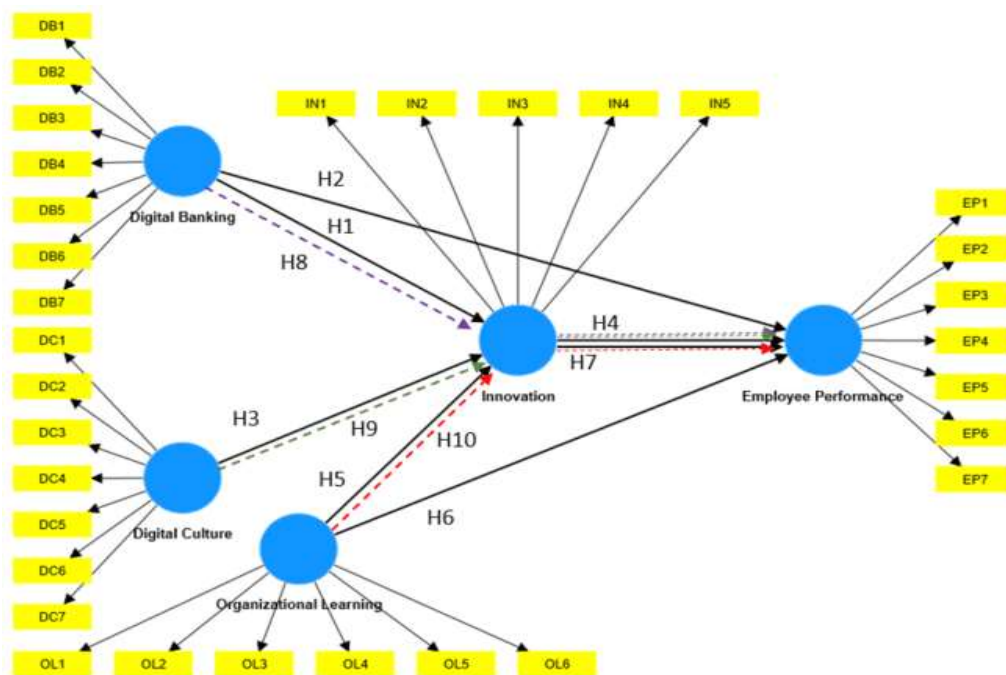


Figure 1. Research Framework Model

Figure 1 shows the research model. The direct effect is shown in H1, H2, H3, H4, H5, H6, H7, while the indirect effect is shown in H8, H9, and H10.

METHODS

Measurement. The population was all employees who worked at BPR and had digitised and innovated in Denpasar City. The population was all employees who had implemented Digital Banking to increase individual or team targets as part of the Job Description, namely in the Marketing Division so that a total of 124 employees. The research sample was the entire population (saturation sampling).



Table 1. Variable and Indicator

No.	Variable	Indicator	Description
1	Digital Banking	Perceived ease of use	I found it easier to use digital banking to support my work.
		Perceived usefulness	I did not feel the usefulness of digital banking at work.
		Attitude towards use	My customers felt the usefulness of using digital banking.
		Intention to use	I did not use existing digital facilities to support my work.
		Social image	I did personal branding to attract customers through digitalisation.
		Perceived trust	I have confidence in the digital banking application I offer to my customers.
		Perceived risk	I did not provide education if the digital system experienced a disruption at any time.
2	Digital Culture	Innovation	I can innovate to support my work.
		Data-driven decision maker	Before taking action, I read the customer data to see who can reach the work target.
		Collaboration	I did not collaborate to support the work.
		Open Culture	I accepted cultural changes that supported my work.
		Digitalisation	I did not accept the digitalisation changes that supported the work.
		Agility and flexibility	I am agile and flexible when carrying out my work.
		Customer centralisation	I focused on the customer to be able to achieve work targets.
3	Organisational Learning	Encouragement to understand expertise	My work environment and I constantly improved the skills that supported my work.
		Encouragement to learn and help	My work environment and I did not have a high interest in learning.
		Company encouragement to learn	The company supported the work by facilitating one of the training.
		Feedback and openness	The company did not provide an assessment of the learning outcomes of its employees.
		Cross-departmental discussion	I got the space to have cross-departmental discussions that supported my work.
		Rewards for learning	I received appreciation or rewards for my success in my work.
		4	Innovation
Passion	I had a high passion for my work.		
Expertise	I had no expertise in my current job.		
Thinking style	I could be open-minded to change.		
Psychographics	I could not come up with new ideas for my work.		
5	Employee Performance		
		Work Behavior	I could complete the targets given by



Individual Traits	the company on time.
Leadership	I did not accept changes in my work. My leader supported my work performance.
Team	The team (co-workers) helped support my work.
System	The work system and facilities provided by the company did not support my work.
Situation	I got high work pressure.

Sources: Digital Banking adapted from (Mufarih et al., 2020); Digital Culture adapted from (Alfayza Diva Azra et al., 2024); Organisational Learning adapted from (Nurchahyo & Wikaningrum, 2020); Innovation; Employee Performance adapted from (Muniroh et al., 2022).

Data Collection Method. This study's approach to gathering data involved providing respondents with a structured set of questions. The questionnaire used was of a closed format, meaning participants selected from predefined answer choices. Responses were measured on a Likert scale ranging from 0 to 10, and the questionnaire was distributed through Google Forms.

Analysis Methods. Considering the research problems, hypotheses, and design, the collected data were analysed using quantitative techniques. The analysis was conducted using the Structural Equation Modeling (SEM) method.

RESULTS

The data collected was analysed using the SEM-PLS approach, which included two stages of testing. The first stage tested the relationship between indicators and constructs through a validity test.

Table 2. Validity Test

Variable	Indicator	Outer Loadings
Digital Banking	DB1	0.904
	DB2	0.922
	DB3	0.875
	DB4	0.879
	DB5	0.853
	DB6	0.740
	DB7	0.792
Digital Culture	DC1	0.791
	DC2	0.793
	DC3	0.758
	DC4	0.794
	DC5	0.777
	DC6	0.788
	DC7	0.722
Organisational Learning	OL1	0.841
	OL2	0.834

	OL3	0.848
	OL4	0.867
	OL5	0.832
	OL6	0.781
Innovation	IN1	0.828
	IN2	0.902
	IN3	0.858
	IN4	0.811
	IN5	0.781
Employee Performance	EP1	0.789
	EP2	0.815
	EP3	0.816
	EP4	0.743
	EP5	0.811
	EP6	0.801
	EP7	0.794

Source: processed data, 2024

Table 2 shows that it can be ensured that the Convergent Validity test of each indicator has a factor loading value of more than 0.700, so it is said to be valid.

Table 3. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability	Description
Digital Banking	0.937	0.940	Reliable
Digital Culture	0.890	0.893	Reliable
Organisational Learning	0.913	0.916	Reliable
Innovation	0.894	0.905	Reliable
Employee Performance	0.904	0.905	Reliable

Source: processed data, 2024

Table 3 shows that the Digital Banking, Digital Culture, Organizational Learning, Innovation, and Employee Performance variables meet the composite reliability criteria because they are above the recommended figure of 0.600, so they meet the reliable criteria.

Structural model testing was carried out by assessing the R-Square test, which measures the feasibility of a variance-based PLS model the R-Square value of each endogenous variable in this research.

Table 4. R-Square Value

Variable	R-Square	R-Square Adjusted
Employee Performance	0.665	0.653
Innovation	0.792	0.787

Source: processed data, 2024

Table 4 shows that the R-Square value of 0.665 was obtained on the Employee Performance construct and the R-Square value of 0.792 on the Innovation construct.



Analysis results showed that the variables that affected Employee Performance were 66.500 per cent, while the remaining 33.500 per cent was affected by variables outside the research. Analysis results showed that the variable that affected innovation was 79.200 per cent, while the remaining 20.800 per cent was affected by variables outside the research.

The Q-Square predictive relevance for the structural model was assessed according to Equation (1). Predictive relevance was used to evaluate how well the model and its parameter estimates produced the revised value.

$$Q2 = 1 - (1 - R1) \times (1 - R2) \dots\dots\dots(1)$$

The magnitude of Q2 ranges from 0 to 1, with values closer to 1 indicating a better model. Based on the calculation, a Q2 value of 0.9303 was obtained, concluding that the model has good predictive relevance.

Hypothesis testing was done with the t-test by sorting to test the direct and indirect effect or the mediating variable. The following describes the results of testing direct effects and testing mediating variables.

This research used the Partial Least Square (PLS) analysis approach to test the previously stated research hypothesis. The results of the empirical model analysis using PLS analysis are shown in **Figure 2**.

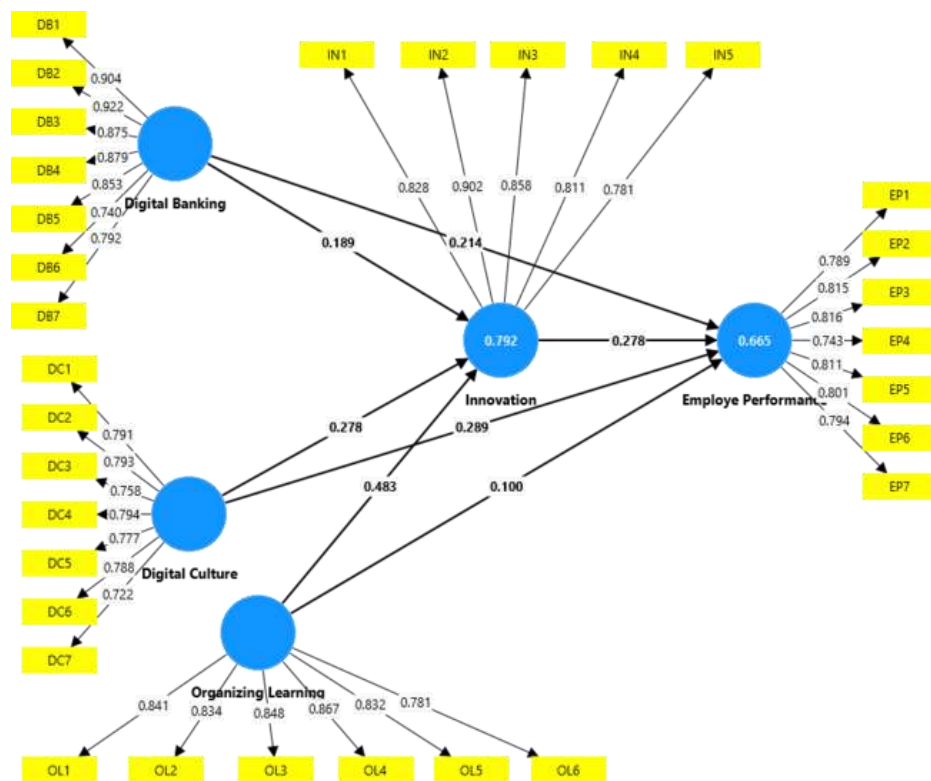


Figure 2. Empirical Research Model

Source: processed data, 2024

Figure 2 shows the effect of Organizational Learning on practical innovation of 0.483. It showed the most significant path coefficient value and the effect of Organizational Learning on Employee Performance of 0.1000, which showed a minimal effect. All



variables in this model had positive path coefficients based on the results obtained. It indicated that the stronger the effect of one of the independent variables on the dependent variable, the greater the path coefficient value of the independent variable on the dependent variable. The results of the bootstrapping data were carried out to answer the hypothesis of this research. This research tested the hypothesis using T-statistics and P-values. The research hypothesis can be accepted if the P-value is less than 0.050.

Based on the results of the path coefficient in **Table 5**, the results of hypothesis testing can be determined as follows:

Table 5. Direct Hypothesis Analysis Results

Hypothesis	Original Sample	T-Statistics	P-Values	Description
DB – more than IN	0.189	3.070	0.002	Accepted
DB – more than EP	0.214	2.003	0.045	Accepted
DC – more than IN	0.278	3.177	0.001	Accepted
DC – more than EP	0.289	1.981	0.048	Accepted
OL – more than IN	0.483	5.362	0.000	Accepted
OL – more than EP	0.100	0.701	0.483	Rejected
In – more than EP	0.278	2.058	0.040	Accepted

Source: processed data, 2024

Table 5 presents the results of hypothesis testing, which assesses the relationships between Digital Banking, Digital Culture, Organizational Learning, Innovation, and Employee Performance. The findings indicate that Digital Banking has a statistically significant positive effect on innovation, with a correlation coefficient of 0.189 (T-statistic = 3.070, $\alpha = 0.002$). This supports the hypothesis that Digital Banking facilitates innovation, likely due to its role in streamlining financial processes and enhancing customer experience, thereby fostering a more innovative environment.

Similarly, Digital Banking significantly influenced Employee Performance (correlation coefficient of 0.214, T-statistic of 2.003, α of 0.045). This implies that adopting digital banking technologies improves operational efficiencies and employee productivity, potentially due to reduced manual work and increased focus on value-added tasks.

The effect of Digital Culture on Innovation was also significant, with a correlation coefficient of 0.278 (T-statistic of 3.177, α of 0.001). This confirms that a strong digital culture enhances the organisation's innovation capacity, promoting agility, experimentation, and integration of new technologies.

Likewise, Digital Culture significantly positively affected Employee Performance (correlation coefficient of 0.289, T-statistic of 1.981, α of 0.048). This suggests that embedding digital culture within an organisation enhances employee engagement and performance, possibly due to the alignment of digital tools with job tasks and greater digital literacy.

Organisational Learning showed the most substantial relationship with innovation, with a correlation coefficient of 0.483 (T-statistic of 5.362, α of 0.000), reinforcing that continuous learning and knowledge sharing are crucial drivers of innovation within firms.

However, the effect of Organizational Learning on Employee Performance was insignificant (correlation coefficient of 0.100, T-statistic of 0.701, α of 0.483). This suggests that while organisational learning positively impacts innovation, it may not directly



influence day-to-day employee performance, possibly due to other moderating factors such as implementing learning outcomes.

Finally, innovation significantly influenced Employee Performance, with a correlation coefficient of 0.278 (T-statistic of 2.058, α of 0.040). This highlights that an organisation's ability to innovate contributes to competitive advantage and directly benefits employee performance, as innovation likely empowers employees through better processes and tools.

Table 6. Indirect Hypothesis Analysis Results

Hypothesis	Original Sample	T-Statistics	P-Values	Description
DB – more than IN – more than EP	0.099	2.144	0.032	Accepted
DC – more than IN – more than EP	0.175	2.434	0.015	Accepted
OL – more than IN – more than EP	0.071	2.298	0.022	Accepted

Source: processed data, 2024

Table 6 illustrates the mediating role of innovation in the relationships between Digital Banking, Digital Culture, Organizational Learning, and Employee Performance. The analysis demonstrates that innovation significantly mediates the indirect effect of Digital Banking on Employee Performance, as indicated by a positive path coefficient of 0.099 and a T-statistic of 2.144 (greater than the critical value of 1.960) with a significance level of α of 0.032. This result supports the hypothesis, suggesting that practical Digital Banking directly enhances employee performance and fosters innovation, positively impacting performance. This finding underscores the importance of digital banking systems as catalysts for innovative processes that ultimately elevate organisational productivity.

Similarly, innovation was found to significantly mediate the indirect effect of Digital Culture on Employee Performance, with a path coefficient of 0.175 and a T-statistic of 2.434 (α of 0.015). This result validates the hypothesis that fostering a strong digital culture within an organisation can lead to improved employee performance by first driving innovation. A well-established digital culture encourages creativity and the adoption of new technologies, subsequently enhancing individual and collective performance outcomes.

In the context of Organizational Learning, Innovation also significantly mediated its effect on Employee Performance. The positive path coefficient of 0.071 and a T-statistic of 2.298 (α of 0.022) indicate that Organizational Learning contributes to better employee performance when it drives innovation within the organisation. This highlights the critical role of continuous learning and knowledge-sharing practices in cultivating an innovative environment that enhances employee capabilities and performance.

Overall, the results confirm the importance of innovation as a mediator in these relationships, suggesting that organisations seeking to improve employee performance should invest in fostering innovation by strategically implementing digital banking, digital culture, and organisational learning practices. These findings contribute to the broader literature by highlighting the integrative role of innovation as a mechanism through which digital and learning-oriented initiatives can enhance organisational performance.

DISCUSSIONS

This research makes a valuable contribution by emphasising the importance of integrating human resources and technology within the framework of Dynamic Capabilities



Theory. This approach underscores the necessity for organisations, especially in the banking sector, to adapt their internal capacities to meet the demands of an increasingly dynamic environment. Through this study, we illustrate how Digital Banking, Digital Culture, and Organizational Learning are essential capabilities that enable BPRs to remain competitive. By aligning human expertise with technological advancements, BPRs can foster innovation, optimise employee performance, and sustain a competitive edge in digital transformation.

The Effect of Digital Banking on Innovation. The hypothesis testing results indicate a positive and significant effect of Digital Banking on Innovation (correlation coefficient = 0.189, T-statistic = 3.070, $\alpha = 0.002$). This finding suggests that as a banking institution enhances its digital banking capabilities, it simultaneously fosters a more innovative environment. Employees perceive Digital Banking as applicable, as it supports their daily tasks and simplifies complex workflows, ultimately leading to increased efficiency and effectiveness in their job performance.

This result aligns with findings from previous studies. For example, research by (Ansyary et al., 2022) demonstrated improvements and innovations in PT. Bank NTB Syariah's E-Banking services increased the number of transactions, contributing to higher revenue for each E-Banking product and enhanced service features. Similarly, (Meidiyanty et al., 2023) found that Internet banking positively influenced innovation among private banking employees in Greater Jakarta (Jabodetabek), as the digital platform allowed customers convenient access to banking services online. These studies highlight that digital banking is a technological tool and a driver of innovation that facilitates better customer experiences and enhances operational workflows.

The Effect of Digital Banking on Employee Performance. The hypothesis testing results indicate a positive and significant effect of Digital Banking on Employee Performance (correlation coefficient = 0.214, T-statistic = 2.003, $\alpha = 0.045$). This finding suggests that improvements in Digital Banking within a banking institution directly enhance employee productivity and effectiveness. As digital banking platforms streamline processes and reduce manual tasks, employees can complete their responsibilities more efficiently, leading to better overall performance outcomes.

Research by (Meidiyanty et al., 2023) supports this conclusion. It found that Internet banking, a component of Digital Banking, positively impacted employee performance among private banking employees in Greater Jakarta (Jabodetabek). By adopting online banking tools, banks could serve customers more efficiently, allowing employees to focus on higher-value tasks, thus enhancing their productivity. This alignment between digital capabilities and operational efficiency underscores the role of Digital Banking as a catalyst for improving employee performance in a digitally evolving banking environment.

The Effect of Digital Culture on Innovation. The hypothesis testing results indicate a positive and significant effect of Digital Culture on Innovation (correlation coefficient = 0.278, T-statistic = 3.177, $\alpha = 0.001$). This finding suggests that fostering a strong Digital Culture within a banking company directly enhances its capacity for innovation. A supportive digital culture enables employees to embrace new knowledge, explore emerging technologies, and generate creative solutions. An open culture allows employees to freely express ideas and pursue new approaches, which drives innovation and encourages employees to reach their full potential.

This study's findings are consistent with previous research. For instance, (Treacy, 2022) highlighted the importance of a digital innovation culture, especially in shaping adaptive work environments in the post-COVID-19 era. Treacy's research suggests that



organisations should prioritise establishing a culture that inherently supports digital innovation to remain competitive. Similarly, (Arianto, 2021) noted that digital culture, rooted in technology and internet use, has transformed interactions, behaviours, and communication within organisations, fostering an ecosystem that strengthens the digital economy. Additionally, research by (Fachrurazi et al., 2023) revealed that digital transformation efforts were successful across various industries by creating environments conducive to growth and adaptation. Through semi-structured interviews, their study provided valuable insights for practitioners, policymakers, and academics on how digital culture can fuel innovation and sustain economic growth. These findings collectively emphasise the pivotal role of digital culture as a foundation for organisational innovation.

The Effect of Digital Culture on Employee Performance. The hypothesis testing results demonstrate a positive and significant effect of Digital Culture on Employee Performance (correlation coefficient = 0.289, T-statistic = 1.981, $\alpha = 0.048$). This suggests that employee performance improves accordingly as a banking organisation strengthens its Digital Culture. A robust Digital Culture encourages adaptability, fosters open communication, and supports employees in adopting digital tools effectively, collectively contributing to enhanced performance.

Previous studies support this finding. For instance, (Rahmawati, 2020) found that digital culture positively impacted employee performance, accounting for 39.500 per cent of the variance, with other variables influencing the remaining 60.500 per cent. Her research highlights that fostering a digital culture through brainstorming sessions and focused discussions can help employees fully leverage digital tools, thus enhancing productivity. Further support comes from (Rachman, 2024), who emphasises the inevitability of digital transformation and the critical role of digital culture in adapting to technological advancements across industries. The study at the Food Security Service of South Sulawesi Province concluded that digital culture significantly influences employee performance by promoting a shift toward digitalisation and enhancing organisational readiness for technological change. These findings suggest that banking organisations cultivating a digital culture are better positioned to improve employee engagement and productivity in an increasingly digital environment.

The Effect of Organizational Learning on Innovation. The hypothesis testing results reveal a positive and significant effect of Organizational Learning on Innovation (correlation coefficient = 0.483, T-statistic = 5.362, $\alpha = 0.000$). This finding implies that as banking companies strengthen their Organisational Learning practices, their capacity for innovation significantly increases. Organisational Learning enables employees to acquire and apply new knowledge, fostering an environment where ideas can flourish. The company's open feedback mechanism rewarding achievements and addressing shortcomings motivates employees to continuously enhance their skills, thus contributing to innovative outcomes that align with organisational goals.

This result is consistent with prior studies. For instance, (Nurcahyo & Wikaningrum, 2020) found that Organizational Learning positively impacted Individual Innovation Capability, with cross-departmental discussions encouraging new ideas across different employee roles. Similarly, (Muniroh et al., 2022) observed a direct and positive effect of Organizational Learning on innovation, emphasising that a creative organisational culture facilitates collaboration, essential for developing products and services that meet market demands. Additionally, (Farida et al., 2022) demonstrated that Organizational Learning is vital in enhancing innovation performance, helping companies adapt to rapidly changing



external environments by integrating new resources and capabilities. These studies collectively reinforce that a learning-oriented organisational culture is critical to sustained innovation in the banking sector.

The Effect of Organizational Learning on Employee Performance. The hypothesis testing results indicate a positive but statistically insignificant effect of Organizational Learning on Employee Performance (correlation coefficient = 0.100, T-statistic = 0.701, $\alpha = 0.483$). This suggests that while Organizational Learning is valuable for fostering a knowledge-rich environment, its direct impact on employee performance is limited. This finding implies that Organizational Learning may not immediately translate into improved task efficiency or the ability to meet company targets in the short term.

A potential reason for this result is that Organizational Learning enhances knowledge and skill acquisition, which may take time to manifest as measurable performance improvements. The benefits of learning may instead be reflected more significantly in employees' innovative capacities or long-term adaptability rather than in their immediate productivity. This result suggests that while a strong learning culture is essential for organisational growth, additional mechanisms, such as targeted performance incentives or direct application of learned skills, may be necessary to convert learning outcomes into tangible performance gains.

The Effect of Innovation on Employee Performance. The hypothesis testing results show a positive and significant effect of Innovation on Employee Performance (correlation coefficient of 0.278, T-statistic of 2.058, α of 0.040). This finding suggests that fostering innovation within a banking company enhances employee performance. When employees are encouraged to innovate, their enthusiasm for work often increases, especially in an environment that supports creativity through appropriate technology and resources. Such a supportive environment boosts morale and enables employees to develop innovative solutions that improve efficiency and effectiveness, ultimately leading to higher performance.

This result aligns with previous research (Nurcahyo & Wikaningrum, 2020) that found that individual innovation capability positively and significantly impacted employee performance in the special functional section of BPTP Central Java. Similarly, (Indrajita et al., 2021) observed that innovation positively influenced employee performance at PT. Tohpati Grafika Utama further supports the idea that innovative efforts directly contribute to better performance outcomes. (Muniroh et al., 2022) It also noted a direct positive effect of innovation on performance, highlighting that fostering innovation can elevate employee performance to an international standard. Additionally, (Meidiyanty et al., 2023) emphasised that innovation-based techniques are crucial in enhancing employee skills and productivity within the banking sector. Collectively, these findings reinforce the critical role of innovation as a driver of employee performance, illustrating that companies investing in innovative capacities are better positioned to achieve improved workforce outcomes.

The role of innovation mediates the effect of Digital Banking on Employee Performance. The hypothesis testing results indicate that innovation mediates the relationship between Digital Banking and Employee Performance (correlation coefficient of 0.099, T-statistic of 2.144, α of 0.032). This suggests that while Digital Banking positively impacts Employee Performance directly, it also enhances performance indirectly by fostering innovation. As Digital Banking platforms improve, employees can work more efficiently and effectively, facilitating innovative approaches that further contribute to performance gains.



However, the mediating effect of innovation is not as strong as the direct impact of Digital Banking on Employee Performance, which has a higher correlation coefficient (0.214). This indicates that while innovation adds value, implementing Digital Banking significantly and immediately influences employee productivity and effectiveness. The strong direct effect suggests that Digital Banking provides employees with tools and resources that enhance their capabilities, independent of the innovation it fosters.

These findings are supported by (Meidiyanty et al., 2023), who found that Internet Banking, a component of Digital Banking, positively impacted employee innovation, improving performance. Their research also highlighted that reduced employee turnover was associated with better performance, suggesting that when practical digital tools support employees, they are more engaged and productive. Overall, these results underscore the dual impact of Digital Banking on Employee Performance: a direct enhancement of job efficiency and an indirect effect through increased innovation.

The role of innovation mediates the effect of Digital Culture on Employee Performance. The research results indicate that innovation mediates the relationship between Digital Culture and Employee Performance, with a significant effect observed through this mediating variable (correlation coefficient of 0.175, T-statistic of 2.434, α of 0.015). This finding suggests that Digital Culture, when channelled through innovation, positively influences Employee Performance. In other words, a strong Digital Culture fosters an innovative environment that, in turn, enhances employee productivity and effectiveness.

The effect of Digital Culture on Employee Performance is positive and unidirectional, meaning that improvements in Digital Culture when mediated by innovation, lead to corresponding improvements in Employee Performance. However, this mediated effect is not as strong as the direct impact of Digital Culture on Employee Performance (correlation coefficient = 0.289). This suggests that while innovation adds value to the relationship, a supportive Digital Culture alone directly influences performance, independent of its impact through innovation.

These findings are supported by (Fachrurazi et al., 2023), who highlighted that a well-established Digital Culture promotes innovation and economic growth, offering valuable lessons for startups and established organisations to remain competitive in the digital era. Their study emphasises that the stronger the emphasis on innovation within a digital culture, the greater the performance benefits. Thus, while innovation mediates and amplifies the effect of Digital Culture, the direct influence of Digital Culture on performance remains crucial, reinforcing the importance of embedding digital values within organisational practices.

The role of innovation mediates the effect of Organizational Learning on Employee Performance. The research results indicate that innovation significantly mediates the relationship between Organizational Learning and Employee Performance. This finding suggests that Organizational Learning, when channelled through innovation, predicts improved Employee Performance (correlation coefficient of 0.071, T-statistic of 2.298, α of 0.022). The positive and unidirectional effect indicates that as Organizational Learning is strengthened and mediated by Innovation, Employee Performance also improves. A robust learning environment fosters innovation, enhancing employee productivity and effectiveness.

This study highlights that Organizational Learning has a more pronounced impact on Employee Performance when supported by innovation than when acting alone. Through



innovation, employees can apply their acquired knowledge creatively, generating ideas that contribute to the company's goals and improve performance. These findings align with research by (Muniroh et al., 2022), which demonstrated that Organizational Learning positively influences employee performance through the innovation pathway. Their study emphasised that organisations committed to continuous learning especially focusing on adapting to external factors like customer needs, competition, and technological advancements reap substantial benefits from adopting new ideas and adjusting to changes.

These findings suggest that managers should cultivate a learning culture within the organisation that encourages employees to acquire new skills and promotes the practical application of these skills through innovative projects. By doing so, companies can enhance their ability to innovate and remain competitive in a rapidly evolving business landscape. Building a learning culture supported by innovation thus empowers employees to contribute to organisational success actively and fosters long-term performance improvements.

Among the study's findings, nine are consistent with existing literature, except the direct impact of Organizational Learning on Employee Performance. Although Organizational Learning enhances employees' knowledge and skills, its immediate influence on performance may be limited. This indicates that innovation is an essential mediator, linking Organizational Learning with improvements in Employee Performance. Innovation involves attributes such as enthusiasm, expertise, creativity, openness to change, and psychological readiness, all vital for transforming acquired knowledge into practical outcomes. Without a drive for innovation, the knowledge gained through learning may remain unutilised, reducing its potential impact on performance. Therefore, promoting innovation is key to maximising the positive effects of Organizational Learning on performance outcomes. This underscores the importance of fostering a work environment encouraging employees to acquire and apply knowledge creatively and proactively.

The findings of this study present significant practical implications for the banking sector, particularly in enhancing employee performance through a strategic blend of digital technology and organisational culture. By fostering synergy between these elements, banks can drive innovation and adaptability. Managers are encouraged to cultivate a digital culture that supports the use of technology and inspires creativity, providing employees with opportunities to apply new knowledge gained from learning initiatives. Effective implementation of Digital Banking should be paired with continuous training programs that build employees' technological skills and deepen their understanding of digital tools, enabling them to deliver banking services with higher productivity and efficiency. Additionally, the study suggests that cultivating a learning-oriented culture can help banks remain agile in the face of external changes, thereby sustaining a competitive advantage. A commitment to continuous learning and development supports innovation, essential for long-term performance improvements. By integrating these practices, banks can better position themselves to meet evolving market demands, achieve sustained growth, and foster a workforce equipped to adapt and thrive in a dynamic digital landscape.

This research has several key strengths that contribute to its relevance and depth in understanding performance dynamics within the banking sector. First, the integration of Dynamic Capabilities Theory provides a robust framework for examining how companies can effectively combine human resources and technology to adapt to rapidly changing environments. This theoretical foundation enriches our understanding of organisational adaptability and competitive advantage in the digital age. Additionally, the study emphasises the critical role of Digital Culture as a driver of innovation, highlighting that



fostering a strong digital culture is just as essential as implementing digital technology. Such a culture enables employees to generate innovative ideas that enhance company performance. Another strength of this research is innovation as a mediating variable, which offers nuanced insights into how Digital Banking, Digital Culture, and Organizational Learning collectively influence Employee Performance. By incorporating innovation as a mediator, the study illustrates how it can amplify the effects of these factors on performance outcomes, offering a more complex understanding of the pathways through which digital capabilities affect organisational success. Finally, the study's in-depth empirical approach, including hypothesis testing and quantitative analysis, provides solid empirical evidence of the relationships among key variables. This approach strengthens the study's validity and offers practical insights for companies aiming to develop more effective digital strategies and enhance overall performance.

This study has several limitations that should be considered when interpreting the findings. The research's context limits the generalizability of the results conducted exclusively at BPR Lestari Bali, the largest BPR in Bali. Since the study focuses on a single organisation within a specific region, the findings may not universally apply to other organisations or sectors. Expanding the geographical scope and including a more diverse range of organisations in future research would provide a broader basis for comparison and increase the generalizability of the insights. Additionally, this study did not include certain variables that could further enhance our understanding of factors influencing employee performance. Future research could incorporate these additional variables to offer a more comprehensive view of performance optimisation, ultimately supporting companies in achieving sustainable growth and adaptability in various contexts.

CONCLUSIONS

This study investigated the impact of digital transformation practices, particularly Digital Banking, Digital Culture, and Organizational Learning, on Innovation and Employee Performance within a private banking sector (BPR) context. The findings confirm that digital disruption significantly enhances Employee Performance, with innovation as a key mediating factor. Specifically, Digital Banking, Digital Culture, and Organizational Learning positively influence innovation, which, in turn, improves Employee Performance. These results underscore the importance of fostering a strong digital culture, implementing digital banking systems, and promoting organisational learning to sustain innovation and employee productivity in competitive environments.

The research also highlighted that while Organizational Learning significantly affects innovation, its direct effect on Employee Performance is minimal, suggesting that innovation plays a crucial role in translating learning into improved performance. Overall, this study contributes to the growing body of knowledge on digitalisation in the banking sector, offering valuable insights for practitioners and policymakers aiming to enhance employee performance through strategic digital initiatives.

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