

# Employee Performance Review in Banking Sector: Exploring Digital Competence, Organizational Culture, and Digital Transformation

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## Keywords:

Digital Competence, Digital Transformation, Employee Performance, Organizational Culture.

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## ABSTRACT

This study aiming for analyze connection between digital transformation, digital competence, culture organization, and performance employee banking through systematic literature review approach. This study evaluate literature from various scientific databases, such as Scopus, Web of Science, and Google Scholar, which are published between 2020 to 2024. Search done using keywords related for identify relevant research with focus empirical on the variables studied. The analysis also uses VosViewer software. The findings of the thematic and meta-synthesis analysis demonstrate the relationship between employee banking performance and digital transformation, digital competency, and cultural organization. In addition to increasing productivity, digital transformation fosters an atmosphere that is flexible enough to react to new technological advancements. This paper provides a theoretical contribution by compiling a thorough conceptual framework and offering a practical outlook for financial institutions looking to build strategies for improving organizational performance.

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## 1. INTRODUCTION

Development of time and technology bring change big in life human, good in aspect social, economic, and culture. Technology the more dominate various sector, from communication until industry, so that make it easier work and create efficiency that has not been achieved Once There is previously. In this digital era, technology plays a very important role.

important, connecting devices and process data automatically real-time. In order to be able to compete and develop, every individual and organizations need adapt with fast, master digital skills, and understanding dynamics technology that continues changed.

Strengthening sector finance become very important in the midst of rapid development technology. Innovation technology finance, such

as fintech, blockchain, and intelligence artificial, open more access wide to service finance and speed up the transaction process, investment, and management risk. Technology can allow service finance become more inclusive and efficient, connecting public with various previously provided products and services difficult reachable. Banking in Indonesia is being sued for transform digitally to be able to follow development of the times and meet need customers who are increasingly dynamic. In this digital era, consumers expect more access easy and fast to service banking through intuitive online applications and platforms.

Digital transformation enables banks to increase efficiency operational, strengthening data security, and offers more products personalized in frame give experience best for customers. In addition, competition with fintech and services other digital finance encourage banks to innovate to stay relevant. However, the transformation process this also brings challenge for banking, especially in matter investment technology, change system, and improvements digital competence source Power human. With the correct approach, digital transformation in the banking industry may serve as the cornerstone for enhancing Power Indonesia's competitiveness in global economy.

In this process of digital change, banks face challenge to innovation disruptive adaptation from almost all cooperation processes [1]. Digital transformation is more than just offering mobile and internet banking services. The banking and finance sector must innovate by combining digital technologies with consumer connection. If this is the case, new technology will facilitate and ease the user's access to service banking [2].

Employee performance is description about abilities, skills and results work performed by a person employee in operate duties and responsibilities answer on the spot Work [3]. Employee performance become fundamental elements for realize performance company. This is indicated from the more the good thing is performance employee show that objective company can realize easily. However, good performance even though need done evaluation conducted in a way periodic For Keep going observe performance his employees.

In achieving optimal results, digital competence as one of the factors relate with performance. Digital competence refers to the abilities required For collect, store and reproduce source required information for behavior individual in digital [4]. Digital competencies are identified as factor important that relate with performance, and adequate infrastructure considered as support main for reach objective organization [5].

Second factor that relate with employee performance is culture organization. Culture organization is culture group emerging social from assumptions and beliefs fundamentals of the members about what they have together, how group the operating and connecting [6]. Important role culture organization that is as identity, improve commitment, organizing members, affirmed values in organization, as well as mechanism control behavior, while in context culture organization, performance employee can improved Because existence obligation in obey applicable rules [5].

In the research this is what it becomes factor in mediate is digital transformation, which is basically is about changes involving people, processes, strategies, structures, and dynamics competitive [7]. Digital transformation is a process by which an organization respond change environment for transforming the creation process mark with use digital technology [8, 9].

Employee can concentrate on work worth tall with simplify procedures and optimize digital competence and alignment culture organization through digital transformation. Improvement productivity employees also have an impact on effectiveness operational company in a way overall, with speed up work processes, optimize use source power, and increase quality output [10].

## **2. LITERATURE REVIEW**

### **2.1 Digital Competence**

Digital competence refers to the skills required for collect, store and reproduce source required information for behavior individual in digital [4]. Digital competence is

management diverse source Power technology information and skills employee in utilize digital [11]. Digital competence is identified as factor important that relate with performance, and adequate infrastructure considered as support main for reach objective organization [5].

## **2.2 Organizational Culture**

Organizational culture is a set of shared values, norms, attitudes, and behaviors among members of an organization that creates a pattern of anticipated and beneficial conduct that guides individual action inside the organization [12]. Culture organization is a social group that emerges from the members' basic assumptions and beliefs about what they have in common, how they function as a group, and how they relate to one another. Attitudes and actions resulting from combination of purposeful and involuntary processes in organization [6].

## **2.3 Digital Transformation**

Digital transformation, which is basically is about changes involving people, processes, strategies, structures, and dynamics competitive [7]. Digital transformation is related to with change digital technology can bring business model company, which resulted in change product or structure organization or in process [13]. This seen from increasing request towards Internet -based media, which will bring change from the entire business model. Digital transformation is change the basic organization in which the company develop capacity For use technology the use to form return business they [14].

## **2.4 Employee Performance**

Employee performance is description about abilities, skills and results work performed by a person employee in operate duties and responsibilities answer on the spot Work [3]. Whereas according to [15] performance is description about abilities, skills and results work performed by a person employee in operate duties and responsibilities answer.

Employees who perform Good can become assets and roles leader role important in organizations success [16].

## **3. METHOD**

This study using systematic literature review approach for analyze connection between digital transformation, digital competence, culture organization, and performance employee banking. According to [17] data sources are classified into 2 sources, namely primary and secondary data. This study uses secondary data based on literature. Search literature done through scientific databases such as Scopus, Web of Science, and Google Scholar, with using keywords main: digital competence, organizational culture, digital transformation, and employee performance. Selected studies cover study relevant quantitative and qualitative in context banking, with 5 years publication final between 2020 to 2024. Included literature fulfil criteria inclusion, namely research that has focus empirical on the variables discussed and provides significant data for support analysis theoretical.

After selection, collected data analyzed use approach thematic for identify patterns, gaps, and relationships between variables main. This research also takes advantage of meta-synthesis analysis for integrate findings from various source, so that give a holistic perspective to topics discussed. To guarantee that the literature examined and the goals of the research are relevant, the coding process is done by hand. This method seeks to provide a framework that is thorough and theoretically understandable. The relationship between employee performance in the banking industry and digital transformation, digital competency, and organizational culture.

## **4. RESULTS AND DISCUSSION**

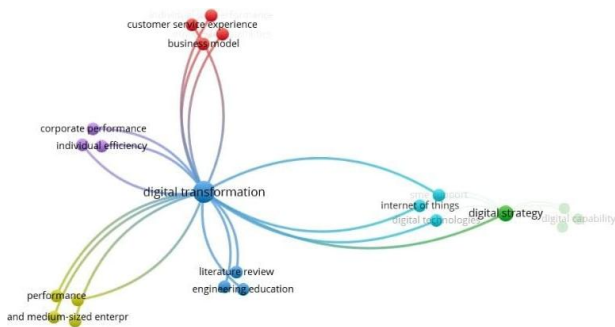
### **4.1 Literature Review Analysis**

The literature review table as follows:

**Table 1.** Literature Review Journal.

Name, Year	Title	Findings
[1]	Digital Transformation in Banking: A Managerial Perspective on Barriers to Change	The digital transformation gives a lot of attention to aspects like strategy and management, technology and regulations, customers, and people. Public benefits, employee and customer involvement, and market knowledge and products are the other key obstacles.
[2]	Does the Digital Marketing Capability of Indonesian Banks Align with Digital Leadership and Technology Capabilities on Performance?	Only when digital marketing capabilities act as a mediator does digital leadership capability improve business success. However, if digital technology is used to mediate the effect, it is not substantial.
[18]	The Influence of Competence, Leadership and Organizational Culture on Human Resource Performance	When it comes to the relationship between competence and HR performance, professional competence is the most important sub-variable. On the other hand, managing employees might use relationship orientation to strengthen the leadership process in organizational culture.
[19]	Sustainability and Organizational Performance in South Korea: The Effect of Digital Leadership on Digital Culture and Employees' Digital Capabilities	By demonstrating the importance of digital leadership for long-term organizational success, this study advances the field of leadership and resource-based view (RBV) research. The critical role of digital leadership is evolving as leadership continues to expand in tandem with the RBV theory's verification, and it is necessary to how employees' digital skills affect organizational performance in South Korea.
[20]	The digital transformation of Swiss small and medium-sized enterprises: insights from digital tool adoption	The investigation reveals a lack of knowledge about digital transformation in relation to managerial tasks. Workflow and workforce management and work-flow and team management are the two distinct patterns of digital tool adoption for managerial tasks.
[21]	Research on the Relationship between Digital Transformation and Performance of SMEs	In the Chinese context, SME performance is impacted by digital transformation, and there is a favorable correlation between SMEs' digital transformation and the three resources listed above. Performance and digital transformation have a positive correlation, and performance is mediated by digital transformation initiatives.
[22]	Industry 4.0 readiness: the impact of digital transformation on supply chain performance	The survey gives market leaders, including policy makers, and retail supply chain administrators in Thailand and Russia the opportunity to express their professional views on how supply chain performance is affected by digital transformation.
[23]	Impact of digital transformation on the individual job performance of insurance companies in Peru	According to the study's findings, Peruvian performance and contextual performance insurance are influenced by the customer service experience, the collaborator's skills, and digital transformation-based procedures.

The figure of analysis using vosviewer in figure 1 as follows.

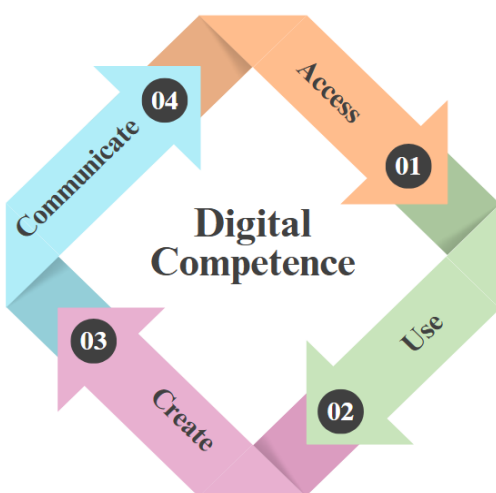


**Fig. 1.** Analysis use VosViewer.

Digital transformation is at the center as draft main, connecting various relevant elements in context organization, technology, and performance. The connecting lines show connection direct between concepts for example, digital strategies related to close with digital technology and capabilities, while experience customer connected with an innovative business model. This image indicates that digital transformation is not only impact on aspects technology, but also on strategy, education, efficiency operational, as well as innovation service. For successful implementation, all element the need managed in a way integrated.

#### 4.2 Digital Competence Analysis

The figure digital competence analysis in figure 2 as follows.



**Fig. 2.** Digital Competence Indicators.

As for the digital indicators of competence according to [24] Where implementation indicator digital digital competence in the banking:

- a. **Access:** In banking, competence access allow employee for search and find relevant information with fast use various device smart, like computer, tablet, or mobile phone smart. This is very important for access customer data, information finance, or guidelines policy latest with fast and accurate, especially in serve customer in a way direct or for needs analysis. Fast access to required information can increase efficiency service and help employee give the right solution for customers.
- b. **Use:** Employees banking must skilled in record and store financial data, reports transactions, as well as documentation Customer in various digital formats, for example using spreadsheets, databases, or cloud storage. This digital device also includes ability operate tools security cyber that protects sensitive data from potential leakage or attack cyber. With control skills this, employee can guard data integrity.
- c. **Create:** Digital competence in make work with digital devices and tools help bank employees earn report, presentation, or material effective and structured marketing. For example, staff bank marketing can make content digital education about product banking new, temporary team analytic can utilize device soft for make report performance finance. Ability with digital devices allow employee contribute to innovation relevant products and services with customer digital needs.
- d. **Communication:** In banking, the ability for communicate in a way effective through digital tools are very important for coordination between employees and departments. Employees banking need can communicate via email, application message instant, or digital collaboration platform for to discuss task, exchange information, or finish problem related work in a way efficient. Smooth digital communication ensure that decision can made with fast and information important can disseminated without obstacles, which ultimately help increase service to customers.

Implementation fourth indicator will support employee banking in work in a way effective in the digital environment and enables banks to still relevant in the digital economy continues to grow develop.

### 4.3 Organizational Culture Analysis

The figure of culture organization analysis figure 3 as follows.



**Fig. 3.** Indicators Culture Organization.

The indicators culture organization according [15] who can applied to banking namely:

- a. **Adaptability:** In the world of banking which continues to change, ability adapting is very important for employees. They pushed for become innovative and flexible in face change technology as well as dynamic regulation. Employees banking must open for experimenting with approach new, for example with utilize technology financial latest or try method service new that can increase experience customers. With brave take measurable risk, banks can find solution innovative that maintains Power its competitors.
- b. **Outcome orientation:** Bank management focuses on achieving clear results, such as satisfaction customers, increase efficiency, and growth business, rather than tied to a rigid process. The approach This push employee for achieve results - oriented targets, such as improvement amount user digital services or efficiency in processing transaction, without must stuck in a way particular. Focus This allows banks to move more quickly and adjust strategy based on results real in the field.

c. **People/Customer orientation:** The bank prioritizes experience and needs Customer with consider impact from every decision business to customers and employees. Approach This ensure that services offered No only profitable for the bank, but also fulfilling need customer in a way effective, strengthening trust, and maintain loyalty them. In addition, the bank's internal policies also take into account welfare employees, because satisfied employees will give more services Good.

d. **Team orientation:** In banking, success a project often dependent on work. The same team cross functions, such as between team technology, marketing and services Customers. Activities work organized around team allow every member donate his expertise and achieved more results Good together. For example, development application digital banking involves collaboration between IT team, UX design, and compliance regulations, all of which Work For create the right solution for customers.

e. **Integrity:** Integrity is very important in banking, considering the role of banks in safeguard funds and information Customers. Employees expected show integrity high and obey standard ethics in every aspect work they. This is covers honesty in handling customer data, avoiding conflict interests, and comply with all applicable regulations. Strong integrity build the bank's reputation as institutions that can trusted by customers and stakeholders interest others, which ultimately strengthen trust public on the system banking.

Implementation principles this is in banking not only strengthen performance operational but also build connection term interconnected length profitable between banks, employees and customers.

### 4.4 Digital Transformation Analysis

The figure of digital transformation analysis in figure 4 as follows.

## Digital Transformation

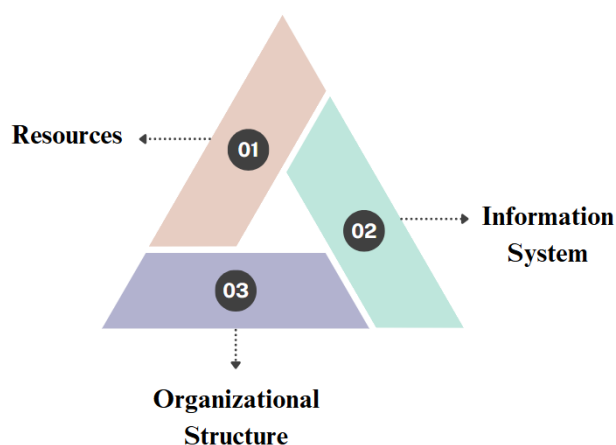


Fig. 4. Digital Transformation Indicators.

According to [25] there are three indicator transformation digital where implementation each points the in the banking:

- a. Resources: In the sector banking, ability for utilize source Power in a way effective is very important for increase productivity and efficiency. This source Power covers power competent work, technology sophisticated, and available data and information. Skilled employees can use source this power for analyze financial data, develop product new, or increase service customers. In addition, the utilization of source power with wise allows banks to operate in a way efficient and facing challenge competitive in the market.
- b. Information System: In banking, the system integrated information is key for support smooth and efficient operations. Ability for integrate system application business, such as management customers, transactions and systems security, allowing banks to monitor financial data in real-time and provide responsive service. System information managed by the IT department or department related other allow employee for access the required data in a way centralized and ensure smoothness operational, reduce risk errors, and increase customer data security.
- c. Organization Structure: In the world of banking which continues to grow change, structure flexible organization is very important for support development source Power human and push change. Adaptive

structure allows banks to manage team cross department in a way effective and supportive development career innovation - oriented employees. For example, with give room for employee for involved in digital projects or develop skills new, bank can respond change regulations and market demands with fast. Structure organizations that support changes also allow banks to adapt with fast to technology and trends new in the sector finance.

Third aspect for support digital transformation era, helping organization utilize potential source power, technology and employees in a way maximum for fulfil need customers and achieve superiority competitive.

### 4.5 Employee Performance Analysis

The figure of employee performance analysis in figure 5 as follows.



Fig. 5. Performance Indicators.

As for the indicators performance according to [15] Where implementation indicators in performance employees in the banking:

- a. Quality Work: In banking, quality Work employee can measure from precision and accuracy in handle transaction finance, services customers, as well as settlement task administrative others. Perception employee to results work they reflect how much good skills and knowledge they applied for fulfil bank standards. The taller quality the work produced, the more the experience was good too customers and the bank's reputation in the eyes of public.

- b. **Quantity:** Quantity performance in banking measured through amount transactions, reports, or successful document completed in time certain. For example, the number of customers served every day or amount report finances prepared by an employee. Assessment quantity This important for ensure employee capable achieve the set productivity targets, which contributes to the smooth running of the business. bank operations.
- c. **Punctuality:** Employees in banking expected finish task appropriate time, especially in processing transaction, compilation report, or implementation promise service to Customers. Level of accuracy time this increase effectiveness coordination with other departments and ensure there is no obstacle in channel bank operations. Settlement task appropriate time also allows employee for utilize available time for activity or task addition.
- d. **Effectiveness:** Effectiveness in banking show how optimal is the source power, such as power labor, technology, and capital, are used for produce maximum output. Effective employees can utilize technology and tools provided by banks for processing transaction or compile report with faster and efficient. Use source Power in a way effective will assist the bank in guard cost operational still low while increase quality service.
- e. **Independence:** Independence employee in operate task is ability important in the sector banking, especially in finish work without supervision strict. Independent employees can handle routine tasks, such as verification document or data processing, in efficient and accurate, which improves trust management and ensure smoothness operational without too Lots directions.
- f. **Commitment Work:** Commitment employee towards the bank reflects loyalty and responsibility answer they in support objective institution. Employees who have commitment tall tend work nicely, take care quality services, and participate active in effort improvement operational. This commitment important in maintain standard high service and building connection term positive length with customers.

Implementation sixth indicator in banking give comprehensive understanding about performance employee, help in development policies that encourage efficiency, quality and loyalty that support objective strategic bank in general overall.

## 5. CONCLUSIONS

This study conclude that digital transformation has strategic for connection between digital competence, culture organization, and performance employee banking. High digital competence of employees can allow more adaptation Good to change technology, while culture organizations that support innovation and collaboration push implementation digital transformation in effective. Combination second factor This impact significant increase in performance employee, good from aspect efficiency operational and also productivity.

Implementation indicator digital competencies such as access, use, creation, and communication, playing role important in increase efficiency Operational and service customers in the sector banking. With control fourth competence this, employee capable Work in a way more productive, maintaining data integrity, creating innovation services, as well as communicate in a way effective, so that the bank can still relevant and competitive in the dynamic era of the digital economy. Implementation indicator culture organization in sector banking, such as adaptability, orientation results, orientation customers, collaboration team, and integrity, contribute to the improvement performance organization in a way comprehensive. Ability will help employee face change technology and regulation, while orientation results ensure focus achievement of relevant real targets.

Implementation indicator digital transformation is source power, system information, and structure organization, play a role important in push performance sector banking in the digital era. Utilization source effective power allows banks to increase efficiency operational through power competent work, technology sophisticated, and managed data optimally. System integrated information strengthen bank operations with ensure real-time access to data, improving security, as well as reduce risk error.

Implementation indicator performance in evaluation employee banking, including quality work, quantity, accuracy time, effectiveness, independence, and commitment work, become runway important for evaluate productivity and contribution employee to objective institutions. Implications from findings will development of digital training programs for increase competence employee as well as create culture progressive organization in support digital transformation.

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