

EXAMINING THE EFFECT OF ORGANIZATIONAL LEARNING CULTURE ON EMPLOYEE PERFORMANCE: THE MEDIATING ROLE OF DIGITAL LITERACY

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Abstract

The development of digital technology in the economic sector has impacted banking operations, requiring employees to adapt and enhance their digital competencies. In the face of these changes, an organizational learning culture is crucial for developing digital knowledge and competencies. This study uses organizational learning theory and the digital literacy framework as its foundation. A quantitative approach was employed, utilizing primary data obtained from an employee survey at the Bank BJB Tegal Branch. A total of 75 respondents were selected from a population of 92 employees through simple random sampling. Data analysis was conducted using Structural Equation Modeling-Partial Least Squares (SEM-PLS) to evaluate the effects of organizational learning culture and digital literacy on employee performance, as well as to test digital literacy as a mediating variable. The findings of this study confirm that organizational learning culture has a positive and significant effect on employee performance, as does digital literacy. Furthermore, digital literacy has a positive and significant effect on employee performance and mediates the effect of organizational learning culture on employee performance. The integration of organizational learning culture and the development of digital literacy constitutes a sustainable organizational capability that supports superior employee performance in the long term.

Keywords: Organizational Learning Culture, Digital Literacy, Employee Performance, Banking Sector, Human Resource Management

INTRODUCTION

The global rise of digitalization in the economic sector has ushered in a new paradigm, in which digital technology has become the primary driver of economic growth and development. This situation presents a challenge for organizations in developing a workforce capable of adapting to rapid systemic changes (Meher et al., 2023). A report from the World Economic Forum emphasizes that over the next five years, organizations face a risk of losing competitiveness and failing to adopt agile learning ecosystems by as much as 40% (World Economic Forum, 2025). In line with this, Hamid (2022) explains that organizations need to prepare their workforce to apply digital technology innovatively. In the banking sector, organizational effectiveness is influenced by the quality of human resources in performing various work functions, including those related to service, operations, administration, and information management (Kim & Fern, 2024). Imbalances in this integration process have the potential to hinder the pace of digital transformation, which can ultimately lead to stagnation in employee performance (Vaska et al., 2021).

Employee performance is a multidimensional aspect of individual work behavior encompassing task behavior, adaptive behavior, and contextual behavior, all of which collectively contribute to the achievement of organizational goals (Pradhan & Jena, 2017). To achieve optimal performance,

organizational learning culture must be strengthened to encourage employees to continuously learn, innovate, and adapt to new work requirements (Tripathi & Kalia, 2024). Organizational learning culture is a concept that describes the organizational culture or ideology that plays a role in directing the organization's focus, supporting, and facilitating continuous learning processes (Marsick & Watkins, 2003). Organizational learning culture can enhance employees' competencies, which develop as an integral part of the organizational culture (How to, 2020). However, optimizing organizational learning culture requires variables that align organizational values with job demands. In this context, digital literacy can transform the learning culture into competencies that not only assist in using technology but also ensure employees understand data security, proper system usage, customer information protection, transaction accuracy, and compliance with banking procedures (Aitken et al., 2021). Digital literacy is an individual's ability to utilize digital technology, communicate effectively, and solve problems in a digital environment (Vugec, 2022).

Bank BJB's Tegal Branch in Indonesia also faces demands for digital transformation in its operational activities and corporate services. The shift to digital-based work systems requires employees to possess strong learning abilities and adequate digital skills to adapt to the ever-changing technological landscape. Therefore, the organization needs to build an organizational learning culture capable of supporting the enhancement of digital literacy to improve employee performance. Research on organizational learning culture and employee performance has been extensively conducted previously. However, research examining the role of digital literacy as a mediating variable in the relationship between organizational learning culture and employee performance, particularly in the regional banking sector, remains limited. Therefore, this study will examine the role of digital literacy as a mediating variable in the relationship between organizational learning culture and employee performance within the banking context, specifically at Bank BJB Tegal Branch in Indonesia amid digital transformation.

The purpose of this study is to analyze the influence of learning culture in organizations on employee performance and digital literacy levels, as well as the influence of digital literacy on employee performance and its role as a mediating variable in the influence of organizational learning culture on employee performance. Theoretically, this study can provide a new picture in managing human resources, so that management science can continue to improve, especially regarding organizational learning culture, digital literacy, and employee performance in the context of digital transformation. Practically, the findings of this study can provide an overview in designing human resource development strategies through strengthening organizational learning culture and improving digital literacy to support employee performance improvement.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Organizational Learning Theory and Digital Literacy Framework

This study employs the theory of organizational learning (OL) proposed by Levitt & March (1988), which states that organizational learning consists of values, norms, and behaviors that encourage employees to continue learning. This theory was further developed by Crossan et al., (1995), who identified three main dimensions of organizational learning: the unit of analysis, cognitive and behavioral orientation, and the relationship between learning and performance. Crossan explains that the influence of learning on performance is indirect. It requires an individual's ability to process learning so that it translates into performance. In this study, learning can be actualized when employees possess the ability to effectively access, process, and utilize digital information, a concept referred to as digital literacy. This study also employs a supporting framework, specifically the digital literacy framework developed by Martin & Grudziecki (2015) which defines digital literacy as the skills, cognitive abilities, and social-emotional competencies required to use digital

technology effectively and responsibly. There are three main aspects to digital literacy: technical, cognitive, and social-emotional, which collectively form an individual's digital competence.

Employee Performance

According to Brayfield & Crockett (1955), employee performance is productive efficiency that is manifested in the results of work in terms of quality and quantity, as reflected in the level of attendance and stability or turnover of jobs. Another definition of employee performance is understood as multidimensional individual work behavior that includes task behavior, adaptive behavior, and contextual behavior, which collectively contribute to the achievement of organizational goals (Pradhan & Jena, 2017). Some of these definitions can be concluded that employee performance is the result of individual contributions to the organization through the fulfillment of technical tasks in terms of quality and quantity, adaptability, and active involvement in supporting the organization, seen as a multidimensional construct. There are three indicators, namely task performance, adaptive performance, and contextual performance.

Organizational Learning Culture

Organizational learning culture is understood as a concept that describes the culture or ideology of an organization that plays a role in directing the organization's focus, supporting, and facilitating the continuous learning process (Marsick & Watkins, 2003). The same definition is also explained by Rebelo & Gomes (2015), which is an organizational culture that actively develops, supports, and facilitates the learning process of individuals and groups within the organization. The goal is to improve the overall growth and performance of the organization. An organization's learning culture is also referred to as a learning driver that helps organizations determine the direction of information that comes from best practices and encourages individuals to exchange information to achieve organizational excellence and quality (Hussein et al., 2016). An organization's learning culture is a system, a set of core beliefs, and shared norms that develop within an organization and play a role in encouraging, supporting, and facilitating the learning process for both individuals and groups, with the goal of achieving sustainable organizational goals.

Digital literacy

Digital literacy is the ability of individuals to utilize digital technology, communicate effectively, and solve problems in a digital environment (Vugec, 2022). Digital literacy is seen as a state that describes individuals who are able to use digital technology to include their knowledge and skills, thereby enabling them to access, manage, and apply them effectively (Cetindamar et al., 2021). Therefore, digital literacy is an important factor that can improve individual abilities. Based on the explanation of several definitions of digital literacy, it can be concluded that digital literacy is a comprehensive capacity used by individuals in the application of effective and meaningful digital technology, including technical skills in using digital devices and cognitive abilities in understanding and creating information, with technical, cognitive, and social indicators.

Hypothesis Formulation

The dynamics of digital transformation have now made organizational learning culture the main focus for organizations. Organizations that build a strong learning culture create an adaptive and innovative work environment. Several studies have found that organizational learning culture has a real and significant impact on employee performance (Tripathi, 2024; Hong et al., 2024; and Lin, 2020). However, a weak organizational learning culture also has an impact on individual skill development, thereby reducing employee performance (Majid, 2020). Taking into account these studies, the research hypothesis is formulated as follows:

H1: Organizational Learning Culture Has a Positive Effect on Employee Performance

Organizations that consistently facilitate training, share knowledge, and create an optimal learning environment provide employees with opportunities to develop their digital competencies. A strong learning culture enhances employees' personal knowledge, which includes information technology literacy skills (Majid, 2020; Braojos et al., 2024; and Kabakus, 2025). Therefore, special conditions and mechanisms are needed to strengthen digital literacy, namely by building an organizational learning culture. Based on the study, the author proposes the following hypothesis:

H2: Organizational Learning Culture has a positive effect on Employee Digital Literacy.

Along with the rapid digital transformation in the banking sector, digital literacy has become an important concern for organizations. Employees with strong digital skills are believed to be able to make optimal use of technology, process information faster, and adapt easily to system changes (Nurhatisyah et al., 2026). Previous research has shown that employees' digital literacy significantly improves their performance during periods of change (Razzaghi et al., 2022; Chong et al., 2024). However, the findings show that digital literacy does not directly affect employee performance (Putra & Syahrul, 2023). Therefore, it is crucial for employees to understand digital literacy to optimize their performance. The study made the hypothesis formulated as follows:

H3: Digital literacy has a positive effect on employee performance

Digital literacy competencies are believed to be a bridge between the influence of organizational learning culture on employee performance. It is based on the idea that an organization's investment in learning as a work culture not only directly improves performance but also improves digital literacy, which can drive employee performance (Rasdiana et al., 2024). In line with this, the research conducted by Putra & Syahrul (2023) It found that digital literacy has a role in mediating the influence between organizational culture and company performance, transforming learning potential into optimal performance. Thus, digital literacy acts as a mediating variable that bridges the relationship between the influence of organizational learning culture and employee performance. Based on the study, the researcher formulated the following hypothesis:

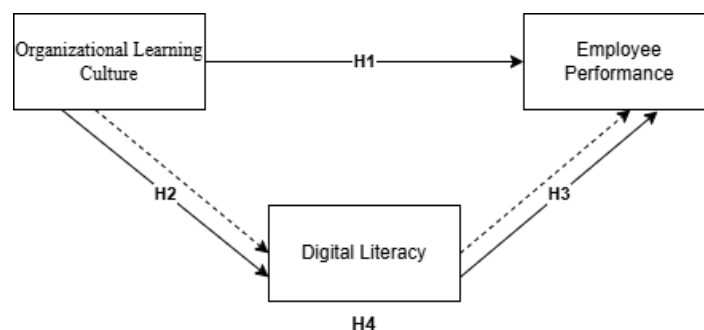
H4: Organizational Learning Culture has a positive effect on Employee Performance through Digital Literacy as a Mediation Variable.

Figure 1 Research Framework

RESEARCH METHODS

A quantitative approach was applied in this study with the aim of analyzing the influence of organizational learning culture on employee performance and testing the role of digital literacy as a variable that can bridge. The research data was obtained through a survey using a questionnaire instrument that had been compiled based on the indicators of each research variable. The distribution was carried out to employees of Bank BJB Tegal Branch and sub-branch offices spread across Tegal, Pekalongan, Purwokerto, and Slawi Regencies. The focus of the research includes organizational learning culture, digital literacy, and employee performance with employees of the BJB Tegal Branch bank and its auxiliary branch offices as the analyzed units.

The source of data for this study comes from employees of Bank BJB Tegal Branch with a population of 92 people. The number of respondents was determined to be 75 people through the calculation of the sample size with an error rate of 5%. Then, the selection of respondents was carried out randomly using a simple random sampling technique. The goal is for every member of the population to have an equal opportunity to participate in this research.

The data collection used in this study relies on primary data obtained directly from respondents through the distribution of questionnaires. The preparation of research instruments is based on

indicators that have been developed and validated by previous researchers that measure organizational learning culture, digital literacy, and employee performance. All statements will be assessed based on a five-level Likert scale, which is in the range of 1 (strongly disagree) to 5 (agree). In this research model, organizational learning culture plays a role as an independent variable, employee performance as a dependent variable, and digital literacy plays a role as a mediating variable. The concept was developed on the basis of relevant theoretical foundations and supported by empirical findings from previous research.

Testing of the influence of independent variables on dependents was carried out using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) approach with the help of SmartPLS software. The model evaluation is carried out through a measurement model to ensure the quality of research instruments based on testing convergent validity, reliability, and discriminant validity. Then, the structural model is tested using R2 and F2 to identify the model's ability to explain how much influence one variable has on other variables.

RESULTS AND DISCUSSION

Descriptive statistics

Table 1, provides an overview of employee performance conditions, organizational learning culture, and digital literacy in employees of Bank BJB Tegal Branch. Employee performance has an average score of 4,183, which shows that in general respondents rate employee performance to be at a good level. Furthermore, the organizational learning culture received a score of 4,325, which explains that respondents gave a good assessment of the organizational learning culture. Meanwhile, digital literacy has an average score of 4,031, which shows that respondents have a good perception of their digital literacy skills.

Table 1 Descriptive Statistics

Variable	Mean
Employee performance	4.183
Organizational learning culture	4.325
Digital Literacy	4.031

Source: SmartPLS Output, 2026

Table 1, it is explained that employees have been able to carry out their duties and responsibilities for their work well according to the standards set by the company, and the organization has been able to create a work environment that supports the learning process for employees. These results also reflect that employees have good abilities in utilizing digital technology as a support at work.

Measurement Model

Convergent Validity and Reliability

The feasibility of each construct is tested first through a series of tests against the indicators used. The goal is to ensure that all indicators are able to accurately and consistently describe constructs. The evaluation was carried out by considering the value of the loading factor and the Average Variance Extracted (AVE). At the model evaluation stage, some items that produce an outside loading value below the recommended minimum limit of 0.70, then the indicator is omitted from the model. Elimination was carried out in accordance with the measurement model evaluation procedure at PLS-SEM. After that, reliability testing is carried out using Cronbach's Alpha and Composite Reliability values (Ghozali & Kusumadewi, 2023). A summary of the test results of the measurement model is presented in Table 2.

Table 2 Evaluation of Validity and Reliability

Construct	Item Code	Outer loading	C.A	C.R	AVE	Reliability decision	Validity decision
EP	KK_1	0.711	0.956	0.958	0.607	Yes	Yes
	KK_4	0.814					
	KK_5	0.755					
	KK_6	0.780					
	KK_7	0.747					
	KK_8	0.845					
	KK_9	0.836					
	KK_13	0.856					
	KK_16	0.734					
	KK_17	0.789					
	KK_18	0.789					
	KK_19	0.714					
	KK_20	0.853					
	KK_21	0.758					
	KK_22	0.710					
	KK_23	0.746					
OLC	BPO_1	0.790	0.863	0.869	0.596	Yes	Yes
	BPO_2	0.702					
	BPO_3	0.815					
	BPO_4	0.831					
	BPO_5	0.725					
	BPO_6	0.761					
DL	LD_2	0.875	0.942	0.946	0.715	Yes	Yes
	LD_3	0.885					

LD_4	0.829
LD_5	0.891
LD_6	0.899
LD_7	0.879
LD_8	0.712
LD_9	0.775

Source: SmartPLS Output, 2026

Table 2 The outer loading values ranged from 0.702 to 0.885, indicating that each indicator was able to consistently represent the construct being measured. Furthermore, the Cronbach's Alpha and Composite Reliability values for the variables organizational learning culture (0.863 and 0.869), employee performance (0.956 and 0.958), and digital literacy (0.942 and 0.946) exceeded the specified threshold of 0.70, while the AVE values (0.607; 0.596; 0.715) were all above 0.50. Thus, the validity and reliability results indicate that the indicators' influence on the constructs is well-established, meaning the measurement model possesses a level of accuracy and consistency that is reliable.

Discriminant Validity

The next stage is directed to assess the ability of each construct to maintain its characteristics to remain different from other constructs. This test is done to ensure that each construct in the study actually measures a different model from the other constructs. The assessment is observed through cross-loading, namely by comparing the loading value of each indicator against its original construct with the loading value of other constructs. Then, as a support for the examination, it is also seen to use the Heterotrait-Monotrait Ratio (HTMT) in evaluating the level of difference between constructs (Ghozali & Kusumadewi, 2023). The results of the discriminant validity test are described in Table 3 and Table 4.

Table 3 Evaluation of Cross Loading

Item	OLC	EP	DL
BPO_1	0.790	0.572	0.490
BPO_2	0.702	0.515	0.429
BPO_3	0.815	0.650	0.494
BPO_4	0.831	0.704	0.525
BPO_5	0.725	0.630	0.469
BPO_6	0.761	0.612	0.329
KK_1	0.606	0.711	0.613
KK_4	0.677	0.814	0.709

KK_5	0.676	0.755	0.575
KK_6	0.637	0.780	0.626
KK_7	0.682	0.747	0.670
KK_8	0.738	0.845	0.687
KK_9	0.583	0.836	0.723
KK_13	0.618	0.856	0.679
KK_16	0.676	0.734	0.558
KK_17	0.639	0.789	0.610
KK_18	0.631	0.789	0.660
KK_19	0.527	0.714	0.548
KK_20	0.640	0.853	0.618
KK_21	0.510	0.758	0.598
KK_22	0.556	0.710	0.562
KK_23	0.499	0.746	0.466
LD_2	0.495	0.650	0.875
LD_3	0.466	0.668	0.885
LD_4	0.511	0.668	0.829
LD_5	0.498	0.692	0.891
LD_6	0.521	0.724	0.899
LD_7	0.591	0.747	0.879
LD_8	0.390	0.551	0.712
LD_9	0.526	0.684	0.775

Source: SmartPLS Output, 2026

Table 3 illustrates that all indicators have the highest loading value on the construct they measure compared to the loading value on other constructs indicating that each indicator is able to explain the construct that is the measurement objective compared to the other constructs in the measurement model.

Table 4 Evaluation of Heteroit-Monotrait Ratio (HTMT)

	Organizational Learning Culture	Employee Performance	Digital Literacy
Organizational Learning Culture			
Employee Performance	0.871		
Digital Literacy	0.653	0.836	

Source: SmartPLS Output, 2026

Table 4, as long as the HTMT value is below the maximum recommended limit of 0.90. The values of all construction pairs meet the criteria of discriminant validity, thus indicating that each construct has different characteristics and is capable of measuring concepts that differ from each other. Overall, the test results using cross-load and HTMT show that the measurement model has met the requirements of discriminant validity and is declared feasible for use for the structural model evaluation stage.

Structural Models

Structural model testing aims to assess the model's ability to explain latent constructions and measure the contribution of each variable. The value of R^2 provides an overview of the model's ability to explain independent construct variations to dependents, while F^2 is used to see the relative contribution of each path to the model being constructed. The results of the structural model test are presented in Table 5 and Table 6.

Table 5 Evaluation of R^2

Item	R2	R2 adj
Employee Performance	0.802	0.797
Digital Literacy	0.355	0.346

Source : SmartPLS Output, 2026

Table 5, organizational learning culture is able to explain the variable of employee performance by 80.2% (0.802) and the rest is influenced by other factors. Then, organizational learning culture was able to explain digital literacy in employees by 35.5% (0.355) , and the rest was influenced by other factors.

Table 6 Evaluation of F^2

Item	Organizational Learning Culture	Employee Performance	Digital Literacy
Organizational Learning Culture		0.817	0.549
Employee Performance			
Digital Literacy		0.824	

Source: SmartPLS Output, 2026

Table 6, the value of F^2 in the organizational learning culture on employee performance has a value of 0.817, which means it has a strong influence. Then, the organizational learning culture about digital literacy has a value of 0.549, which means it has a strong influence, and the value of the influence of digital literacy on employee performance is 0.842, which means it has a strong influence.

Hypothesis Testing

The final stage of analysis is focused on testing for both direct and indirect influences. Parameter estimation is carried out through a bootstrapping procedure using SmartPLS. The interpretation of the results is based on the path coefficient, t-statistic, and p-value as determinants of the significance of each hypothesis being tested. A summary of the research results will be presented in Table 7 and Table 8.

Table 7 Path Coefficients

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values (P)
OLC > EP	0.500	0.499	0.081	6.189	0.000
OLC > DL	0.595	0.604	0.078	7.591	0.000
DL > EP	0.502	0.504	0.077	6.491	0.000

Source: SmartPLS Output, 2026

Table 7, The effect of the independent variable on the dependent variable has a t-statistic of 6.189 > 1.96 and a p-value of 0.000 < 0.05. These values meet the test criteria, so the first hypothesis is accepted. Furthermore, the effect of the OLC variable on LD has a t-statistic and p-value that meet the predetermined thresholds, so the second hypothesis is accepted. Similarly, the effect of LD on EP has a t-statistic (6.491) > 1.96 and a p-value (0.000) > 0.05, so the third hypothesis is accepted.

Table 8 Spesific Indirect Effects

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values (P)
OLC > DL > EP	0.299	0.304	0.063	4.748	0.000

Source: SmartPLS Output, 2026

Table 8 The bootstrapping result is positive and significant ($\beta = 0.299$; $T = 4.748$; $p < 0.001$). These findings implies that improvements in organizational learning culture facilitate the development of employees digital competencies and subsequently strengthen employee performance.

Discussion

The test results explain that the better the organizational learning culture implemented by the organization, the more employee performance will improve. The explanation is in line with Organizational Learning Theory delivered by Levitt & March (1988) and Crossan et al. (1995). They explained that organizations learn and develop through experience and training which ultimately become a guideline in carrying out organizational activities. In contrast, Majid, (2020) reported that organizational learning culture did not significantly influence employee performance. Whereas, there is also another study that is in line with the findings of this study, namely Hong et al. (2024)

and Yu Lin & Kai Huang (2020). A consistently implemented organizational learning culture enables employees to continuously develop their competence. This finding is further supported by Bank BJB's Key Performance Indicator data for the 2021–2025 period, which shows that the average performance level ranges from 1.65 to 2.03, with 1 representing the highest performance. Thus, the company's performance tends to align with the high employee performance levels indicated by the survey results. These competencies contribute to improved employee performance in an increasingly digital workplace.

The empirical evidence suggests that strengthening organizational learning culture contributes to the improvement of employees digital literacy. This research provides results that are in line with the Organizational Learning Theory and Digital Literacy Framework where organizations will learn through knowledge and experiences that are then shared, which over time change into routines and cultures in the work environment. This learning culture encourages the process of knowledge transfer regarding the complexity of the use of digital technology, critical thinking skills, and social and emotional abilities in utilizing technology. In light of these findings have similarities with the research Rasdiana et al., (2024). Therefore, the stronger the organizational culture in encouraging learning and knowledge sharing, the higher the ability of employees to utilize digital technology effectively and responsibly.

Employees with stronger digital literacy are better equipped to complete their tasks efficiently, leading to higher levels of employee performance. This condition illustrates that employees have the ability to understand, access, evaluate, and utilize digital technologies effectively. The findings of this study are supported by *Digital Literacy Framework* Posted by Martin & Grudziecki (2015). In the banking sector, most work activities use digital technology, so it's important for employees to have these skills. The results of this study are also supported by the characteristics of the respondents which are dominated by 43 Bachelor (S1)/Diploma IV (D4) graduates, which reflects that employees have the academic ability to support the digital technology learning process. These findings are in line with research Chong et al. (2024), thus strengthening the results that digital literacy is one of the competencies that can improve employee performance, especially in sectors that face rapid technological developments.

The results of the study stated that digital literacy was able to positively and significantly mediate the influence of organizational learning culture on employee performance at Bank BJB Tegal Branch with the category of partial mediation. The observed relationship supports the Organizational Learning and Digital Literacy Framework, where organizations have established a culture of learning and sharing knowledge about the sustainable use of digital technology, and in its application employees need to have critical thinking and a sense of responsibility in utilizing digital technology. On the other hand, this findings contrasts with Tripathi & Kalia (2024), who found that organizational learning culture required mediating variables to improve employee performance. However, other findings described by Rasdiana et al. (2024) that organizations that are able to create a conducive learning environment will be more successful in improving the digital capabilities of their employees, thus having an impact on improving performance. In consequence, the findings of this study explain that the success of organizations in building a learning culture for employees will produce a more optimal impact if followed by the development of digital skills in employees.

CONCLUSION

The conclusion of the explanation is that organizational learning culture has a positive effect on employee performance, organizational learning culture has a positive effect on digital literacy, digital literacy has a positive effect on employee performance, and organizational learning culture has a positive effect on employee performance through digital literacy. These findings reinforce the Organizational Learning Theory put forward by Levitt and March (1988), Crossan et al. (1995), and Berta et al. (2015), that the impact of the learning process in organizations provides an increase in knowledge, competence, and behavioral changes that ultimately improve employee performance.

In addition, these findings support the Digital Literacy Framework proposed by Martin and Grudziecki (2015). The results show that digital literacy is not only influenced by the individual's ability to use technology, but also influenced by the learning culture that develops in organizations.

The implications for management at Bank BJB Tegal Branch demand the development of a sustainable ecosystem, in particular it is recommended to develop an integrated performance evaluation system that incorporates peer feedback, so that organizations can obtain a more comprehensive assessment of work behavior. Additionally, management can create a work environment that supports open communication and mutual respect. The goal is for all leaders and employees to understand the techniques for giving and receiving feedback, and to be able to manage emotional responses. Thus, criticism and suggestions are seen as opportunities for self-development. Management is also advised to build cross-functional learning initiatives to solve operational issues. Finally, management can foster a culture of independent learning—the ability to identify learning needs independently and evaluate learning outcomes—supported by access to adaptive learning materials.

This study has a limitation that should be noted by future researchers: it focuses on the Tegal Branch of Bank BJB and its subsidiary branches, so the results cannot be generalized to the entire Bank BJB network. The study used a cross-sectional design that describes conditions at a given point in time. In addition, the variables examined focused on organizational learning culture and digital literacy in relation to employee performance. There are other factors that have the potential to affect employee performance.

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