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THE INFLUENCE OF ORGANIZATIONAL CULTURE, INTERNAL CONTROL SYSTEM, AND DIGITAL CREDIT TRANSFORMATION SYSTEM ON THE PERFORMANCE OF BANK BPD BALI

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ABSTRACT
The demand for banking digitalization is strengthened by various factors driving the development of digital banks in Indonesia, recognizing that Indonesia is an economy with significant potential to absorb the flow of digitalization. This research aims to analyze the influence of organizational culture, internal control system, and digital credit transformation system on bank performance. The sample consisted of 92 respondents. The analysis tool used is PLS-SEM. The results show that organizational culture and internal control systems positively and significantly influence bank performance. In contrast, the digital credit transformation system has a positive but insignificant influence on bank performance. This study reveals that the organizational culture and internal control systems in Bank BPD Bali are highly effective. However, the implementation of the digital credit transformation system has yet to support employees' work efficiency at Bank BPD Bali, as some credit processes are still conducted manually.

KEY WORDS
Organizational culture, internal control system, digital credit transformation system, bank performance.

Transformations in the banking industry have been a response to the advancements in financial technology (fintech) and the digital technology revolution (Maulidya and Afifah, 2021). Digitalization in the banking sector is also reinforced through regulations by the Financial Services Authority (OJK), particularly Regulation No.12/POJK.03/2018, which governs the provision of digital banking services by commercial banks. This has driven banks to compete in undertaking digital transformations. One innovation resulting from this process is the digital credit transformation system. This new system challenges the involved human resources to adapt to changes in work systems. As a strategic response, Bank BPD Bali has taken steps to accelerate credit disbursement to the SME sector, such as launching weekend banking services and introducing digital innovations in credit analysis through the Digiloan system (www.nusabali.com).

Most digital banks during the first nine months of 2023, or the third quarter of 2023, showed varying financial performance. Some managed to achieve significant profit increases, while others continued to face challenges in improving their performance (finansial.bisnis.com). Performance represents the achievement of activities, programs, or policies in realizing the goals, objectives, mission, and vision of an organization. Measuring an organization's performance is crucial as it serves as the basis for evaluation and future planning. Performance measurement not only involves financial information but also includes non-financial information (Aliana et al., 2024). Bank performance serves as an important indicator of the overall health of the financial sector. Banks are influenced not only by internal factors but also by external market conditions (Verlina & Usman, 2024). Organizational culture is a critical factor, as it encompasses the habits present within an organization (Adrianti & Amanah, 2024). Kotter & Heskett (1992) stated that organizational culture affects the long-term economic performance of a company. Organizational culture stimulates or generates numerous activities that contribute to a company's success.

Organizational culture is regarded as a combination of values, beliefs, relationships, and rules within an organization, serving as a foundation for the behavior and activities of individuals in the organization and representing the identity and assets of each company (Duyen et al., 2024). Research on the influence of organizational culture on performance has been conducted by several previous researchers. Studies conducted by Rahmawati & Aufa (2022), Setyawan & Widjayanti (2024), Nadeak & Dahlia (2024), and Duyen et al. (2024) indicate that organizational culture has a positive and significant impact on performance. However, contrasting findings were reported by Yuliani et al. (2024), who found that organizational culture does not influence performance. Additionally, research conducted by Setyawati & Fauzi (2024) showed that organizational culture has a negative and significant impact on performance.

The internal control factor is also necessary to improve organizational performance, as internal control plays a role in measuring performance success (Adrianti & Amanah, 2024). Internal control is a process designed to provide reasonable assurance regarding the achievement of management's objectives related to the reliability of financial reporting, the effectiveness and efficiency of operations, and compliance with applicable laws and regulations (Wijaya & Priono, 2022). Research on the influence of internal control systems on performance has been conducted by several previous researchers. Findings from studies by Nadeak & Dahlia (2024), Adrianti & Amanah (2024), Hama et al. (2020), and Putri & Endiana (2020) indicate that internal control systems have a positive and significant effect on organizational performance. This is further supported by research conducted by Yuningsih & Suwandi (2024) and Purwaningsih & Amalia (2021), which also demonstrated that internal control systems positively and significantly influence company performance. This means that a stronger internal control system can enhance company performance. However, contrasting findings were reported by Rachman et al. (2022) and Tyas & Purwanti (2020), whose studies showed that internal control systems do not influence company performance.

Based on the findings of several previous studies, there remains inconsistency in the results, as these studies have not consistently confirmed the theories regarding the influence of organizational culture and internal control systems on organizational performance. This research builds upon studies conducted by Rahmawati & Aufa (2022), Setyawan & Widjayanti (2024), Nadeak & Dahlia (2024), Duyen et al. (2024), Nadeak & Dahlia (2024), Andrianti & Amanah (2024), Hama et al. (2020), and Putri & Endiana (2020). The majority of findings from these studies indicate that organizational culture and internal control systems have a positive and significant effect on organizational performance. This study aims to empirically examine the influence of organizational culture, internal control systems, and the digital credit transformation system on bank performance.

LITERATURE REVIEW

Institutional theory refers to an organizational field, which is a group of organizations collectively forming an institutional life comprising key suppliers, customers, regulators, or competitors (Istiqomah, 2018). DiMaggio and Powell (1983) identified three mechanisms for organizational change and efforts to adapt to the environment (institutional isomorphism).

Bank performance serves as an important indicator of the overall health of the financial sector. Bank performance is influenced not only by internal factors but also by external market conditions. Government regulatory policies can impact a bank's financial performance by affecting interest rates, liquidity, and capital structure (Verlina & Usman, 2024). Schein (2010) defined organizational culture as a pattern of basic assumptions that have been discovered, created, or developed by a group in the process of solving external adaptation and internal integration problems. Organizational culture represents habits or traditions jointly carried out by a particular group, typically designed to achieve a company’s vision and mission (Nadeak & Dahlia, 2024).

Internal control, according to the Committee of Sponsoring Organizations (COSO), is designed by management as a set of procedures and policies aimed at organizational efficiency and achieving established objectives (Nadeak & Dahlia, 2024). According to COSO, internal control in business units consists of components such as the control environment, risk assessment, information and communication, control activities, and monitoring (Halim, 2008).

Digital transformation is a forward-looking process of change driven by the significant utilization of information and communication technology to deliver added value to companies or corporations (Irfadani et al., 2023). The digital credit transformation system is a system or process that integrates digital technology into all aspects of credit provision or lending by financial institutions. Digital transformation represents a holistic effort to improve core processes and services by focusing on meeting user needs, building new frameworks for service delivery, and creating new forms of relationships. An organization aiming for digital transformation must develop digital-based skills, mindsets, and culture (Mayasari, 2023).

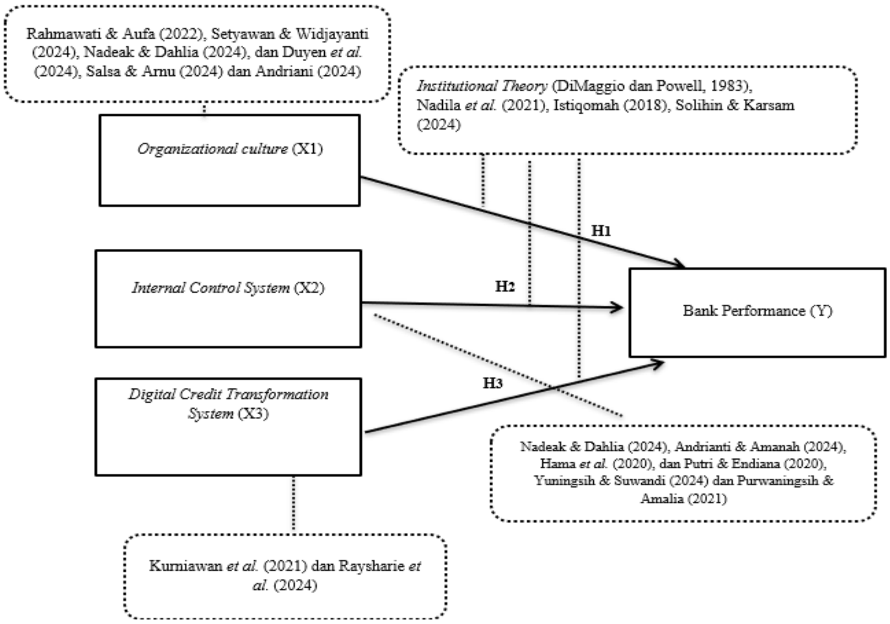

Figure 1 – Conceptual Framework

Hypothesis Development:

- H_1: Organizational culture positively affects bank performance;
- H_2: Internal control systems positively affect bank performance;
- H_3: The digital credit transformation system positively affects bank performance.

METHODS OF RESEARCH

This study is an associative research with a quantitative approach. The sample consists of 92 respondents selected based on the following criteria: Branch Managers, Assistant Branch Managers, Deputy Branch Managers, Credit Section Heads, Business Section Heads, and Legal and Credit Administration Section Heads. The sampling method used is purposive sampling, and data was collected through a survey by distributing questionnaires to relevant parties involved in the research. The independent variables in this study are organizational culture, internal control systems, and the digital credit transformation system, while the dependent variable is bank performance. The analysis tool employed is SmartPLS version 4.0.

RESULTS AND DISCUSSION

In this study, the indicators of variables are evaluated using convergent validity and discriminant validity, while the reliability testing of the research instrument is conducted using composite reliability and Cronbach's alpha. The convergent validity value can be seen from the loading factor value for each indicator, which should be greater than 0.7. A loading factor range of 0.4 to 0.7 can be excluded if removing the indicator increases the composite reliability and AVE above the standard value (Hair et al., 2014: 103).

All indicators have met the convergent validity criteria because the factor loading values are considered valid. Additionally, the AVE values for the Organizational Culture variable (X1) is 0.705, the Internal Control System (X2) is 0.800, the Digital Credit Transformation System (X3) is 0.708, and Bank Performance (Y) is 0.672, showing that the AVE values are above 0.5. Therefore, the results of the convergent validity test have been met, and the next testing phase can proceed. Each variable has sufficient accuracy and consistency, with the composite reliability values for the Organizational Culture variable (X1) at 0.963, Internal Control System (X2) at 0.976, Digital Credit Transformation System (X3) at 0.952, and Bank Performance (Y) at 0.949. The data results show that the construct values for each variable are reliable or meet the composite reliability criteria.

Table 1 – Heterotrait Monotrait Ratio (HTMT)

n/n	Organizational Culture	Digital Credit Transformation System	Bank Performance	Internal Control System
Organizational Culture	-	-	-	-
Digital Credit Transformation System	0.678	-	-	-
Bank Performance	0.789	0.613		
Internal Control System	0.859	0.698	0.848	

Source: Processed Data.

The HTMT values for all variables between Bank Performance and Organizational Culture, Internal Control System, and Digital Credit Transformation System have HTMT values < 0.90, which indicates that discriminant validity is accepted. This suggests that there are no issues with the outer model measurement, and the next testing phase can proceed.

To evaluate the structural model, the determination coefficient (R^2), Effect Size (f^2), and predictive relevance (Q^2) can be examined, followed by hypothesis testing (t-test) using the bootstrapping method. R-squares represent the coefficient of determination for endogenous constructs, which is used to assess the ability of exogenous variables to explain the endogenous variables. According to Chin (1998) in Ghozali and Latan (2015:78), R-squares values of 0.67 (good), 0.33 (moderate), and 0.19 (weak) are used.

Table 2 – Value of Determinant Coefficient or R-squares (R2)

n/n	R-square	R-square adjusted
Bank Performance	0.702	0.692

Source: Processed Data.

Based on Table 3, it can be seen that the R-squares value for the relationship between the organizational culture variable (X1), internal control system (X2), digital credit transformation system (X3), and bank performance (Y) is 0.702, with an adjusted R-squares value of 0.692, indicating that the R-squares value is classified as good. This shows that the influence of the organizational culture variable (X1), internal control system (X2), and digital credit transformation system (X3) on bank performance (Y) is 0.703 or 70.2 percent. The remaining 29.8 percent is explained by other variables outside the model developed in this study. Predictive relevance is a test conducted to assess the relevance of exogenous variables. Predictive relevance values of 0.02 are categorized as weak, 0.15 as moderate, and 0.35 as large (Hair et al., 2014).

Table 3 – Uji Predictive Relevance atau Q-squares

	Q^2predict	RMSE	MAE
Bank Performance	0.655	0.600	0.436

Source: Processed Data.

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The results of the predictive relevance (Q^2) test show that the Q-squares (Q^2) value for bank performance is 0.655, which categorizes the model as having strong or large predictive relevance.

Effect size (f-square) is calculated as the absolute value of the individual contribution of each exogenous variable to the R-square value of the endogenous variable. The influence of exogenous variables at the structural level is divided into three categories: 0.02 (weak), 0.15 (moderate), and 0.35 (strong).

Table 4 – Effect Size (f2) atau F-squares

n/n	F-square
Organizational culture -> Bank Performance	0.056
Digital Credit Transformation System -> Bank Performance	0.001
Internal Control System -> Bank Performance	0.341

Source: Processed Data.

Table 4 shows that the Organizational Culture variable has an effect size (f^2) value of 0.056, the Internal Control System has a value of 0.341, and the Digital Credit Transformation System has a value of 0.001. This indicates that Organizational Culture and Digital Credit Transformation System fall into the weak category, suggesting that they have a small/weak contribution to Bank Performance. The Internal Control System variable has a value of 0.341, which is close to the strong category but still above the moderate category. This indicates that the Internal Control System has a contribution that is approaching strong or high to Bank Performance.

The hypothesis testing for this study was conducted using SmartPLS version 4 software. The hypothesis is accepted if the T-statistic value is greater than the T-table value and/or the P-value is smaller than the 5 percent alpha value. For one-tailed hypotheses, the T-statistic must be greater than the T-table value (1.65) for the hypothesis to be accepted with 5 percent significance (Hair et al., 2014). These values can be seen from the bootstrapping results.

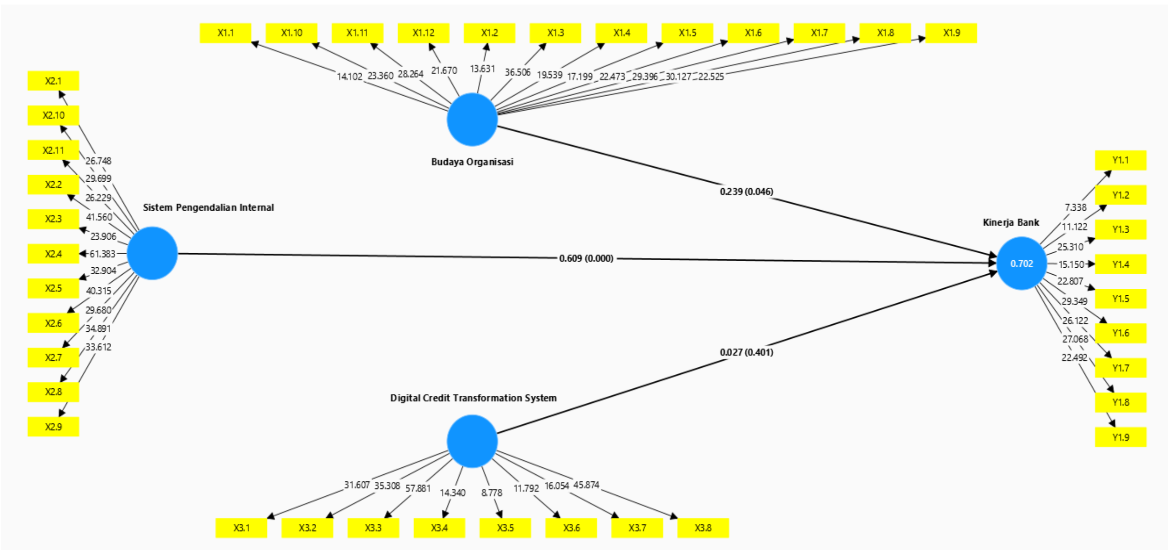

Figure 2 – Output Bootstrapping

Below are the results of the hypothesis testing using the bootstrapping method by examining the path coefficient values presented in Table 5.

The first hypothesis (H1) in this study states that organizational culture has a positive and significant effect on bank performance. Based on the results of hypothesis testing (H1), it shows that the variable has a path coefficient value of 0.239, with a statistical value of 1.684 (1.684 > 1.65) and a P-value of 0.046 (0.046 < 0.05), indicating that organizational culture has a positive and significant effect on bank performance, which can be proven or accepted. This means that the better the organizational culture, the more it will improve the bank's performance.

Table 5 – Path Coefficient

n/n	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Information
Organizational Culture -> Bank Performance	0.239	0.245	0.142	1.684	0.046	Accepted
Digital Credit Transformation System -> Bank Performance	0.027	0.028	0.107	0.250	0.401	Rejected
Internal Control System -> Bank Performance	0.609	0.609	0.144	4.226	0.000	Accepted

Source: Processed Data.

This finding is empirically consistent with previous studies conducted by Rahmawati & Aufa (2022), Setyawan & Widjayanti (2024), Nadeak & Dahlia (2024), and Duyen et al. (2024), which show that organizational culture has a positive and significant impact on company performance. This is supported by research conducted by Salsa & Arnu (2024) and Andriani (2024), which also found an impact of organizational culture on company performance. Organizations should focus on developing a strong and positive culture that aligns with values and objectives to enhance employee engagement, productivity, and financial performance (Alkhodary, 2023). The results of this study support institutional theory, as there is a relationship between organizational culture and institutional theory, which is manifested through the organization's adaptation process to external pressures. Organizational culture reflects the way an organization responds to these pressures to gain legitimacy, whether through compliance with norms and regulations, the implementation of professional practices, or adjustment to industry trends. Institutional theory suggests that organizations are shaped by institutional environmental pressures, which lead to institutionalization (Nadila et al., 2021).

The second hypothesis (H2) in this study states that the internal control system has a positive and significant effect on bank performance. Based on the results of hypothesis testing (H2), it shows that the variable has a path coefficient value of 0.609, with a statistical value of 4.226 (4.226 > 1.65) and a P-value of 0.000 (0.000 < 0.05), indicating that the internal control system has a positive and significant effect on bank performance, which can be proven or accepted. This means that the better the internal control system, the better the bank's performance within an organization.

This finding is empirically consistent with previous studies conducted by Nadeak & Dahlia (2024), Andrianti & Amanah (2024), Hama et al. (2020), and Putri & Endiana (2020), which found that the internal control system has a positive and significant impact on company performance. This is supported by research conducted by Yuningsih & Suwandi (2024) and Purwaningsih & Amalia (2021), which prove that the internal control system has a positive and significant effect on company performance. This means that the stronger the internal control system, the more it will enhance the company's performance.

The results of this study support institutional theory. The internal control system is closely related to institutional theory because it functions as an organizational mechanism in responding to regulatory, normative, and mimetic pressures to gain legitimacy and maintain stability. The internal control system serves as a tool to manage risks and plays a crucial role in building public trust, ensuring transparency, and improving accountability, all of which form the basis of legitimacy according to the perspective of institutional theory. Institutional theory suggests that an organization is formed due to institutional environmental pressures, leading to institutionalization. The underlying idea of this theory is that, in order to survive, an organization must be able to convince the public or society (Tyas & Purwanti, 2020).

The third hypothesis (H3) in this study states that the digital credit transformation system has a positive and significant effect on bank performance. Based on the results of hypothesis testing (H3), it shows that the variable has a path coefficient value of 0.027, with a statistical value of 0.250 (0.250 < 1.65) and a P-value of 0.401 (0.401 > 0.05), indicating that the digital credit transformation system does not have a proven or accepted positive and significant effect on bank performance. This means that the digital credit transformation system has a positive but not significant effect on bank performance.

This finding is not in line with previous studies conducted by Kurniawan et al. (2021), Raysharie et al. (2024), Basuki et al. (2024), and Lantip & Daljono (2024), which proved that digital transformation has a direct effect on bank performance. Institutional changes can impact issues related to the character and integrity of an organization. Integrity strategies are broader, deeper, and more demanding than mere legal compliance initiatives. Legal compliance and regulations are effectively realized when supported by strong management commitment (Nadila et al., 2021).

The findings suggest that the connection between institutional theory and the digital credit transformation system has not been fully realized. The main reason is that the implementation of technology in the credit system at Bank BPD Bali has not yet succeeded in improving efficiency or strengthening trust from customers, regulators, and other stakeholders. The adoption of technology in the credit system indicates that the organization's ability to innovate and meet the expectations of the institutional environment is still not optimal.

CONCLUSION

Based on the findings of this study, it shows that organizational culture and the internal control system have a positive and significant effect on bank performance. Meanwhile, the digital credit transformation system has a positive but not significant effect. This is because the digital credit transformation system (digiloan) has not yet supported the smooth work processes of employees at Bank BPD Bali, and in the credit process, some transactions are still conducted manually at Bank BPD Bali.

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