

The Influence of Digital Competency, Digital Organizational Culture and Organizational Citizenship Behavior on Employee Performance at Bank Sulutgo

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Abstract

The development of the banking business is very rapid and is faced with the challenges of the digital economy and digital transformation, this encourages banks to improve the performance of their companies and employees in facing the digital era. Digital competence and digital culture are absolutely essential to answer these challenges in improving employee performance. So this research aims to determine the influence of digital competence, digital culture and Organizational Citizenship Behavior on PT Employee Performance. Bank SulutGo. The research sample was all permanent employees of PT Bank SulutGo with a total of 250 employees. This research uses a relationship test between variables and hypotheses carried out using structural equation modeling (SEM) and partial least squares (PLS) techniques using SmartPLS 4 software. The research results show that digital competence, digital organizational culture and Organizational Citizenship Behavior have a positive and significant influence on employee performance. The digital competency variable has a big influence on employee performance. For PT. Bank SulutGo can pay more

attention to improving digital competency for employees so that employee performance can be further improved by providing digitalization training in banking.

Keywords

digital competence, digital culture and Organizational Citizenship Behavior, Employee Performance

Introduction

Background

The development of science and technology is increasingly rapid, including in Indonesia. With the industrial revolution 4.0, humans are faced with conditions to compete with existing technology. With the presence of digitalization, it creates challenges in the form of unemployment, but on the other hand, it can open up new job opportunities (Naude, 2019). Therefore, it is very important for the role of the Human Resources Manager to ensure the quality and competence of employees to face this challenge. In order to fulfill employee skills, it is a challenge for HRD to be able to make it happen. The role of digitalization in the world of work will certainly have an impact on the role of humans because of the need for qualified skills that must become human resources. In addition, an increase in technological capabilities will result in unemployment and change the nature of work and the world of work, due to the trend of using technology in every job to accelerate the achievement of organizational goals (G. Rana & Sharma, 2019). Digital competence is a need for companies today to be able to fulfill their functional responsibilities, without ruling out the possibility of obstacles from several parties who cannot follow these developments quickly (Puspitadewi, 2019).

A research by the Boston Consulting Group (2020) shows that 70% of companies that implement digital transformation do not achieve the desired goals. The main problem in digital transformation is not deciding what to do, but how to do it. Some things that are often found in companies that fail in digital transformation are lack of employee involvement, lack of digital competence, inadequate management support, skills gaps, lack of collaboration and communication between divisions, and lack of accountability. The results of the 2021 Global Digital Transformation Report survey show that 64% of businesses have a structural approach to digital transformation that focuses on customers. However, only 17% of respondents considered their strategy effective, while 39% admitted their digital transformation had failed or disappointed. Market leaders realize that in addition to investments in technology, digital competence and collaboration between teams are also important in digital transformation. Trends digitalization makes all aspects of banking services simpler. The impact of advances in information technology has led to the digitalization of everything, giving rise to the perception that the need for human resources is no longer needed. However, human resources are still needed to be able to optimize digital technology itself which aims to improve company performance or employee performance in particular. There are several things that can influence employee performance, such as digital literacy, work motivation, and hard work discipline (Sedarmayanti & Aman, 2016).

Competencedigital is the behavior of individuals who use information systems to facilitate task completion (Shahlaei, et.al 2020). This trend needs to be paid attention to by all departments in an organization,

especially banking agencies, so that they can remain part of the changes that are occurring. At this time, an era of competition emerged. Whoever is competitive and has digital skills will win the competition. The topic of digitalization also has an impact on regional development banks (BPD). This problem came to the attention of the government and OJK several years ago with the launch of the BPD Transformation Program on 26 May 2015 (OJK, 2015). One of the problems that this program wants to overcome is the low competitiveness of BPD in the digitalization process. Therefore, we need to develop digital talent and skills and the banking industry has started developing and recruiting digital talent and making it an important part of its digital transformation. Furthermore, this shows the increasingly strategic role of company talent and capabilities in the digital transformation of BPD.

Apart from digital competence, cultureThe company influences employee performance. Organizational culture functions as an identity and is a mechanism that increases commitment, organizes members, strengthens values, and controls behavior (Brury, 2016). Company culture improves employee performance through rules that must be obeyed. Company culture is the key to the success of a company. Employee competency alone is not enough to maintain company continuity. A strong culture influences employee behavior and performance. Employee performance is determined by company culture and personality. In the technology sector, many companies fail because they fail to change the mindset of their employees and create a culture that encourages change. Managers often ignore the influence of corporate culture when evaluating the success or failure of new technologies. (Fakhri et al. 2020). Explanatory variables that can characterize organizational culture have been considered in several conceptualizations (Kanwal et al., 2020). Embracing new technology can impact company culture. (Pradhana et al. 2020) emphasize the importance of compatibility between new technology systems and organizational culture to achieve the expected benefits. This study proposes the concept of digital organizational culture as a key element of digital transformation.

PT Bank Pembangunan Daerah Sulawesi Utara Gorontalo, also called "Bank SulutGo" or "Bank", which is one of the regional banks that has prepared a modern bank concept and offers the people of North Sulawesi and Gorontalo various innovative products and services connected to digital service systems and the latest information technology in accordance with the Bank's vision to "Become an innovative bank, highly competitive and oriented towards customer satisfaction". SBank SulutGo's strategic plan for digitalization planned in 2017 with the tagline "BSGdigital future banking experience" please can give experience—new experience in using Bank SulutGo services. Digital banking services. Lee & Shin (2018) in their research explained that the use of digitalization reduces traditional activities in the financial sector, increases operational efficiency and consumer-based services which are able to encourage transparency in business management in the financial industry, so that indicators of good implementation of digitalization are found in increasing operational and service efficiency good banking. After the results of sIndonesian Marketing Research (MRI) survey of several banks throughout Indonesia including Regional Banks, banking services—Bank SulutGo is still under other BPDs and experiences problems every year decline, so it can be seen that the level of success of Digital implementation on the Bank SulutGo service side has not met as expected. Meanwhile from operational efficiency of Bank SuluGo already carrying out the digitalization process in various aspects of operational processes for efficiency, but based on internal data from PT. Bank SulutGo in the North Sulawesi and Gorontalo regions in 2022, the Ratio of Operational Costs to Operational Income

(BOPO) will reach 81.59% and the achievement of the Ratio of Operational Costs to Operational Income (BOPO) of Bank SulutGo fluctuates every year.

Based on research by the Boston Consulting Group (2020), which states that the digitalization process is not just technology but must be accompanied by competence source human resources and corporate culture. From the results conducted interviews with sources from the Human Capital (HC) Division of Bank SulutGo, it was found that employee performance level in year in the last three years it has decreased according to Bank SulutGo's internal data. One of the causes of this is because employees' competence in digitalization is still low, in the last 3 years only 4.3% of employees have digital competence which is implemented in the program. Officer Development Program (ODP).

Research purposes

1. Analyzing the influence of digital competence on employee performance at PT. Bank SulutGo.
2. Analyzing the influence of digital organizational culture on employee performance at PT. Bank SulutGo.
3. Analyze influence organizational citizenship behavior on Employee Performance at PT. Bank SulutGo.

LITERATURE REVIEW

Employee performance

Employee performance refers to a person's achievements as measured based on the standards and criteria set by the company. Management to achieve high human resource performance is intended to improve the company as a whole (Fuad Mas'ud, 2004). According to Waldman (1994) performance is a combination of behavior with achievements of what is expected and choices or part of the task requirements that exist for each individual in the organization. Meanwhile, according to Mangkunegara (2001) performance can be defined as the quality and quantity of work results that can be achieved by an employee in carrying out tasks in accordance with the responsibilities given to him. Soeprihantono (1988) said that performance is the result of an employee's work during a certain period compared to various possibilities, for example standards, targets/aims/criteria that have been determined in advance and have been mutually agreed upon. Mangkunegara (2015:9), defines performance as a comparison of the results achieved with the participation of labor per unit of time (usually per hour). Meanwhile, according to Wibowo (2017:7) performance is about what is done and how to do it. According to Suradinata (2012: 150) there are several factors that influence performance in an organization, including: unit time from the input process to achieving results and evaluation, technology, motivation, work discipline, physical and non-physical environment, abilities and skills. Soedjono (2005) states 6 (six) criteria that can be used to measure individual employee performance, namely:

1. Quality. The results of the work carried out are close to perfect or satisfactory the expected goals of the job.
2. Quantity. The amount generated or the number of activities that can be completed.
3. Punctuality, namely being able to complete at the specified time and maximizing the time available for other activities.

4. Effectiveness. Maximum utilization of existing resources in the organization to increase profits and reduce losses.
5. Independence, namely being able to carry out work without assistance to avoid detrimental results.
6. Work commitment, namely work commitment between employees and their organizations and employee responsibilities towards their organizations

Digital Competence

According to Wibowo (2017:272) competency is the ability to carry out or carry out work and tasks that are based on skills and knowledge and supported by the work attitudes required by the job. According to the International Telecommunications Union (ITU) or the International Telecommunications Union in Perifanou et al. (2019:110) define digital competence as the ability to use Information and Communication Technology (ICT) with the aim of helping individuals achieve benefits in everyday life for themselves and others, now and in an increasingly digital future. In maximizing performance in this digital era, it is very necessary to increase and shift the competencies that employees must have. Digital Competency Indicators according to Elisnawati et al., (2022) are as follows:

1. Access means employees can search and find certain information or similar information on various digital devices.
2. Use means employees can record and store data in various formats using various digital devices and tools.
3. Application creators, namely employees, are employees who are able to create an application as an implementation of their knowledge about ICT which of course can be used to support company activities.
4. Creation means employees can create summary reports in various formats using various devices using digital tools.

Digital Organizational Culture

Digital Organizational Culture as an Antecedent Previous research shows that Information Technology and Communication (ICT) not only creates value, but also needs to be part of the business value creation process that is aligned with the synergy of organizational factors (Farinha et al., 2016). Therefore, a better understanding of ICT needs to be developed, especially regarding the reasons why companies adopt digital technology and how to use it. Achieving value from digital technology is a new challenge faced by companies that have developed appropriate technology implantation and acceptance, mostly in the aspect of organizational value. Digital culture can also emerge when organizations plan digital strategies in a rapidly changing environment (Martínez Caro et al., 2020). Therefore, the existing organizational culture must encourage accepted values and norms even though these appear as challenges (Pradana et al., 2020). This must be resolved before determining whether digitalization initiatives can be relevant. Roughly speaking, organizations must identify existing cultural attributes first before reducing cultural attributes that hinder business digitalization (Martínez Caro et al., 2020). At the same time, it is also important to determine organizational culture attributes that support successful business digitalization. Digital culture itself is likened to a set of seven key attributes, namely Innovation, Data-driven Decision-Making, Collaboration, Open Culture, Digital First Mindset, Agility and Flexibility, and Customer Centricity (Buvat et al., 2017). Digital

culture is the underlying, deeply rooted basic assumptions, values, beliefs, and norms that characterize how an organization encourages and supports the use of technology to get work done in the most effective way (Microsoft, 2018). This digital culture refers to the cultural influence of the new media environment and the digitalization process, where according to several approaches, digital culture has emerged with the phenomenon of new media (Yegen, 2019). Meanwhile, according to Turkoglu and Turkoglu (2019), digital culture is a new form of culture formed by digitalization. Based on the explanations of experts and the literature above, it can be concluded that digital culture is the values, beliefs and norms adopted by an organization, and consists of various attributes or beliefs that encourage and support the use of technology to complete work effectively.

Organizational Citizenship Behavior(OCB)

According to Organ, in Soegandhi's (2013) research, organizational citizenship behavior (OCB) is behavior from organizations and individuals that is non-binding or free which is indirectly recognized by the company's formal reward system because OCB behavior is considered as behavior from employees that exceeds the role or work required of them. OCB is also a form of organizational behavior that has benefits beyond the formal obligations of employees without any reward, which takes the form of a contribution to increasing the effectiveness of an organization that employees make for the company voluntarily (Chang et al, 2011). Umam & Setiawan (2019) also explained that OCB is a civic behavior which can also be called positive behavior carried out by employees based on the employee's own will without any coercion from superiors or other people so that their behavior can be beneficial for the organization or company. It is important to note that positive OCB can strengthen a healthy and collaborative digital culture, while negative or less supportive OCB can have the opposite effect. Therefore, management needs to recognize and appreciate the role of OCB in digital culture and encourage voluntary behavior that supports the productive and innovative use of technology. (Organ, 1988) argues that individuals who have high OCB tend to be more proactive and take the initiative in helping their colleagues and the organization as a whole. In a digital culture, this can mean that employees with high OCB are more likely to share knowledge, collaborate and support wider use of digital technology within the organization. In digital cultures, transformational leadership can play an important role in encouraging employees to engage in OCB behaviors that support digital innovation. Leaders who encourage a culture of sharing ideas and experimentation with new technology can motivate employees to more actively participate in digital transformation (Burns, J. M, 2012). Quoted from Podsakoff and MacKenzie (1997) in Jena & Pradhan (2018), there are 5 categories which are dimensions and indicators in the OCB, namely:

1. *Altruism*, is the behavior of employees in helping co-workers who are experiencing difficulties in the situations they are facing, both regarding tasks in the organization and other people's personal problems.
2. *Civic virtue*, is a behavior that indicates responsibility in organizational life where employees tend to follow changes in the organization, take the initiative to recommend how procedures in the organization can be improved, and protect the resources owned by the organization.
3. *Conscientiousness*, is behavior shown by trying to exceed what the company expects, where this voluntary behavior is not an obligation or duty of the employee concerned

4. *Courtesy*, is a behavior in maintaining good relationships with co-workers to avoid problems between employees, so that people who have courtesy are people who respect and pay attention to other people.

5. *Sportsmanship*, is behavior that tolerates less than ideal conditions in the organization without raising objections.

Research Model and Hypothesis

Research Model

This research uses research methods quantitative with Testing the relationship between variables and hypotheses was carried out using structural equation modeling (SEM) and partial least squares (PLS) techniques using SmartPLS 4 software. This method is carried out by distributing questionnaires online to respondents as employees who work at PT. Bank SulutGo via the WhatsApp social media application.

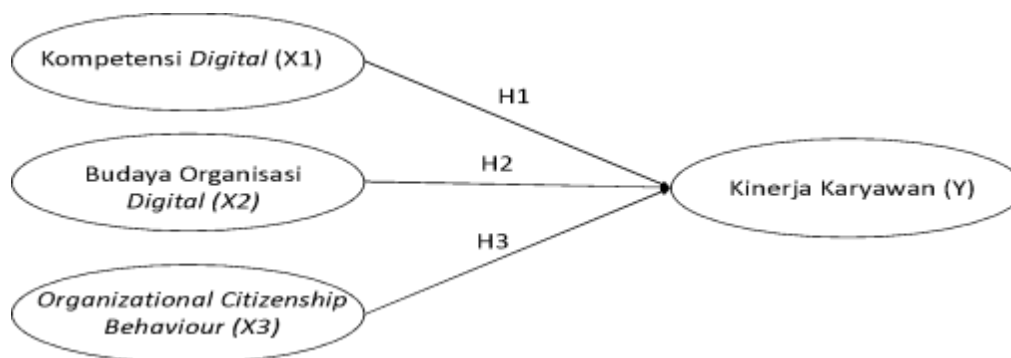


Figure 1. Research Model

Hypothesis

Hypothesis 1 (H1): Digital competency have a positive influence on employee performance.

Hypothesis 2 (H2): Digital organizational culture have a positive influence on employee performance.

Hypothesis 3 (H3): Organizational citizenship behavior has a positive influence on employee performance.

RESEARCH METHODS

To find out the influence Digital Competence, Digital Organizational Culture and Organizational Citizenship Behavior on Employee Performance at Bank SULutGo, then Explanatory or explanatory research methods are used which explain the relationships between research variables.

Location and Place of Research

The research was conducted at PT. Bank SulutGo Head Office, Jalan Pierre Tendean no. 100 Manado.

Method of collecting data

The data collection method in this research was carried out by distributing questionnaires as main data and supporting data. The questionnaire method used by researchers is to prepare a written list of questions which are then distributed to respondents to obtain data related to research activities. This instrument is used to collect data based on respondents' answers directly. Questionnaires were distributed to employees using Google Form via email and WhatsApp for efficiency and effectiveness of the data collection process. The questionnaire distribution mechanism provides benefits, especially in terms of reach of the research target employees' work locations, breadth and ease in filling out responses, cost efficiency of data collection, and receipt of survey answer results that can be seen in real time.

Research Population and Sample

Based on 2022 annual report data, Bank SulutGo's active employees are recorded at 1,435 employees with a composition based on structural position levels. This relevance includes considering knowledge that has the same educational background at entry-level in the organization and monitoring career development in a comprehensive and sustainable manner, including employees as implementing functions and policy-making functions, namely staff, supervisors and middle management, in various organizational work divisions with composition 1075 permanent employees and 360 non-permanent/outsourced employees. Of the total permanent employees, 715 are structural employees and 360 are non-structural. The population used in this research is more structural employees who can make a contribution to the company.

In determining the number of samples, the author used the Krejcie and Morganh formula to determine the number of samples that can be used in this research which can be seen in the following formula:

$$n = \frac{X^2 \cdot N \cdot P(1 - P)}{(N - 1) \cdot d^2 + X^2 \cdot P(1 - P)}$$

Description:

n = Sample size

N = Population 715 (calculated excluding archive admin, security guard and driver.)

x² = Chi square value (3.841)

d = estimated force (0.05)

P = Population Proportion (0.05 or 5%)

$$n = \frac{3.841 \times 715 \times 0.5 (1 - 0.5)}{(715 - 1) \times 0.52 \times 3.8412 \times 0.5 (1 - 0.5)}$$

So, the calculation results using the Krejcie and Morganh formula to determine the sample size are 250.05, if rounded up it becomes 250 employees.

Data analysis

This research uses the Structural Equation Modeling (SEM) method and tool analysis used in this method is Smart PLS .0 (PLS) software. PLS is a tool analysis which allows researchers to obtain latent variable values for prediction purposes. The orientation of PLS analysis shifts from testing causality/theory models to component-based predictive model. A latent variable is defined as the sum of its indicators. The PLS algorithm wants to get the best weight estimate for each indicator block from each latent variable. The component score results for each latent variable are based on the estimated indicator weight which maximizes the variance explained for the dependent variable (latent, observed, or both). Partial Least Square (PLS) is a powerful analysis method because it is not based on many assumptions. Although PLS can also be used to confirm theories, it can also be used to explain whether or not there is a relationship between latent variables. Because the focus is more on data and with limited estimation procedures, the model specifications do not have much influence on parameter estimates.

Research Instrument

Instrument testing in this research was carried out by testing the validity and reliability of the questionnaire to ensure that the indicators used were valid and reliable indicators. Based on (Sugiyono, 2018) research is said to be valid if there are similarities between the data collected and the data that actually occurs on the object being studied, so a validity test is needed. In this study, PLS SEM was used to test the validity of the instrument. Reliability testing with PLS SEM can be done in two ways, namely:

1. Convergent validity. When measuring the manifest variable of a construct, it must have a high correlation because this is the principle of convergent validity (Ghozali & Latan, 2015). Convergent validity testing can be done by testing the outer loading/loading factor for each construct indicator. What shows that the indicators have many similarities to those captured by the construct is the high outer loading/loading factor value. According to (Ghozali & Latan, 2015), the recommended value to be obtained through the outer loading/loading factor test is >0.6 . Then, another test related to assessing the convergent validity of the construct is the Average Variant Extracted (AVE). Fornell & Larcker, (1981) suggest the value of AVE should exceed 0.50.

2. Discriminant validity. Discriminant validity testing functions to determine that a construct being tested is unique and can capture phenomena that are not represented by other constructs in the model (Hair et al., 2017). This test is related to the principle that different construct measures (manifest variables) should not have a high correlation (Ghozali & Latan, 2015). The way to test discriminant validity is by looking at the cross loading value. The results of the cross loading value of an indicator on the related construct being greater than the cross loading value of an indicator on another construct state that the discriminant validity tested is good.

Apart from validity testing in SEM PLS, there is reliability testing where the instrument is said to be reliable if the instrument used several times to measure the same object produces the same data (Sugiyono, 2018). Reliability testing is needed to prove the accuracy, consistency and accuracy of the instrument in measuring a construct. Reliability testing with PLS SEM can be done in two ways, namely:

Testing with Cronbach's Alpha can provide reliability estimates based on the intercorrelation of observed variables. However, using Cronbach's Alpha in testing construct reliability will give a lower value

so it is more advisable to use composite reliability in testing reliability in a construct. According to Hair et al., (2017) the value for testing Cronbach's Alpha should be greater than 0.6 and not more than 0.9. Meanwhile, the acceptable composite reliability value in construct reliability testing must be greater than 0.7 (Ghozali & Latan, 2015).

RESEARCH RESULTS AND DISCUSSION

Research result

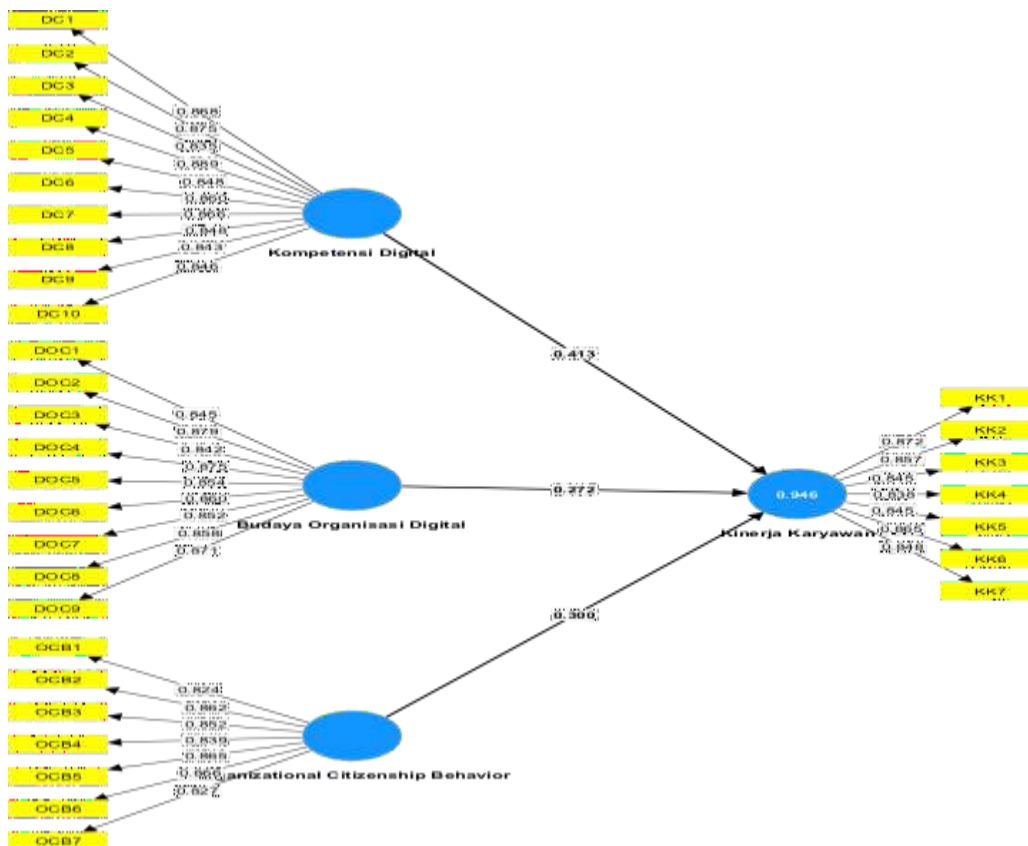


Figure 2.Diagram of SEM-PLS data processing results

Source:Source: SEM-PLS data processing, 2024

Partial Least Square Analysis

Table1.Outer Loading Value in SEM-PLS Data Processing

	Digital Compe-	Digital Organiza-	Organizational Citi-	Employee per-
	tence	tional Culture	zenship Behavior	formance
DC1	0.868	0.844	0.828	0.842
DC2	0.875	0.817	0.834	0.836
DC3	0.835	0.816	0.792	0.785
DC4	0.889	0.862	0.874	0.870

	Digital Compe- tence	Digital Organiza- tional Culture	Organizational Citi- zenship Behavior	Employee per- formance
DC5	0.848	0.831	0.821	0.823
DC6	0.860	0.837	0.820	0.822
DC7	0.866	0.848	0.809	0.842
DC8	0.848	0.827	0.832	0.817
DC9	0.843	0.812	0.784	0.812
DC10	0.846	0.839	0.826	0.826
DOC1	0.827	0.845	0.835	0.820
DOC2	0.849	0.879	0.824	0.832
DOC3	0.827	0.842	0.795	0.809
DOC4	0.841	0.875	0.840	0.835
DOC5	0.824	0.854	0.826	0.819
DOC6	0.848	0.860	0.810	0.832
DOC7	0.822	0.852	0.818	0.810
DOC8	0.835	0.858	0.806	0.827
DOC9	0.843	0.871	0.821	0.838
OCB1	0.780	0.789	0.824	0.784
OCB2	0.814	0.822	0.862	0.830
OCB3	0.835	0.826	0.852	0.815
OCB4	0.809	0.793	0.839	0.808
OCB5	0.820	0.810	0.865	0.818
OCB6	0.816	0.814	0.866	0.822
OCB7	0.816	0.807	0.827	0.795
KK1	0.835	0.833	0.818	0.872
KK2	0.817	0.820	0.811	0.857
KK3	0.813	0.790	0.805	0.845
KK4	0.819	0.812	0.813	0.838
KK5	0.831	0.836	0.827	0.845
KK6	0.836	0.829	0.834	0.865
KK7	0.810	0.806	0.795	0.848

Source: SEM-PLS data processing, 2024

Evaluation Results of the Measurement Model (Outer Model)

1. *Convergent validity.* Based on Table 1 which states that an indicator is said to meet convergent validity if it has an outer loading value > 0.5 . The outer loading values for each indicator for the three research variables all have a value of more than 0.5. This means that the indicators used in this research can be said to be valid because they have met convergent validity.

2. *Discriminant Validity.*Based on Table1which states that an indicator is said to meet discriminant validity if the cross loading value of the indicator on the variable is the largest compared to other variables. Another method that can be used to determine discriminant validity is to compare the value of the root of AVE. If the value of the root of AVE is greater than the correlations that occur in that variable, then it can be said that the variable meets discriminant validity. It is known from the research results that the AVE root value for each variable has a greater value when compared to the correlation value between that variable and other variables in the model, so it can be concluded that the variables in this study can be said to be valid because they have good discriminant validity.

Composite Reliability

Table2. Composite Reliability Value andCronbachAlpha

	Cronbach's alpha	Composite reliability
Digital Competence	0.956	0.962
Digital Organizational Culture	0.938	0.949
Organizational Citizenship Behavior	0.960	0.965
Employee performance	0.935	0.947

Source: SEM-PLS data processing, 2024

Table2It can be seen that the research model is considered reliable because the Composite Reliability and Cronbach's Alpha values for all variables are at 0.935 - 0.960. This value is above 0.8 - 1. It can be said that the four variables have very reliable reliability values, Dahlan et al (2014). And with a Composite Reliability value that can describe a consistent value for eachvariablewith what is consideredreliableif Composite Reliability > 0.7. In table 3, it can be seen that the average Composite Reliability value is above 0.7. Thus, it can be concluded that the four variables have very reliable reliability values, this meets the Composite Reliability test criteria.

Evaluation of Inner Model (Structural Model)

R-Square Value

The first evaluation of the inner model is seen from the R-Square value or coefficient of determination,the explanation is the sameR-Square in linear regression the magnitude of the endogenous variable can be explained by the exogenous variable. Chin (1998) in Sarwono (2014: p. 23) explains, "value limitation criteriaR-Square This is in three classifications, namely 0.67 as substantial; 0.33 as moderate and 0.19 as weak". Value changeR-Square used to see whether measuring exogenous latent variables on endogenous latent variables has a substantive effect. From the results of SEM-PLS data processing valuesR-Square What is obtained is as follows:

Table3.R Square Value

	R-square	R-square adjusted
Employee performance	0.946	0.945

Source: SEM-PLS data processing, 2024

Table 3 This shows that the employee performance construct can be explained by the variables Digital Competence, Digital Organizational Culture, and Organizational Citizenship Behavior amounting to 0.946 or 94.6%, while the remaining 5.9% is explained by other variables outside the research model. From this table show variable-variable in this research it has been fulfilled and has a big influence on the performance of Bank SulutGo employees.

In the PLS model, the goodness of fit assessment is known from the Q2 value. The Q2 value has the same meaning as the coefficient of determination (R-Square) in regression analysis, where the higher the R-Square, the better the model can be said to fit the data. From Table 3, the Q2 value can be calculated as follows:

$$Q2 \text{ value} = 1 - (1 - 0.946) = 0.946$$

From the calculation results, it is known that the Q2 value is 0.946, meaning that the amount of diversity in research data that can be explained by the structural model developed in this research is 94.6%. Based on these results, the structural model in the research has good goodness of fit.

Hypothesis Testing with Inner Weight

The research hypothesis can be accepted if the calculated t value (t-statistic) > t table at an error rate (α) of 5%, namely 1.96.

Table 4. Path Coefficient Results

	Original sample (O)	T statistics	P values
Digital Competency -> Employee Performance	0.413	5,122	0,000
Digital Organizational Culture -> Employee Performance	0.272	3,400	0.001
Organizational Citizenship Behavior -> Employee Performance	0.300	3,886	0,000

Source: SEM-PLS data processing, 2024

Table The path coefficient above can be seen The path coefficient value of the influence of Digital Competence on Employee Performance is 0.413 with a calculated t of 5.122 which is greater than the t table value of 1.96, This shows that there is a positive and significant influence between digital competence on the Performance of Bank SulutGo Employees. Based on these results, the first research hypothesis which suspects that there is a positive and significant influence between Digital Competence on Employee Performance, can be accepted. The path coefficient value of the influence of Digital Organizational Culture on Employee Performance is 0.272 with a calculated t of 3.400 which is greater than the t table value of 1.96, this shows that there is a positive and significant influence between Digital Organizational Culture on Bank SulutGo Employee Performance. Based on these results, the second research hypothesis which suspects that there is a positive and significant influence between Digital Organizational Culture on Employee Performance, can be accepted. Influence path coefficient value *Organizational Citizenship Behavior* on Employee Performance is 0.300 with a calculated t of 3.886 which is greater than the t table value of 1.96, This shows that there is a positive and significant influence between *Organizational Citizenship Behavior* on the

Performance of Bank SulutGo Employees. Based on these results, the third research hypothesis suspects a positive and significant influence between *Organizational Citizenship Behavior* on Employee Performance, acceptable.

Discussion

Digital Competence (X) on Employee Performance (Y)

From testing the research results, there is a positive and significant influence between digital competence on employee performance at PT Bank SulutGo. This is in accordance with the results of the path coefficients with the original sample values 0.413 which shows a positive number with the t-count value 5.122 greater than the t-table value of 1.96 and the p-value of 0.000 is smaller than 0.05 so it can be said to be a variable digital competence significant positive effect on variable employee performance. These results can be interpreted as getting better digital competence employees then employee performance it will get better and vice versa if digital competence bad employee then employee performance This is not optimal and has an impact on Bank SulutGo. From the research results a good response to the digital transformation carried out by the company has value 4.295 and is the highest mean. It means employee support or support the changes that will be made by the company towards digital transformation and be able to adapt well and also develop competencies to support the changes done company. This is in line with research Elisnawati (2023) and Liana et al (2023) regarding the influence of the relationship between digital competence and employee performance has a significant relationship positive significant impact on employee performance.

Digital Organizational Culture (X) on Employee Performance (Y)

From testing research results, there is a positive and significant influence between Digital Organizational Culture on employee performance at PT Bank SulutGo. This is in accordance with the results of the path coefficients with the original sample value of 0.272 which shows a positive number with a t-value of 3.400 which is greater than the t-table value of 1.96 and a p-value of 0.001 which is smaller than 0.05 so it can be said to be an Organizational Culture variable. Digital has a significant positive effect on employee performance variables. These results can be interpreted to mean that the better the Digital Organizational Culture is implemented or socialized into company culture among employees, the better the employee's performance will be and vice versa, if Digital Organizational Culture is rarely socialized into company culture among employees, the employee's performance will not be optimal and will have an impact on the Bank. SulutGo. From the research results, risk-taking culture has a value of 4.259, which is the highest mean, meaning that the company already has a risk-taking culture, so that employees can work with full caution and this can contribute to employee performance. This is in line with research by Teguh and Noermijati (2022) and Silvianita, Syarifuddin (2022) regarding the influence of the relationship between Digital Organizational Culture and employee performance, it has a significant positive relationship with employee performance.

Organizational Citizenship Behavior (X) on Employee Performance (Y)

From testing research results, there is a positive and significant influence between Organizational Citizenship Behavior on employee performance at PT Bank SulutGo. This is in accordance with the results

of the path coefficient for Organizational Citizenship Behavior which has an original sample value of 0.300 which shows a positive number with a t-value of 3.886 which is greater than the t-table value of 1.96 and a p-value of 0.000 which is smaller than 0.05 so it can be said The Organizational Citizenship Behavior variable has a significant positive effect on variable employee performance. These results can be interpreted to mean that the better the Organizational Citizenship Behavior in employees, the better the employee's performance will be and vice versa, if the Organizational Citizenship Behavior in the employee is not good then this will impact the employee's performance and other things. They will have a big impact on Bank SulutGo. From the research results, employees who work seriously have the highest mean score, this indicates that employees are serious about doing and completing their work well, and provide the best for the company. This is in line with research by Lay, Basana, Panjaitan (2020) and Ricky Lukito, (2020) regarding the influence of the relationship between OCB and employee performance which has a significant positive relationship to employee performance.

CLOSING

Conclusion

The conclusions from this research are as follows:

1. The effect of digital competence on employee performance is significantly positive and the hypothesis is accepted; it can be concluded that employees with higher digital competence make a significant contribution to their performance. This research found that some employees do not understand the development of digital technology in banking. Therefore, so that PT. Bank SulutGo can improve its digital skills, PT. Bank SulutGo by providing training on digital technology in banking in Indonesia.
2. The Influence of Digital Organizational Culture on employee performance have influencesignificant positive and the hypothesis is accepted: Digital Organizational Culture can have a significant impact on employee performance. In other words, a digital culture in a company can encourage employees to do new things and work together to improve their performance.
3. *Organizational Citizenship Behavior* on employee performance has an influenceSignificant Positive and the hypothesis is accepted. *Organizational Citizenship Behavior* it can be concluded that the attitude of organizational citizens towards employee performance has a significant impact.

Suggestion

1. For management. SIIt would be better to pay more attention to digital competency for employees in this researchThere is still a lack of understanding of digital technology relevant to the banking industry among employees. So there is minimal understanding of digitalization in banking, this can affect performanceemployee, that's why it's necessaryemployees are given training on digital technology developments, especially regarding the development of digital banking technology in Indonesia. As well as digital organizational cultureAnd*organizational citizenship behavior* on employees very significantly affects employee performance. So that the performance of employees who are already good can be maintained, while employees whose performance is not good can be further improved by being given an understanding of company culture, especially to encourage employees to come up with new ideas and new ways to realize the company's vision, including cultivating ways of thinking." out of the box" and abandon old ways and habits

that are counter-productive and inefficient by means of work unit leaders can hold discussions with employees to receive new ideas for work effectiveness or conduct morning briefings to increase understanding of company culture.

2. For future researchers. Future researchers can retest this research model by adding new variables such as type of motivation, digital leadership, work environment, etc. or use Job satisfaction as mediation. Then, it is also possible to develop indicators based on secondary data to measure research variables that focus on employee performance.

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