



Employee Performance Analysis with Digital Business Transformation and Organizational Culture as Leveraging Factors

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Abstract: Digital business transformation, driven by technologies such as big data analytics, machine learning, and artificial intelligence, plays a crucial role in enhancing organizational competitiveness. However, its success is also significantly influenced by organizational culture, which supports collaboration, open communication, and the acceptance of change. This study aims to investigate the relationship between digital transformation, organizational culture, and employee performance at PT Permodalan Nasional Madani (PNM) Regional Pekanbaru 2. The research found that digital transformation did not significantly impact employee performance, primarily due to the suboptimal implementation of digital initiatives and employees' insufficient digital readiness. On the other hand, organizational culture had a significant positive effect on employee performance. A culture that fosters collaboration, openness, and adaptability was shown to enhance employee motivation and productivity. The study concludes that a strong organizational culture is essential for successfully implementing digital transformation and improving employee performance. Therefore, PNM Pekanbaru 2 should focus on strengthening its organizational culture and provide continuous training to support the effective integration of new technologies, ultimately improving overall performance.

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INTRODUCTION

The improvement of data analysis processes is one of the critical aspects in the success of an organisation's digital transformation (Dias et al., 2022). With advancements in information technology (IT), the ability to collect, process, and analyse data in real-time has opened new opportunities for companies to gain deeper and more accurate insights into market conditions, consumer behaviour, and operational efficiency. An effective data analysis process enables faster, evidence-based decision-making, allowing companies to optimise their business strategies and respond more adaptively to market dynamics. The implementation of technologies such as big data analytics, machine learning, and artificial intelligence has become a key driver in accelerating data analysis, which in turn enhances the competitiveness of the organization (Vial, 2019).

Organisational culture plays a significant role in supporting business transformation and employee performance. As an element that shapes the mindset and behaviour of organisational members, corporate culture determines how values, norms, and existing habits support the necessary changes in the transformation process (Malewska et al., 2024). In the context of business transformation, an adaptive and innovative culture allows the organisation to more easily adopt new technologies, more efficient working



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methodologies, and new strategies required to remain competitive in the market (Nagy & Stukovszky, 2023). Organisations with a culture that supports collaboration, open communication, and acceptance of change are more likely to adapt quickly to external environmental changes and implement new strategies more effectively (Schein, 2019).

Below is the significant financial performance data in the management of financing across the three regional areas of Pekanbaru in 2023, with indicators such as NPL, Outstanding, Lending, and PAR showing variations in performance across each area.

Table 1. Growth and RKAP LBM 2023 Mekaar Pekanbaru Branch

INDICATOR	PKU 1	PKU 2	PKU 3
NPL	-873,402,377	-2,215,670,277	-702,471,677
OUTSTANDING	337,841,108,968	401,198,810,428	331,734,993,589
NOA	117,757	139,277	112,818
LENDING	669,799,851,923	716,870,866,053	656,067,540,158
PAR	-3,963,707,237	-11,251,350,075	-3,420,329,153
NPL	-873,402,377	-2,215,670,277	-702,471,677
LAR	-4,308,417,246	-12,996,982,735	-3,595,262,137

Source: Business Management Division (2023)

Region area displays notable figures across several performance indicators, both positive and negative, indicating significant dynamics that warrant further investigation. Firstly, PKU 2 Region recorded the highest Outstanding and Lending figures compared to the other two regions, amounting to 401.2 trillion and 716.9 trillion, respectively. These numbers suggest that the area has a substantial financing volume, which could indicate significant growth potential, but also presents a higher risk in loan management. It is crucial to explore how this large financing is managed and its impact on asset quality and the institution's sustainability.

However, despite its large financing volume, the PKU 2 Region also shows a very high Non-Performing Loan (NPL) figure of -2.215 trillion. This reflects a significant amount of problematic financing, which needs further analysis to understand the causes and its impact on the financial health of the region. Additionally, the Past Due & Accounts Receivables (PAR) stands at -11.25 trillion, indicating a large number of accounts with uncollected receivables. This represents a serious risk factor that requires better risk management strategies. Furthermore, the Loan to Asset Ratio (LAR) for PKU 2 Region is also alarmingly high at -12.996 trillion, indicating an imbalance between the volume of loans issued and the assets held. This condition points to pressure on liquidity and financial stability, necessitating closer attention to financing management and asset quality oversight. Given the challenges faced by PKU 2 Region in financing management, controlling problematic financing risks, and the imbalance between loans and assets, this research aims to provide deep insights into how better risk management and financing strategies can be applied to enhance financial performance and ensure the operational sustainability of financial institutions in the region.

The data below shows the usage of digitalisation in the IM Mekaar and PKM Mobile programs in the PKU 2 Region:

Table 2. Data Usage of Digitalization: IM Mekaar & PKM Mobile

Regional	Percentage			
	IM Mekaar Usage	PKM Mobile	Customer Inpu	Sync
Reg. Pekanbaru 2	70%	63%	29%	50%

Source: Business Management Division (2023)

This data includes the usage percentage for various aspects, such as the use of IM Mekaar, PKM Mobile, as well as customer input and data synchronization. From the table, it is evident that while IM Mekaar shows relatively high usage (70%), the use of PKM Mobile is lower, with only 50% for customer data synchronization and 29% for customer input. This highlights the challenges faced in fully implementing digitalisation in the PKU 2 Region. Additionally, employees of PT Permodalan Nasional Madani (Persero) Regional Pekanbaru 2 are not only expected to master and use digital technology but also to perform at a level that meets the company's expectations. Therefore, achieving optimal performance heavily depends on employees' ability to adapt to digital transformation while also meeting the performance targets set by the company. This challenge requires further evaluation to enhance the effectiveness of digital transformation and overall performance in the region.

Employees at PT Permodalan Nasional Madani (Persero) Regional Pekanbaru 2 are expected to excel in digitalisation usage while also delivering performance in line with the company's expectations. Performance is a key factor for any organisation or company, as it symbolises the achievement of the strategies that have been planned. Performance measurement is carried out by considering factors that influence goal achievement, such as timely task completion, target attainment, behaviour, and discipline (Koopsman, 2014). The Key Performance Indicators (KPIs) within the company are essential for assessing the performance level of each employee.

Digital transformation at PT Permodalan Nasional Madani (PNM) involves not only the adoption of new technologies but also significant changes in mindset and organisational culture. As Aditya (2024) suggests, the success of implementing change within an organisation depends on clear communication, managerial support, and adequate training for employees. In the case of PNM, the adopted digital technologies must be supported by employees' skills to ensure they can effectively utilise these tools. Therefore, PT PNM must ensure continuous training and guidance are provided to maximise the potential of technology in supporting daily operations.

However, the process of digitalisation is not without challenges, one of which is resistance to change, commonly observed among employees. This resistance may arise from anxiety about new technologies or a lack of readiness to adapt to new ways of working. Therefore, it is crucial for PNM to create an environment that supports continuous learning, who highlight the importance of active involvement from all members of the organisation in the change process. By providing space for employees to share experiences and offer feedback, PNM can ensure that the digitalisation process runs smoothly and is more readily accepted by all members of the organisation, ultimately contributing to operational effectiveness and the company's sustainability.

METHODS

This study primarily aims to collect primary data from employees of PT Permodalan Nasional Madani (PNM) Regional Pekanbaru 2. The questionnaire measures employees' perceptions of the implementation of digital transformation, organisational culture, and its impact on their performance. In addition to the questionnaire, the study also employs a literature review to gather secondary data from relevant sources such as scientific journals, books, and previous research reports, which provide the theoretical foundation for this study. To test the validity and reliability of the data, several methods are used. Convergent

validity is tested through loading factors and Average Variance Extracted (AVE) to ensure that the indicators used accurately reflect the latent variables being measured. A good loading factor is expected to be ≥ 0.7 , while an AVE value greater than 0.5 indicates adequate validity. Discriminant validity is tested using the Fornell-Larcker criterion and cross-loading to ensure that constructs in the model are unique and distinct from one another. The reliability of the constructs is measured using Cronbach's Alpha and Composite Reliability (CR), with expected values above 0.7 to ensure consistency of the indicators in representing the latent constructs (Bell et al., 2022).

The data analysis method in this study involves the use of Partial Least Squares Structural Equation Modeling (PLS-SEM). The measurement model (outer model) is used to assess the validity and reliability of the indicators, while the structural model (inner model) is used to test the direct effects between latent variables and to measure the contribution of digital transformation and organisational culture to employee performance. The analysis also includes the use of R-Square to assess the strength of relationships between variables. Additionally, hypothesis testing is performed by calculating path coefficients and t-statistics, along with bootstrapping to examine mediation effects, showing how organisational culture mediates the relationship between digital business transformation and employee performance.

The sample for this study is drawn from the employees of PT Permodalan Nasional Madani Regional Pekanbaru 2, with a total population of 500 individuals. Based on the guidelines from Hair et al., the required sample size is between 200 and 400 respondents. Therefore, a sample of 320 respondents was selected to ensure accurate and valid representation. The respondents are from various positions in the company, including Area Heads (KA), Unit Heads Mekaar (KUM), Senior Account Officers (SAO), Financial Account Officers (FAO), and Account Officers (AO). The object of the research is the relationship between digital business transformation, organisational culture, and employee performance, focusing on how digital transformation and organisational culture influence employee performance in the company.

RESULTS AND DISCUSSION

The output from cross-loading requires that the correlation value of each indicator with its corresponding construct must be higher than the correlation with other constructs. In the figure below, discriminant validity is considered satisfactory, as evidenced by the higher values of each indicator within its latent variable compared to the correlation with indicators from other variables. Therefore, the discriminant validity results obtained are valid.

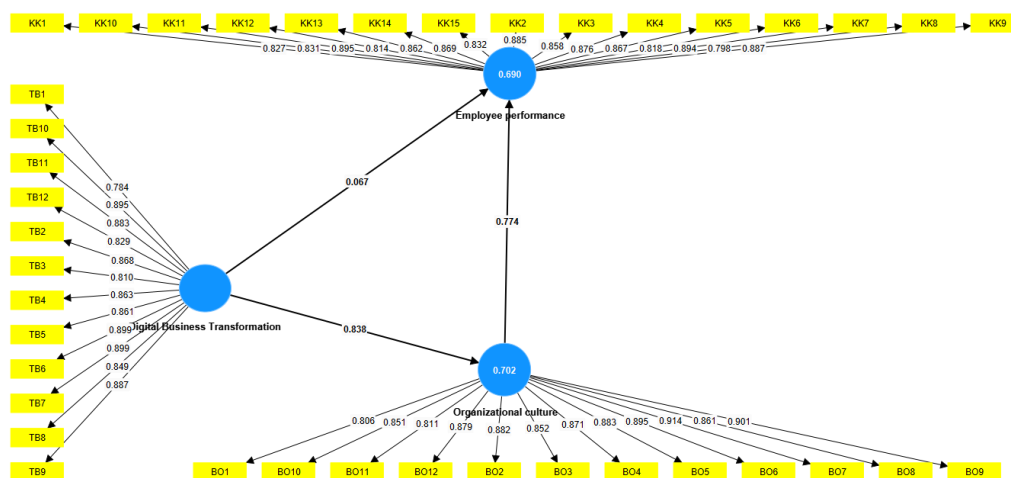


Figure 1. Outer Loading
Source: Processed by the author (2025)

This hypothesis testing uses the bootstrapping feature available in SmartPLS version 4.0 software. By conducting this hypothesis test, one can determine whether the relationship between variables is positive or negative, which can be observed by looking at the original sample in the path coefficients. The hypothesis test is considered accepted if the t-statistic is above 1.96 and the p-value is below 0.05. Additionally, the direction of the relationship can be seen from the original sample values in the path coefficients (Cheah et al., 2024)

Below is the image showing the bootstrapping results:

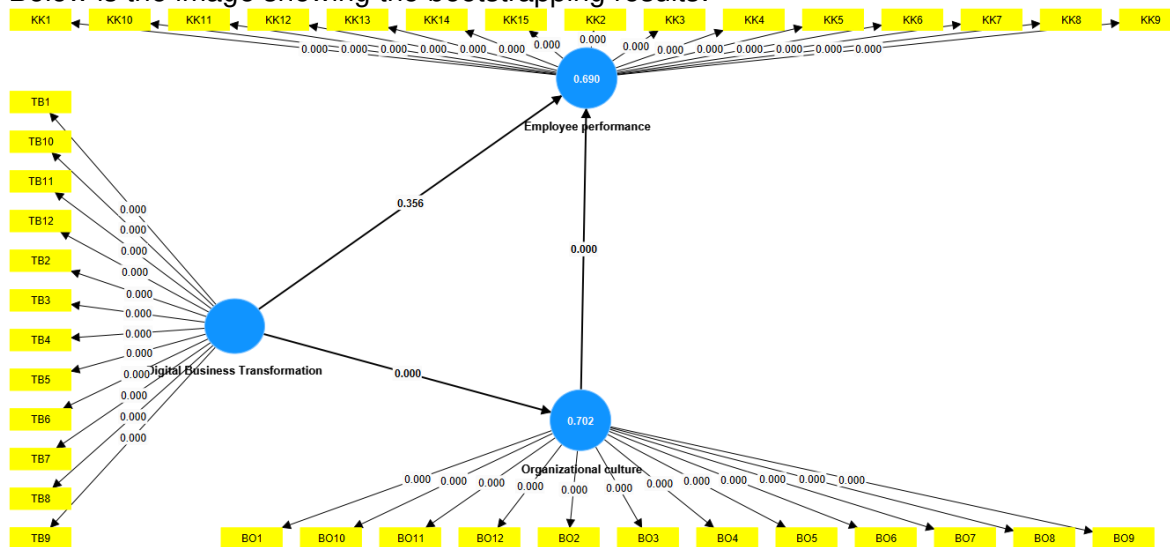


Figure 2. Bootstrapping
Source: Processed by the author (2025)

The Impact of Digital Business Transformation on Employee Performance

The influence of digital business transformation on employee performance can be assessed through hypothesis testing, examining the original sample values, t-statistic, and p-value. The first hypothesis, suggesting a positive impact, was rejected as the t-statistic was below the critical value of 1.96 and the p-value was 0.356, indicating no significant relationship. Thus, it can be concluded that digital business transformation does not significantly affect employee performance. Digital transformation may have a negative impact on employee performance due to various factors, such as pressure to adapt to new technologies and processes, which can increase stress and decrease motivation. For example, research by (Shwede et al., 2023) found that digital transformation in UAE organisations negatively impacted employee performance due to their lack of readiness to handle changes in work processes and tools. Similarly, (Budiman et al., 2023) noted that rapid digitalisation in Indonesia's banking sector increased work-related stress, reducing employee engagement and performance. (Winasis et al., 2020) observed that while the goal of digitalisation was to improve efficiency, it exacerbated work-related stress, which in turn reduced employee performance. This highlights the importance of managing digital transformation carefully to avoid negative consequences.

The study found that digital business transformation did not significantly affect employee performance at PT Permodalan Nasional Madani (PNM) Regional Pekanbaru 2, contrary to previous studies that suggested a positive relationship between digital transformation and improved employee performance. The discrepancy could be attributed to the less-than-optimal implementation of the transformation process and the varied readiness of employees. In particular, a large proportion of respondents had a high school or vocational education and lacked the necessary digital skills, which hindered their ability

to adapt to new systems. Furthermore, employees with limited work experience were more focused on short-term efficiency improvements rather than long-term strategic impacts, which could explain their limited perception of the benefits of digital transformation.

The Impact of Organizational Culture on Employee Performance

The results of the hypothesis test indicate a significant and positive impact of organisational culture on employee performance, with a t-statistic of 12.192, which is greater than the critical value of 1.96, and a p-value of 0, indicating a positive relationship since it is below 0.05. Therefore, the second hypothesis, suggesting that organisational culture influences employee performance positively, is accepted. The positive and significant relationship between organisational culture and employee performance at PT Permodalan Nasional Madani (PNM) Regional Pekanbaru 2 highlights the significant role a well-established culture plays in influencing individual performance.

A strong organisational culture, based on values such as collaboration, transparency, recognition of achievements, and commitment to shared goals, enhances employee motivation and work behaviour. Employees in a culture that emphasises mutual understanding and openness feel valued and recognised, which increases their sense of responsibility towards their work. Moreover, a culture that promotes effective communication and empowerment enables employees to take initiative, make decisions more efficiently, and improve team productivity.

Furthermore, a culture that encourages trust and active participation in organisational goals reduces work stress and enhances employee well-being, strengthening the relationship between employees and the organisation. This ultimately leads to greater productivity and commitment. Therefore, a strong organisational culture acts as a driving force for high performance by guiding, motivating, and facilitating employees to achieve both personal and organisational objectives. Studies, including those by (Wuwur & Sudarmono, 2024) (Prasetyo et al., 2023) (Riduan & Riza Firdaus, 2024), have shown that organisational culture, particularly digital culture, plays a crucial role in driving performance. For example, Prasetyo's research at Polda Bengkulu highlights the necessity of a more adaptive, digital-based organisational culture for improved performance. Similarly, research by Firdaus at PT Telekomunikasi Indonesia demonstrated the positive impact of digital culture on employee performance by fostering innovation and operational efficiency.

In conclusion, a strong organisational culture, whether digital or traditional, significantly enhances employee performance by promoting efficiency, innovation, and continuous value creation within the organisation. The data from this study supports the hypothesis that organisational culture positively impacts employee performance. The findings indicate that the company has successfully established a positive organisational culture, with core values understood and supported by the majority of employees. However, some areas still need improvement. Despite positive responses regarding communication and clear leadership direction, employees feel less motivated to innovate and less involved in decision-making, which impacts performance. Enhancing leadership styles to support creativity and innovation, and increasing employee involvement in decision-making, will further improve performance.

The Impact of Digital Business Transformation on Organizational Culture

The results of the hypothesis testing show a significant positive effect of digital business transformation (DBT) on organisational culture, with a t-statistic of 32.376, which is greater than the critical value of 1.96, and a p-value of 0, indicating a positive relationship as the value is below 0.05. Therefore, the second hypothesis, suggesting a positive impact of DBT on organisational culture, is accepted.

At PT Permodalan Nasional Madani (PNM) Regional Pekanbaru 2, the study found that DBT significantly influences organisational culture, as reflected in the high t-statistic

(32.376 > 1.96; p-value = 0). This indicates that the adoption of digital technologies, such as cloud-based information systems, automation, and collaborative platforms, has led to significant changes in employee work practices. This transformation strengthens a more adaptive, open, and innovative organisational culture, which is reflected in improved teamwork and openness to new working systems. Moreover, DBT is seen as an adaptation to the increasingly digital external environment, fostering a flexible, result-oriented culture within the organisation.

The hypothesis is supported by empirical evidence from respondents at PT PNM, which aligns with previous research linking digital transformation and organisational culture to improved company performance. Quantitative data shows that the majority of employees have directly benefited from digitalisation, particularly in work efficiency (mean = 4.20; TCR 84.05%), process automation (mean = 4.00; TCR 80.05%), and digital customer interaction (mean = 4.01; TCR 80.19%). However, the lower score for using data in strategic decision-making (mean = 3.98; TCR 79.67%) suggests that the cultural aspect of data-driven decision-making still needs strengthening.

These findings are consistent with the literature, which shows that digital transformation is not only about technology but also directly influences the creation of a digital organisational culture. Research by (Kirana & Artisa, 2020) emphasises that digital transformation fosters an adaptive, innovative, and data-driven culture, which aligns with PNM's experience, where digitalisation has driven efficiency but remains suboptimal in strategic aspects. Riduan and Firdaus (2024) also argue that digital organisational culture contributes to performance through digital competencies and the mediation role of digital transformation, which explains the positive influence of technology at PNM on employee professionalism and integrity. (Waskito & Rahayu, 2025) further support this argument, stating that digital transformation strategies enhance the link between culture and performance, reflected in the achievements of efficiency and innovation at PNM.

The hypothesis is accepted, as supported by the responses indicating that PT PNM has made tangible progress in both digital transformation and strengthening organisational culture. In terms of digital transformation, most employees report that technology use has improved work efficiency (mean = 4.20; TCR 84.05%) and supported process automation (mean = 4.00; TCR 80.05%). Moreover, digital interaction with customers is considered effective (mean = 4.01; TCR 80.19%). These responses suggest that the company's digitalisation initiatives have positively impacted daily operations, although challenges remain in utilising digital data for strategic decision-making (mean = 3.98; TCR 79.67%).

Regarding organisational culture, respondents demonstrate understanding and support for the company's core values (mean = 4.09; TCR 81.74%) and believe these values promote professionalism (mean = 4.19; TCR 83.72%). The high pride in the company (mean = 4.20; TCR 83.91%) reflects the company's success in fostering emotional attachment with employees. However, the lower score for involvement in decision-making (mean = 3.99; TCR 79.86%) suggests that employee engagement still needs improvement.

Overall, the alignment between respondents' feedback and the direction of the hypothesis demonstrates that digital transformation and organisational culture positively contribute to improved company performance. Therefore, the hypothesis is accepted, with the recommendation for the company to focus on optimising the use of data and increasing employee participation in strategic decision-making (Stark, 2020).

The Impact of Digital Business Transformation on Employee Performance with Organizational Culture as an Intervening Variable

The results of the hypothesis test indicate a significant positive effect of digital business transformation (DBT) on organisational culture, with a t-statistic of 32.376, which exceeds the critical value of 1.96, and a p-value of 0, confirming a positive relationship as the value is below 0.05. Therefore, the second hypothesis, suggesting that DBT positively influences organisational culture, is accepted. Further testing demonstrates that

organisational culture mediates the relationship between DBT and employee performance. The hypothesis is accepted, as indicated by an original sample (O) value of 0.648, suggesting a strong and positive relationship. This indicates that the more extensive the company's digital transformation efforts, the greater the influence on organisational culture, ultimately contributing to improved employee performance. This relationship shows that digital transformation indirectly enhances employee performance through changes in organisational culture prompted by the implementation of digitalisation.

Statistical analysis supports these findings, with a t-statistic of 12.650, far exceeding the critical value of 1.96, and a p-value of 0.000, confirming that the mediating effect of organisational culture is statistically significant. This demonstrates that the role of organisational culture as a mediator between DBT and employee performance is not only valid but also robust and reliable. Organisational culture plays a crucial role in bridging the relationship between DBT and employee performance. When a company adopts digital technology, it fosters a culture of digital collaboration, flexibility in working practices, and continuous learning. These values, introduced by the new organisational culture, create a more productive work environment, ultimately motivating employees to perform optimally. Therefore, organisational culture transformation is a key driver in improving employee performance following digital transformation (Zacharias et al., 2021).

Research by Riduan & Firdaus (2025) supports this, indicating that DBT acts as a mediator between digital organisational culture and employee performance, consistent with your findings that DBT's effect on employee performance is mediated by organisational culture. The adoption of a strong digital culture positively contributes to DBT, which in turn enhances organisational performance. This is corroborated by Sachtriana Clarentia Irmayanti Wuwur (2023), who found that digital organisational culture promotes work stability and innovation, although improvements may not always be significant. Nevertheless, the study confirms the importance of a supportive organisational culture for fostering innovation, which aligns with your analysis. Furthermore, Octo Budhi Prasetyo et al. (2023) highlight the significance of an adaptive organisational culture to digital technology in accelerating DBT, ultimately improving employee performance.

Lastly, Angelika Yanuar Kirana et al. (2023) emphasise the importance of synergy between organisational culture supporting DBT and human resource management to strengthen employee performance. This suggests that to maximise the benefits of DBT, companies must strengthen a work culture that is adaptive and oriented towards digitalisation, consistent with your conclusion that a digital-adaptive organisational culture creates a productive work environment supporting employee performance.

CONCLUSION

Digital business transformation at PT Permodalan Nasional Madani (PNM) Regional Pekanbaru 2 has not yet significantly impacted employee performance, primarily due to challenges in the implementation process and varying employee readiness. However, the research underscores the critical role of organizational culture in driving performance. A strong organizational culture, particularly one that fosters collaboration, open communication, and adaptability, can greatly enhance employee engagement and productivity. The study also reveals that organizational culture acts as a mediator between digital transformation and employee performance, emphasizing the need for a supportive and adaptive cultural environment for successful technology adoption. To optimize the benefits of digital transformation, it is essential for PNM to invest in strengthening its organizational culture and providing continuous training and support for employees, ensuring the effective integration of new technologies and improved overall performance.

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