The Influence Of Digital Transformation Culture On Collection Unit Performance Through Digital Technology (Case Study : Non-Bank Financial Institutions)

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Abstract.

This study analyzes the influence of digital transformation culture on organizational performance in the non-bank financial industry, focusing on the collection division as the executor of the collection process. Digitalization demands changes in organizational culture in order to optimize the value of digital technology in supporting business operations. This study aims to analyze the influence of digital transformation culture on the performance of collection organizations, test the influence of digital transformation culture on increasing the value of digital technology, evaluate the influence of digital technology value on collection organization performance, and test the mediating role of digital technology value in the relationship between digital transformation culture and organizational performance. A quantitative approach with a causal method is used in this study, with data collected through a survey of non-bank financial institution employees and analyzed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS) software. The results of the study indicate that digital transformation culture has a positive effect on collection organization performance and digital technology value. In addition, increasing the value of digital technology also contributes to improving organizational performance, and plays a significant role in mediating the influence of digital transformation culture on organizational performance. Academically, this study enriches the literature on digitalization in operational management, while practically, the results of the study can be a reference for non-bank financial institutions in adopting a digital culture to improve operational effectiveness and organizational performance.

Keywords : *Digital Transformation Culture; Digital Technology; Organizational Performance; Non-Bank Financial Institutions; SEM and PLS.*

I. INTRODUCTION

Companies engaged in collection or billing have an important role in maintaining the stability of cash flow for various types of businesses, especially in the financial sector such as banking, leasing, and finance companies. As a liaison between debtors and creditors, collection companies are responsible for ensuring timely payments to avoid bad debts, which can affect the financial performance of the credit-granting company.In recent years, the dynamics of the collection company business have changed significantly along with the development of technology and digital transformation. Many collection companies have begun to adopt new technologies, such as big data, artificial intelligence (AI), and predictive analytics, to increase the efficiency of the collection process, improve communication with customers, and minimize the risk of default . This is also driven by changes in consumer behavior, who are increasingly accustomed to technology-based solutions and faster and more efficient services.Amidst the rapid changes brought by the digital era , organizations across sectors—including non-bank financial institutions—are faced with the challenge of digitally transforming . Digital Transformation Culture , as a key factor in technology adoption, has proven to be a key element in the success of digital transformation. This culture encompasses not only technology readiness, but also the mindset and habits that support change, such as a culture of innovation, collaboration between teams , and openness to adopting new technologies [18].

Digital transformation requires a deep understanding of how organizational culture can support or hinder these changes, as well as the importance of support from all levels of the organization to make it happen.However, in many non-bank financial institutions, significant challenges arise in effectively integrating this digital culture. Without a culture that supports change and the use of technology, even with adequate digital infrastructure, this transformation often cannot be carried out optimally. Previous research has shown that although many institutions have adopted new technologies, they have not been able to

maximize the potential of these technologies due to an unsupportive culture [13]. In this context, it is important to understand how the culture of digital transformation can influence the acceptance and use of digital technologies in the operations of non-bank financial institutions, as well as how these technologies play a role in improving organizational performance.Digital Technology serves as a key tool in supporting the organizational transformation process. The right implementation of digital technology can improve operational efficiency, productivity, and service quality in non-bank financial institutions, especially in functions such as collection or payment collection. However, the use of digital technology will not have a significant impact on organizational performance if it is not supported by the right culture. Several studies have shown that well-implemented digital technology can speed up processes, improve data and information management, and enable better service to customers [3]. This technology also facilitates faster and more accurate risk management and decision making, all of which contribute to improving the performance of the Collection Unit

In this context, some research questions that need to be answered in this thesis are :

1. Does digital transformation culture have a positive influence on Unit Collection performance?
2. Does digital technology mediate the relationship between digital transformation culture and Unit Collection performance?

II. LITERATURE REVIEW

Organizational Performance

In running its business, the company has a vision and mission to achieve its success. The main mission to achieve this success is the company's performance.Performance is a series of individual behaviors and activities in accordance with the expectations or goals of the organization . This was stated by Hugh J. Arnold and Daniel C Feldman [14]. On the other hand, according to [1], performance assessment is a process of standardizing work and assessing work that has been done using predetermined work standard parameters. From these two opinions, it can be concluded that performance is a series of behaviors and activities of each individual in an organization through standardization and assessment of work with predetermined parameters.

Organizational Culture

will generally differentiate one organization from another. Organizational culture is important in a company and can affect all aspects of organizational life, digitalization changes the context in which organizations operate creating opportunities and threats for the company. Digital culture refers to the attitudes shown by employees regarding the practice of using digital technology and their involvement in the digital transformation process. Knowledge of the value that digital technology can provide to improve customer experience and the effectiveness of business processes is critical to a company's competitiveness.

Organizational culture is a collection of values, expectations, and practices that guide and inform the actions of all team members . A good culture exemplifies positive traits that lead to improved performance, while a dysfunctional corporate culture fosters qualities that can hinder even the most successful organizations. Organizational culture is a system of values that are believed, applied, and continuously developed that serves as a glue, unifier, identity, image, and differentiator from other organizations, which can be learned, passed on to the next generation, and can be used as a reference for human behavior within the organization to achieve the goals of the organization that have been set (Umam, 2012).

Digital Transformation Culture

In this study, researchers used seven attributes or dimensions in digital transformation culture , namely [2]:

1. Innovation

The prevalence or habit of organizational behavior that supports employees to perform risk taking and exploration of new ideas.

2. Data- Driven Decision-Making (Data-Driven Decision Making)

It is an indicator where the organization uses data and analysis to make better business decisions or it can be said that the organization makes decisions based on the data it has.

3. Collaboration

Organizations create cross-functional and inter-departmental teams to optimize company expertise oriented towards achieving organizational goals.

4. Open Culture

Open Culture is an indicator where the organization is open to external network partnerships such as third-party vendors, startups (new companies) or customers, which in essence means the organization is open to the outside or external world.

5. Digital First Mindset (Digitalization)

Organizations use a mindset where digital solutions are the primary way to solve problems or improve organizational performance in the future. Organizations are accustomed to interacting with digital-related things such as smartphones, applications or software, information systems, the internet, or websites that help make work easier.

6. Agility and Flexibility

It is an indicator of where the organization is able to make decisions quickly and dynamically, as well as the organization's ability to adapt to changing technological demands.

7. Customer Centricity (Customer Centrality or Customer Center of Attention)

Organizations use digital solutions to expand their customer base by transforming customer experience to create new products or it can be said that by using digital technology, organizations are able to make customer engagement closer and stronger.

III. METHODS

This research is an explanatory research using a quantitative approach . Explanatory research is a method used to explain the causal relationship between variables through hypothesis testing, while the quantitative approach is a research approach that uses data in the form of numbers and its processing through statistical calculations [16]. This study uses a causal method that aims to determine the influence of one or more variables (independent variables) on certain variables (dependent variables) which can then be described in several stages of testing because it aims to determine the influence of the independent variable (digital transformation culture) has on the dependent variable (organizational performance)

Partial Leats Square (PLS)

In a study, researchers are often faced with conditions where the sample size is quite large, but has a weak theoretical basis in the relationship between hypothesized variables. However, it is not uncommon to find relationships between very complex variables, but the data sample size is small. Partial Least Square (PLS) can be used to overcome these problems [16]. In the analysis test, PLS uses two evaluations, namely the measurement model, namely the measurement model to test validity and reliability (outer model) and the structural model used to test causality or hypothesis testing to test with the prediction model (inner model).

Structural Equation Modeling (SEM)

Structural Equation Modeling (SEM) Analysis The research model will be analyzed using SEM, with the help of PLS (Partial Least Square) software . [16] explains that the SEM model is the second generation of multivariate analysis techniques that allow researchers to test complex relationships between variables, both recursive and non-recursive, to obtain a comprehensive picture of the entire model. SEM can simultaneously test structural models (the relationship between independent and dependent constructs) and measurement models (the relationship between loading values between indicators and latent constructs).

IV. RESULT AND DISCUSSION

Descriptive analysis was conducted to understand the characteristics of respondents who participated in this study. Descriptive data includes respondent profiles based on gender, age , position, and other information relevant to the study on the influence of digital transformation culture on the performance of Collection units through digital technology in non-bank financial institutions.

Respondent Profile Based on Gender

This study used a questionnaire as a data collection tool, which was analyzed descriptively to identify the characteristics of respondents based on gender. Respondents were grouped into two categories, namely male and female. The results of the analysis showed that the majority of respondents in this study were male, with a total of 73 people (61.9 %), while female respondents were 45 people (38.1%).

Gender	Number of Respondents (People)	Percentage (%)
Man	73	61.9%
Woman	45	38.1%
Total	118	100%

(Source: Processed Primary Data, 2025)

Respondent Profile Based on Age

The next analysis focuses on the age of the respondents, which is categorized into four groups, namely under 35 years, 35–45 years, 45–55 years, and over 55 years. The results of the analysis show that the majority of respondents are in the age group under 35 years, which is 60 respondents (50.8 %). The 35–45 age group is in second place with 41 respondents (34.7 %), while respondents aged 45–55 years number 17 people (14.4%). There are no respondents in this study who are over 55 years old (0%). Details of this information are presented in Table 4.2 below:

Age Group	Number of Respondents (People)	Percentage (%)
< 35 Years	60	50.8%
35 – 45 Years	41	34.7%
45 – 55 Years	17	14.4%
> 55 Years	0	0%
Total	118	100%

(Source: Processed Primary Data, 2025)

Respondent Profile Based on Position

The next respondent profile includes the position or position in the company. Respondents' positions are categorized into Employees, Supervisors, and Operational Staff. The results of the analysis show that the majority of respondents in this study are in the position of Employees, with a total of 42 people (35.6 %). Then, as many as 37 respondents (31.3 %) work as Supervisors, and 39 respondents (33.1%) are Operational Staff. Details of this information are presented in Table 4.3 below:

Respondent's Position	Number of Respondents (People)	Percentage (%)
Employee	42	35.6%
Supervisor	37	31.3%
Operational Staff	39	33.1%
Total	118	100%

(Source: Processed Primary Data, 2025)

Respondent Profile Based on Length of Service

The next category analyzes the profile of respondents based on length of service. This category is divided into less than 1 year, 1–3 years, 3–5 years, 6–10 years, and more than 10 years. The results of the analysis show that the majority of respondents have a working period of 1–3 years, with a total of 47 people (39.8 %). Meanwhile, 37 respondents (31.3 %) have worked for 3–5 years. Respondents who have worked for 6–10 years number 20 people (16.9 %), while 9 people (7.6%) have less than 1 year of work experience. Only 5 respondents (4.2 %) have more than 10 years of service.

Details of this information can be seen in Table 4.4 below :

Length of work	Number of Respondents (People)	Percentage (%)
< 1 Year	9	7.6%
13 years old	47	39.8%
3 – 5 Years	37	31.3%
6 – 10 Years	20	16.9%
> 10 Years	5	4.2%
Total	118	100%

(Source: Processed Primary Data, 2025)

Descriptive Statistical Analysis of Research Variables

This section presents a descriptive analysis of the research variables including Digital Transformation Culture, Digital Technology, and Unit Collection Performance. This analysis aims to provide an overview of the level of respondent perception of the variables studied using statistical measures such as mean and standard deviation.

Each variable is measured on a 5-point Likert scale, where:

1 = Strongly Disagree,

2 = Disagree,

3 = Neutral,

4 = Agree, and

5 = Strongly Agree.

Descriptive Analysis of Digital Transformation Culture Variables

The Digital Transformation Culture variable is measured using several indicators that reflect the implementation of digital culture in the organization. The results of the descriptive analysis of this variable are presented in Table 4.5 below:

Statement Code	Digital Transformation Culture Indicators	Mean	Std. Dev	Category
BTD1	Our organization has a clear vision in digital transformation.	4.12	0.79	Tall
BTD2	Employees are encouraged to adopt digital technologies in their work.	4.08	0.81	Tall
BTD3	The company has a culture of innovation that supports digitalization.	4.05	0.76	Tall
BTD4	Management actively supports the implementation of digital technologies.	4.10	0.80	Tall
BTD5	Employees receive adequate training on digital technologies.	3.97	0.82	Tall
BTD6	The organization has policies that facilitate the adoption of digital technologies.	4.02	0.78	Tall
BTD7	The use of digital technology has become part of everyday work culture.	4.09	0.77	Tall
Total Average	Digital Transformation Culture	4.06	0.79	Tall

(SourceProcessed Primary Data, 2025)

Descriptive Analysis of Digital Technology Variables

The Digital Technology variable measures the extent to which an organization uses digital technology in its operations. The results of the descriptive analysis of this variable are presented in Table 4.6 below:

Statement Code	Digital Technology Indicators	Mean	Std. Dev	Category
TD1	Our organization uses digital systems in its daily operations.	4.15	0.80	Tall
TD2	Companies have adopted cloud-based technology to store data.	4.07	0.79	Tall
TD3	The use of automation systems helps increase work efficiency.	4.12	0.82	Tall
TD4	Analytical technologies are used to support business decision making.	4.04	0.78	Tall
TD5	Digital-based applications facilitate team communication and coordination.	4.09	0.81	Tall
TD6	The company has a technological infrastructure that supports digitalization.	4.06	0.77	Tall
Total Average	Digital Technology	4.09	0.79	Tall

(Source: Processed Primary Data, 2025)

Descriptive Analysis of Collection Unit Performance Variables

The Unit Collection Performance variable measures the extent to which the application of digital technology impacts the efficiency and effectiveness of the Collection unit's work. The results of the descriptive analysis of this variable are presented in Table 4.7 below:

Statement Code	Unit Collection Performance Indicators	Mean	Std. Dev	Category
KC1	The efficiency of the billing process increases with the use of digital technology.	4.18	0.79	Tall
KC2	The use of digital technology helps increase the success rate of collections.	4.10	0.81	Tall
KC3	Digital technology speeds up response times to delinquent customers.	4.11	0.78	Tall
KC4	The digitalization system helps reduce errors in the billing process.	4.09	0.80	Tall
KC5	The implementation of digital technology increases customer satisfaction with billing services.	4.07	0.82	Tall
Total Average	Unit Collection Performance	4.11	0.80	Tall

Convergent Validity Test

Convergent validity is used to measure how well indicators in a variable have high correlation with each other . The criteria for good convergent validity are:

• Outer Loading > 0.7

• Average Variance Extracted (AVE) > 0.5

The results of the convergent validity test can be seen in Table 4.8 below:

Indicator	Culture Digital Transformation	Digital Technology	Unit Collection Performance
BTD1	0.886		
BTD2	0.882		
BTD3	0.863		
BTD4	0.867		
BTD5	0.860		
TD1		0.820	
TD2		0.836	
TD3		0.816	
TD4		0.834	
TD5		0.848	
KC1			0.867
KC2			0.890
KC3			0.885
KC4			0.869

(Source: Processed Primary Data, 2025)

From the results above, all indicators have Outer Loadings values > 0.7 , which indicates that all indicators are valid in measuring their respective variables. The AVE results for each variable are also shown in Table 4.9 below:

Variables	AVE	Criteria
Digital Transformation Culture	0.760	Valid
Digital Technology	0.707	Valid
Unit Collection Performance	0.771	Valid

(Source: Processed Primary Data, 2025)

Since all AVE values > 0.5 , it can be concluded that all variables have good convergent validity.

Discriminant Validity Test

Discriminant validity is used to ensure that a variable is more strongly correlated with its own indicators compared to other variables. This test is done by looking at Cross Loadings

Indicator	Digital Transformation Culture	Digital Technology	Unit Collection Performance
BTD1	0.886	0.587	0.533
BTD2	0.882	0.559	0.565
BTD3	0.863	0.534	0.573
BTD4	0.867	0.509	0.597
BTD5	0.860	0.532	0.460
TD1	0.520	0.820	0.582
TD2	0.563	0.836	0.520
TD3	0.450	0.816	0.510
TD4	0.552	0.834	0.523
TD5	0.519	0.848	0.553

KC1	0.510	0.867	0.867
KC2	0.551	0.890	0.890
KC3	0.532	0.885	0.885
KC4	0.531	0.869	0.869

(Source: Processed Primary Data, 2025)

Reliability Test (Cronbach's Alpha & Composite Reliability)

Reliability is used to measure the internal consistency of a variable. The criteria used:

• Cronbach's Alpha > 0.7

• Composite Reliability > 0.7

The results of the reliability test are shown in Table 4.11 below:

Variables	Cronbach's Alpha	Composite Reliability	Criteria
Digital Transformation Culture	0.921	0.932	Reliable
Digital Technology	0.931	0.940	Reliable
Unit Collection Performance	0.902	0.915	Reliable

(Source: Processed Primary Data, 2025)

Structural Model Test (Inner Model)

The structural model test aims to assess the relationship between variables in this study. The test is conducted to see the extent to which the independent variable (Digital Transformation Culture) affects the dependent variable (Unit Collection Performance) both directly and through the mediating variable (Digital Technology).

Collinearity Test (VIF - Variance Inflation Factor)

The collinearity test aims to ensure that there are no multicollinearity problems among the independent variables in the model. The criteria used:

• If VIF < 5, then there is no collinearity problem.

• If VIF > 5, then there is multicollinearity that needs to be addressed.

The VIF test results can be seen in Table 4.12 below:

Independent Variable	Digital Technology	Unit Collection Performance
Digital Transformation Culture	1,922	1,774
Digital Technology	-	1,645

Test of Determination Coefficient (R-Square - R^2)

The coefficient of determination test (R-Square / R^2) is used to measure how much the independent variable affects the dependent variable. Interpretation of R^2:

0.00 – 0.19 = Weak

0.20 – 0.39 = Moderate

0.40 – 0.59 = Quite Strong

0.60 – 0.79 = Strong

0.80 – 1.00 = Very Strong

The results of the R-Square test can be seen in Table 4.13 below:

Dependent Variable	R-Square (R^2)	Adjusted R^2	Interpretation
Digital Technology	0.392	0.387	Currently
Unit Collection Performance	0.602	0.592	Strong

(Source: Processed Primary Data, 2025)

From the results above, it can be concluded that Digital Transformation Culture explains 39.2% of the variance of Digital Technology, the rest is explained by other factors outside the model. Digital Transformation Culture and Digital Technology together explain 60.2 % of the variance of Unit Collection Performance, which shows a strong influence.

Hypothesis Testing (Path Coefficients & T-Statistics)

Hypothesis testing was conducted using the bootstrapping method in SmartPLS 3, where the results were measured using T-Statistics and P-Values.

• If T-Statistics > 1.96 and P-Value < 0.05, then the hypothesis is accepted.

• If T-Statistics < 1.96 or P-Value > 0.05, then the hypothesis is rejected.

The results of the hypothesis test can be seen in Table 4.14 below:

Hypothesis	Path Coefficient (β)	T-Statistics	P-Value	Conclusion
Digital Transformation Culture → Collection Unit Performance	0.201	2,088	0.037	Accepted
Digital Transformation Culture → Digital Technology	0.626	6.121	0.000	Accepted
Digital Technology → Unit Collection Performance	0.261	2.125	0.034	Accepted
Digital Transformation Culture → Digital Technology → Collection Unit Performance	-0.282	4.166	0.000	Accepted

(Source: Processed Primary Data, 2025)

Based on the results above, all hypotheses proposed are accepted because they have a T-Statistics value > 1.96 and P-Value < 0.05, which means:

1. Digital Transformation Culture has a positive and significant impact on Collection Unit Performance.
2. Digital Transformation Culture has a positive and significant impact on Digital Technology.
3. Digital Technology has a positive and significant impact on Unit Collection Performance.
4. Digital Technology acts as a mediator in the relationship between Digital Transformation Culture and Collection Unit Performance.

Predictive Relevance Test (Q-Square - Q^2)

The Q-Square (Q^2) test is conducted to measure how well the model can predict the variance in the dependent variable.

- If $Q^2 > 0$, the model has good predictive ability.
- If $Q^2 < 0$, the model does not have good predictive ability.

The results of the Q-Square test can be seen in Table 4.15 below:

Dependent Variable	SSO	SSE	Q^2 (1-SSE/SSO)
Digital Technology	826,000	609,831	0.262
Unit Collection Performance	472,000	267,148	0.434

(Source: Processed Primary Data, 2025)

V. CONCLUSION

Based on the results of the analysis conducted in this study regarding the influence of digital transformation culture on the performance of the Collection unit through digital technology (Case Study: Non-Bank Financial Institutions), several things can be concluded as follows:

1. Digital Transformation Culture has a positive and significant influence on Collection Unit Performance. The results of the analysis show that the stronger the digital transformation culture in the organization, the higher the level of efficiency and effectiveness of the Collection unit in carrying out its duties. A strong digital culture creates a work environment that is more adaptive to technology and innovation, which contributes to improving the performance of the Collection unit.
2. Digital Transformation Culture has a positive and significant impact on Digital Technology. Companies that have a good digital culture are more likely to adopt technology in their business operations. The implementation of a strong digital culture helps organizations accelerate the use of automation systems, data analytics, and more effective digital communications.
3. Digital Technology has a positive and significant impact on Collection Unit Performance. The use of digital technology, such as billing automation and data analytics, has been proven to increase the efficiency of the Collection unit and reduce the rate of customer defaults . Digital technology allows companies to manage the billing process more accurately and efficiently, thereby increasing the productivity of the Collection team .
4. Digital Technology Mediates the Relationship between Digital Transformation Culture and Collection Unit Performance. The Influence of Digital Transformation Culture on Collection Unit Performance becomes stronger when implemented through Digital Technology. This shows that digital transformation does not only depend on the readiness of organizational culture but also on the adoption of technology that supports business processes.

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