



The Influence of Experiential Learning, Social Learning, Formal Learning on Improving the Performance of PT Bank Negara Indonesia (Persero), Tbk Employees in the Central Sulawesi Area Region 11 Manado With Digital Mindset as an Intervening Variable

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ABSTRACT

The aim of this research is to examine and analyze the influence of experiential learning on digital mindset, the influence of social learning on digital mindset, the influence of formal learning on digital mindset, the influence of experiential learning directly and indirectly through digital mindset on employee performance, the influence of social learning directly and indirectly through digital mindset on performance employees, the influence of formal learning directly and indirectly through digital mindset on employee performance, the influence of digital mindset on employee performance. This research is a descriptive type with a quantitative analysis method. The sample in this study was 163 employees from the Parigi, Palu, Luwuk and Tolitoli branch offices. The research instrument was tested using validity tests and reliability tests, while the data analysis technique used descriptive analysis, regression analysis and path analysis which were arranged in structural equation modeling (SEM) using the smart PLS application. The research results show that; 1) experiential learning has a significant effect on digital mindset; 2) Social learning has a significant effect on digital mindset. 3) formal learning has a significant effect on digital mindset; 4) experiential learning directly has a significant effect on performance and experiential learning indirectly through digital mindset has a significant effect on performance; 5) social learning has a significant effect on performance and social learning indirectly through digital mindset has a significant effect on performance, 6) formal learning has no significant effect on performance and formal learning indirectly through digital mindset has a significant effect on performance; 7) digital mindset has a significant effect on performance.

INTRODUCTION

Regional office 11 (eleven) Manado is one of the working areas of Bank Negara Indonesia (BNI) which includes 11 (eleven) branch offices spread across several regions, namely Manado, Tomohon, Bitung, Kotamobagu, Tahuna, Gorontalo, Palu, Parigi, Luwuk, Tolitoli and Ternate. The current performance conditions at companies in BNI Region 11 Manado cannot be considered good because employees have not fully mastered all types of work given by their superiors, especially understanding digital-based product knowledge, including mastery of the use/operation of digital technology from the bank's products (for example: BNI (State Bank of Indonesia) cash management system, Agen46 application, merchant, BNI mobile banking, etc).

Employee performance includes aspects of quality and quantity of work results. There are several factors that influence employee performance, such as competence, knowledge, work design, personality, work motivation, work environment, work discipline, and supervision. At the Manado 11 (eleven) regional office, employee performance is considered to have not met the organization's expectations, this can be seen from the realization of product sales targets that have not been achieved. Performance is an important element that must be present in a company at a level determined as a reference. Performance is a condition that must be known and must be confirmed with certain parties to determine the level of achievement of an agency's results, connected to a vision and carried out by an organization or company, as well as knowing the positive and negative impacts of an operational policy (Santoso et al, 2021; Robbins, 2014). Bank Negara Indonesia (BNI) currently ready has a tool that functions to measure employee competency levels, namely by using a mobile (digital) based application, namely BNI Smarter which can be downloaded on Playstore. With BNI Smarter, companies/management and employees can find out the employee's competency adequacy level or competency GAP, where this information becomes the basis for planning the employee's individual training/development. The magnitude of individual abilities is important for employee performance. The BNI Smarter application is not yet able to capture the level of individual employees' digital capabilities.

This low employee performance is also partly due to the acceleration of employee rotation and transfer, namely *job shifting* or also called a shift in employee capabilities/job changes, as a result of changes in strategy, company business direction where there are conditions where there are reduced or lost functions in the context of BNI's transformation as a digital bank. For example, frontliners (customer service & tellers) have been converted into new sales roles, including as consumer & transaction relations officer (CTR) who manages the portfolio of non-debtor individual customers, and business & transaction relationship (BTR) who manages the portfolio of non-debtor/debt customers. individual. Where this transition process has not been in line with increasing capabilities both in terms of soft skills and hard skills to support their activities as sales personnel.

This digital capability is also low occurred at the supervisor level at BNI Region 11 Manado who had problems in educating and encouraging their

subordinates to utilize digital devices optimally and market the latest digital-based products so that the company's income was not optimal because they did not master the products being sold. Not all supervisors are able to direct their subordinates to sell the latest products and optimize the use of the Bank's digital devices properly so that this affects the performance of their employees. Digital capability is influenced by the way employees think in adapting to changes and using technology or digital mindset, as a result of the low digital capability of employees in BNI Region 11 Manado, the realization of revenue originating from fee-based income from digital products is still low and does not reach the target. The low level of success in selling digital-based products is closely related to the level of motivation of all employees to improve their digital capabilities in order to make a positive contribution to the company's business performance. The low revenue originating from sales of digital-based products in BNI Region 11 (eleven) Manado is proof that the role of employee training and development must also be balanced by measurable and specific increases in employee digital capabilities. This becomes a unified whole which will play an important role in the ability of employees to deal with all performance problems that occur in BNI Region 11 (eleven) Manado. This condition illustrates the relationship between employee performance and digital capabilities.

Improving employee performance requires a holistic approach involving various aspects, one of which is competence. Competency improvement is carried out through learning activities, learning in the organization must be a top priority to cover various shortcomings to become better in the future by learning to analyze experience points through a continuous and updated learning process. Since its transformation into a limited liability company in 1992, Bank Negara Indonesia has made a major breakthrough in the organizational learning management system (learning organization), namely by establishing the Organizational Learning Management Division, this division is tasked with facilitating all BNI employees to improve their competence, capability and knowledge so that can work, contribute and achieve even better. The aim of the learning carried out is to improve employee performance, one form of measuring employee performance is by looking at the performance index of realization of targets set by the company. In an effort to realize the company's commitment and mission to provide the best experience and service to its product users, PT. BNI Region 11 Manado, Tbk is increasing the competency of its employees through the 70/20/10 learning pattern, where it is hoped that by increasing this competency, the company can ensure that employees have measurable standards of work ability and are able to meet the needs of their customers.

Employees are the company's human resources as an important asset for achieving company goals or targets. Good employees start from making the right selection according to the company's needs at that time. The bigger and more complex the work in a company, of course it requires more expertise from its employees. Apart from that, the ability of each employee to carry out the duties and functions in the section for which they are given responsibility is very important. Because small mistakes can affect the overall results. Moreover, the error occurred in a very vital part of the company (Riandi and Abdi, 2012).

Region 11 Manado has a total of 200 permanent employees consisting of branch office employees and head office employees. The total number of BNI permanent employees in the Central Sulawesi area is 200 employees, each employee has responsibility for the company's targets and goals. The achievement of company targets must of course be encouraged through increasing competence which aims to develop human resources in accordance with the company's needs. This competency increase is carried out through various training programs that all permanent BNI employees must participate in so that they can improve their performance.

In the new era known as the era of disruption, it has created many significant changes in the business world. Especially in Indonesia, companies also have to improve and adapt in this new era of digitalization. Speed in adapting determines the success of every organization. Developing employee capabilities and creating a working atmosphere that remains conducive is of course management's obligation so that employees can work optimally and show the best performance and remain oriented towards work productivity, so since 2017, PT. Bank Negara Indonesia (Persero) Tbk began to apply the learning organization concept with a collaborative learning model consisting of experiential learning (70%), social learning (20%) and formal learning (10%) or often referred to as the 70/20/10 concept. 10. Bagley, (2020) in his research states that, through the application of the 70/20/10 learning model in the context of international companies, the results of his research show that in order for workplace learning to be successful, all parts of the learning ecosystem must support informal learning (70 and 20) in order to further optimize 10% formal learning has been carried out.

Lack of awareness and motivation of individual employees to encourage learning and develop their potential as well as lack of innovation in their work can hinder BNI's overall business performance, so since 2017, BNI has begun to apply the concept of a learning organization with a collaborative learning model consisting of experiential learning (70%), social learning (20%) and formal learning (10%) or often referred to as the 70/20/10 concept. (Bagley, 2020) states that, through the application of the 70/20/10 learning model in the context of international companies, the results of his research show that in order for learning in the workplace to be successful, all parts of the learning ecosystem must support informal learning (70 and 20) to optimize the 10% of formal learning that has been carried out.

Lack of motivation and awareness in increasing employee competency to develop human resources is the main problem faced by the learning management system in Manado Regional Office 11. This can be measured through the level of completion of the e-learning mandatory which is regulated in the learning management system. The percentage of completion of formal learning, namely mandatory e-learning for all employees, has reached an average of 41% for BNI branches in the Central Sulawesi area. The highest percentage of completion of the Learning Mandatory was the Anti Fraud Awareness module with a completion percentage of 43%. The branch office with the highest completion of e-learning was in KC Palu with an achievement of 50%.

Based on the description above, this study focuses on discussing the influence of experiential learning, social learning, formal learning on improving the performance of PT employees. Bank Negara Indonesia (Persero), Tbk in the Central Sulawesi Area (eleven) Manado Region with Digital Mindset as an Intervening Variable.

THEORETICAL REVIEW

Human Resources

Human Resources are resources that are used to mobilize and synergize other resources to achieve organizational goals. Without human resources, other resources are idle and less useful in achieving organizational goals (Wirawan, 2012). For companies, there are three other strategic resources that they absolutely must have in order to become a superior company (Sutrisno, 2011). The three critical resources are: 1) Financial resources, namely resources in the form of funds/financial capital owned. 2) Human resources, namely resources in the form of and originating from humans which can properly be called human capital. 3. Informational resources, namely resources derived from various information needed to make strategic or tactical decisions.

The best decision making produced by human resources shows a person's performance and ability to analyze problems within their work scope and position. However, this also cannot be separated from carefulness and accuracy in the process of determining an employee to be in a particular job and position. Employees who are able to do certain jobs may be more precise and better if they are placed in certain fields as well. The right man in the right place will bring an organization to maximum performance results and reduce errors in tasks or work (Sutrisno, 2011).

Employee Development Program

Employees are the company's human resources as an important asset for the company. Good employees start from making the right selection according to the company's needs at that time. The bigger and more complex the work in a company, of course it requires more expertise from its employees. Apart from that, the ability of each employee to carry out the duties and functions in the section for which they are given responsibility is very important. Because small mistakes can affect the overall results. Moreover, the error occurred in a very vital part of the company (Riandi and Abdi, 2012).

Riandi and Abdi (2012) also stated that the concept of 'zero defects' is something that must be implemented. The concept of 'zero defect' is a concept that assumes that an activity has an error or failure rate of 0 (aka no errors). In this case the error was made due to 'human error'. Even though in reality it is impossible for this to happen, Production is without defects, but how to reduce the error rate to very small, it can even be zero. Of course, this must be done by managing employees to be skilled and reliable in doing everything by preparing game rules or written forms that can be carried out by each employee correctly. Because in reality, even a small mistake will have an impact. Therefore, in practice there is an internal monitoring team at every level and type of business

activity carried out. Therefore, it is important to provide education and training for each employee as a form of developing human resources in the company's work environment.

According to experts, several definitions of education and training include: employee training is a short-term educational process, using systematic and organized procedures, where non-managerial personnel learn technical skills and knowledge for specific purposes. Education and training is a process of developing understanding and knowledge of groups of facts, rules and methods that are organized by prioritizing coaching, honesty and skills (Silaen et al., 2021). According to Law Number 13 of 2003 concerning Employment, it is stated that the definition of job training is all activities to provide, obtain, improve and develop work competency, productivity, discipline, attitude and work ethic at a certain level of skill and expertise, in accordance with the level and position or job qualifications (Silaen et al., 2021).

Understanding the 70/20/10 Learning Model

The 70/20/10 learning model is a learning model developed by Michael Lombardo and Robert Eichinger which focuses on experiential learning mechanisms with a portion of 70%, social learning with a portion of 20% and formal learning with a portion of 10% through a structured training program to increase effectiveness in training and human resource development programs. This model approach is oriented towards changing behavior that has an impact on employee performance (Lombardo & Eichinger, 2010; Harding, 2022).

Experiential Learning

According to Rada, (2022) states that the experiential learning model is a teaching and learning model that activates learning to build employee knowledge and skills through direct experience. Experience is used as a catalyst to motivate learners (Learners) to develop capacity in the learning process. Experiential learning is considered an effective educational approach that focuses on the learning process based on experience and not on routine learning models. The experiential learning model is built on concrete experience, reflective observation, abstract conceptualization and active experimentation phases (Turesky & Gallagher, 2011).

Experiential learning theory (ELT) which became the basis for the experiential learning model developed by David Kolb around the early 1980s. In this learning model, experience has a central role in learning. This emphasis is what differentiates ELT from other theories, according to Kolb ELT defines learning as the process where knowledge is created through the transformation of experience. Knowledge results from the combination of grasping and transforming experience (Kolb, 2005).

Social learning

Social learning is a learning model developed by Albert Bandura which is known as observational learning. The principle of this theory views human behavior not as a result of automatic reflexes and stimuli, but as a result of reactions that arise as a result of interactions between the environment and

human cognitive development factors themselves. Humans have brains that can think, reason, and judge, or compare things, so they can choose a direction for themselves. The essence of Bandura modeling is learning through observation and observations. The observer will "see what the model does, pay attention to what the consequences are for the model, remember what has been learned, make various conclusions, and at that time (or later) include them in behavior or apply them (Chairul, 2017).

Formal learning

The formal learning model is a teaching and learning process in the field of education that has been designed and implemented with strict, tiered and continuous rules, or in other words formal learning is education that is obtained formally through educational efforts that are carried out intentionally, planned, directed and systematic through an educational institution called a school. According to Law Number 57 of 2021 concerning National Education Standards, formal education is a structured and tiered educational path consisting of basic education, secondary education and higher education. Non-formal education is an educational path outside formal education that can be implemented in a structured and tiered manner, while informal education is a family and environmental education path.

According to Anwas (2011), the use of ICT for education, especially formal education, requires four aspects, namely starting from the policies of educational institution leaders, providing infrastructure, providing and accessing relevant ICT content, as well as building a system for its use. The benefits of utilizing ICT in formal education provide many alternative learning sources, overcome various communication obstacles in conventional systems, and can motivate individual learners to be more active in learning. The research results show that the relevance of formal learning has a positive impact on employee competence, this shows the importance of considering the benefits obtained from the results of formal learning (Van Den Elsen et al., 2022). Cutumisu, (2019); Coetzee et al., (2023) Mindset is not a personality trait that cannot be changed, but mindset can be changed in the long term. This is because mindsets can be developed and changed in the long term, but only through continuous and continuous learning. There are several theories about the digital mindset of employees that can influence performance.

Employee Performance

Wibowo (2013) states that performance is the result of work that has a strong relationship with the organization's strategic goals, customer satisfaction and providing economic contributions. According to Subekhi and Jaufar (2012); Naim & Lenkla, (2016) Performance is the work result that can be achieved by a group of people in an organization, in accordance with their respective authority and responsibilities, in order to achieve the goals of the organization concerned legally, without violating the law and in accordance with any morals.

Hikmah et al., (2022) defines performance as a record of outcomes produced in certain job functions or activities over a certain period of time. Job

Performance, which means work performance or actual achievement achieved by a person, namely the work results shown in terms of quality and quantity achieved by employees in carrying out tasks in accordance with the responsibilities given to them.

METHODOLOGY

This research uses a descriptive research design with quantitative analysis methods. Descriptive research is research carried out to determine the value of independent variables, either one or more variables (independent) without making comparisons or connecting them with other variables, while the quantitative method referred to is research by obtaining data in the form of numbers or qualitative data which is summarized and then analyzed. statistically (Sugiyono, 2011). In this research, variables were measured using a Likert scale to measure each variable indicator on an instrument prepared based on a model.

The research location will be carried out at the PT office. BNI Parigi Branch, PT. BNI Palu Branch, PT. BNI Luwuk Branch and PT. BNI Tolitoli Branch. In this research, the population is all employees of PT. Bank Negara Indonesia (Persero) Tbk, Parigi, Palu, Luwuk and Tolitoli Branch Offices with a total population of 200 people. Sampling will use a saturated sampling technique or census sampling by taking the entire population as a sample to provide a comprehensive picture of the population (Riandi and Abdi, 2012). So all members of the population in this study were taken as a sample of 200 employees. Data collection techniques, both primary and secondary include: Observation, Interview, Questionnaire, and Literature Study. Literature study is conducted by tracing library sources that are relevant to the topic being discussed (Tebay and Ilham, 2021; Ohoiwutun et al., 2024). Such as; journals, books, proceedings, and other literature sources (Yunita, 2022; Patmasari, 2022)

Data testing which includes validity and reliability tests. Data analysis was carried out through a descriptive analysis, multiple regression analysis, path analysis (Path Analysis), structural equation modeling (SEM). Based on the regression model above, the research variable hypothesis test was then carried out.

RESULTS

The Influence of Experiential Learning on Digital Mindset

Based on the descriptive analysis carried out on respondents' answers to the experiential learning variable, it is known that the respondent's answer score is 4.15. This means that the respondent's perception is in a positive area. The average respondent's answer based on the indicator with the highest value, namely in service training (IST) with a score of 4.41, can be interpreted as being in the positive area and each statement item is in the score range of 4.41-4.45. The next indicator is *on the job training (OJT)* (X1.1) with a score of 4.34 can be interpreted in the positive area and each statement item is at a score of 4.27-4.43. The next indicator, namely Field Evaluation with a score of 4.26, can be interpreted as being in the positive area and each statement item is with a score of 4.26-4.27. The Taks Force indicator (working force) with a score of 4.09 can be interpreted as being in the positive area and each statement item is with a score

of 4.09–4.12. The indicator with the lowest score, namely temporary assignment (PGS) with a score of 3.68, can be interpreted as being in the positive area. Based on these results, all respondents had a positive response to the variable experiential learning.

Experiential learning significant and positive influence on digital mindset. This shows that better implementation of experiential learning can improve digital mindset. In line with research by Moganadas & Goh, (2022) ; Ngo et al., (2022). Findings in the field that have a close relationship, namely the experiential learning indicator, found that the average In Service Training (IST) was 4.45 higher than the other indicators. Specifically, the statement item: "IST can improve technical abilities according to job position (X1.2.3) has a mean value of 4.45 higher than the others. Which is related to findings in the field for digital mindset, the Exponential Thinking indicator which has the highest average (4.23) Specifically on items, Z1.3 is known with the statement: "I always think that the growth of digital technology in the future will be able to drive business growth,"has the highest mean of 4.42. The above has strong relevance to the dynamic conditions of employee rotation/mutation at BNI as one technical example of a frontliner or administrator staff being transferred as a dhi credit staff. Credit Assistants and/or Business Banking Credit Analysts who are required to take part in the In Service Training (IST) stages,where while undergoing IST participants are assessed based on the quality and quantity of work according to their main function, namely: 1) Completion of a minimum of 3 standard credit advice under the guidance of a supervisor/mentor and obtain credit decision approval (40%), 2) Able to prepare a monthly expansion work plan and make individual marketing plan approved by the IST Unit Leader (20%), and 3) Understanding the loan monitoring process and being directly involved in assisting in the loan monitoring and/or collection process in the IST unit (20%)

The Influence of Social Learning on Digital Mindset

Based on the descriptive analysis carried out on respondents' answers to the social learning variable, it is known that the respondent's answer score is 4.14. This means that the respondent's perception is in a positive area. The average respondent's answer based on the indicator that has the highest value, namely internal sharing session (X2.3) with a score of 4.37, can be interpreted as being in the positive area and each statement item is in the score range of 4.39-4.35. The next indicator, namely Mentoring (X2.2) with a score of 4.29 can be interpreted in the positive area and each statement item is at a score of 4.26–4.33. The next indicator, namely Coaching (X2.1) with a score of 4.19, can be interpreted as being in the positive area and each statement item is at a score of 4.18–4.20. Next are indicators *role-playing simulation* (X2.5)with a score of 3.99 it can be interpreted as being in the positive area and each statement is with a score of 3.98–4.01. The indicator with the lowest score is external sharing (X2.4) with a score of 3.87 which can be interpreted as being in the positive area and each statement item is with a score of 3.85–3.91, meaning that some employees disagree with several statements in this indicator. However, the results of this variable are still included

in the positive area. Based on these results, the majority of respondents had positive responses to the variables *social learning*.

The Influence of Formal Learning on Digital Mindset

Based on the descriptive analysis carried out on respondents' answers to the formal learning variable, it is known that the respondent's answer score is 3.69. This means that the respondent's perception is in a positive area. The average respondent's answer based on the indicator that has the highest score is DEEP46 (X3.4) with a score of 3.98 which can be interpreted as being in the positive area and each statement item is in the score range of 3.85-4.08. The next indicator is *In Class Learning* (X3.1) with a score of 3.97 can be interpreted in the positive area and each statement item is at a score of 3.96-3.99. The next indicator, namely Certification (X3.3) with a score of 3.88, can be interpreted as being in the positive area and each statement item is with a score of 3.85-3.93. Next are indicators *Online Test* (X3.5) with a score of 3.37 it can be interpreted as being in the middle area and each statement is at a score of 3.34-3.41. The indicator with the lowest score is: *digital learning* (X3.2) with a score of 3.29 can be interpreted as being in the middle area and each statement item is at a score of 3.25-3.36, meaning that some employees disagree with several statements on this indicator, however the results of the variable This is still included in the positive area. Based on these results, the majority of respondents had positive responses to the variables *social learning*.

The Influence of Experiential Learning Directly and Indirectly Through Digital Mindset on Performance

1) Influence Experiential learning on Performance

The results of calculating the effect of experiential learning on performance show that experiential learning has a significant effect on performance. This is in line with several studies conducted by Darman, (2020); Bagley, (2020); Moganadas & Goh, (2022); Hurriyati & Hidayat, (2023). The results of this research show that experiential learning directly has a positive and significant effect on employee performance. The better the implementation of the Experiential learning concept at BNI, such as providing opportunities for employees to learn while doing work, facilitating meaningful learning experiences, and encouraging self-reflection, the more employee performance at BNI Regional 11 Manado Area Central Sulawesi will improve. On the other hand, a digital mindset also has a direct, positive and significant influence on employee performance. When employees have an open and adaptive mind to the digital technology currently implemented in the work environment at BNI, they will adapt more quickly, be more innovative, and be more productive in completing their tasks.

2) Indirect Effect of Experiential Learning on Performance through Digital Mindset

Research conducted at BNI KC Palu, BNI KC Parigi, BNI KC Toli-Toli, and BNI KC Luwuk found that experiential learning can influence performance indirectly through digital mindset. This shows that good

implementation of Experiential learning can encourage the emergence of a strong digital mindset in employees. The digital mindset that is formed will then have a positive impact on individual performance. In other words, effective experiential learning can improve employee performance, but the effect of this improvement will be even greater if experiential learning is also able to build a good digital mindset. This process occurs because experiential learning which focuses on practical learning and direct experience can encourage employees to be more open and adaptive to developments in digital technology which are currently very dynamic and progressive at BNI. This will then form a mindset that is oriented towards innovation, creativity and the use of digital technology in work. This good digital mindset will ultimately contribute to improving the performance of individual BNI employees and the BNI Regional W.11 Manado organization as a whole.

Effect calculation results *experiential learning* indirectly through digital mindset on performance shows that social learning indirectly through digital mindset has a significant effect on performance. These results are in line with research conducted by Moganadas & Goh (2022); (Coetzee et al., 2023). These results indicate that the better the application of experiential learning in the learning process, the impact it will have on improving the digital mindset of individual BNI employees. This increase in digital mindset will further contribute to improving employee performance. Further discussion reveals that effective experiential learning is able to encourage employees to think and act more creatively, innovatively, and oriented towards utilizing digital technology available at BNI. This condition is in line with the characteristics of a digital mindset which includes the ability to adapt, collaborate and solve digital problems. Thus, a strong digital mindset will facilitate BNI employees to improve their performance optimally.

The Influence of Social Learning Directly and Indirectly Through Digital Mindset on Performance.

1) Direct Influence of Social Learning on Performance

The calculation results of the influence of social learning on performance show a calculated t value of 2.389 and a probability value (p value) of 0.017. From these results, it can be seen that $t_{count} > t_{table}$ ($2.389 > 1.970$) and the p value is $0.017 < 0.05$. So the conclusion that can be drawn is that social learning has a significant effect on performance. These results are in line with research conducted by Pitcher et al., (2022).

Based on the results of data analysis, it was found that social learning has a significant direct influence on employee performance. The better the implementation of social learning within BNI, the higher the performance demonstrated by its employees. This is in line with the concept of learning through social interaction, where employees can share knowledge, skills and experiences with each other which has a positive impact on their productivity and work results. Apart from that, this

research also reveals that digital mindset acts as a mediator that strengthens the relationship between social learning and employee performance. Employees who have a good digital mindset, namely the understanding and ability to utilize digital technology in the learning and work process, will be more effective in adopting and applying the concept of social learning. This will ultimately improve their performance significantly.

2) *Indirect Influence of Social Learning on Performance Through Digital Mindset.*

Based on the analysis results *formal learning* Indirectly, through digital mindset, it has a significant effect on performance. Although there has been no research that measures the influence of social learning on performance through digital mindset, this research reveals that digital mindset can act as a mediator (connecting variable) between social learning and employee performance. When employees have good adaptability to developments in digital technology implemented by BNI, they will more easily absorb new knowledge and skills from their social environment.

The Influence of Formal Learning Directly and Indirectly Through Digital Mindset on Performance.

1) *The Direct Effect of Formal Learning on Performance*

Formal learning does not have a significant influence on employee performance. These results are not in line with previous research conducted by Mohammad Imam Basori (2017); Bagley, (2020); Santoso, (2021). This shows that the results of statistical analysis did not find a strong relationship between participation in formal learning programs at BNI Regional W.11 Manado Area, Central Sulawesi, including In Class Learning, Digital Learning, Certification, DEEP46, and Online Test/Assessment and performance levels. which is measured through several indicators, such as Quality of Work, Job Knowledge, Creativeness, Cooperation, and Dependability. In conclusion, the results of this research show that formal learning is not the main factor in increasing employee performance, but must be balanced with the development of training programs that are more practical, up to date, and relevant to job needs, as well as creating a positive and supportive work environment. Leadership elements as Managers at BNI need to focus on developing training programs that are more practical and relevant to job needs, as well as creating a positive and supportive work environment.

2) *Indirect Influence of Formal Learning on Performance Through Digital Mindset*

The t value calculates the indirect effect *formal learning* on performance through a digital mindset is 2.669 and the probability value (p value) is 0.007. The data shows that the calculated t value > t table (2.669 > 1.970) and the p value is 0.007 < 0.05. Based on these facts, it can be concluded that formal learning indirectly through a digital mindset has a significant effect on performance. These results are in line with research

conducted by Marsick & Watkins (2013), Darman, (2020), Pitcher et al., (2022).

The results of data analysis show that formal learning indirectly has a positive effect on employee performance through a digital mindset where the T value calculates the indirect effect of formal learning on performance through a digital mindset. This indirect influence indicates that the skills and knowledge gained from formal learning activities can improve employees' digital mindset, which will ultimately encourage an increase in their performance. Formal learning, including through In Class Learning, Digital Learning, Certification, DEEP46, Online Test/Assessment, or other competency development programs can provide a strong foundation for employees to understand and utilize digital technology available at BNI in completing their work. This can encourage the formation of a digital mindset, namely a mindset that is open, adaptive, and oriented towards the use of digital technology to increase work efficiency and effectiveness. This embedded digital mindset will then encourage employees to demonstrate better performance, such as high productivity, better work quality, and better ability to adapt to progressive and dynamic changes at BNI.

The Influence of Digital Mindset on Performance

The results of the analysis show that digital mindset has a significant effect on performance. This is in line with several studies that have been conducted regarding employee involvement in digital transformation within companies (Solberg et al., 2020; Moganadas & Goh (2022); Pitcher et al., (2022); Yannick Hildebrandt et al., (2023). The adoption of a digital mindset within BNI Regional Region 11 Manado as an organization has a significant influence on overall organizational performance. This can be seen in the findings in the field for digital mindset, the Exponential Thinking indicator which has the highest average (4.23) Specifically on items, Z1.3 is known with the statement: "I always think that the growth of digital technology in the future will be able to drive business growth", has the highest mean of 4.42. If linked to Performance Variable Data, it shows that the average performance variable is 4.25 in the positive area (Arikunto, 2010).

Based on indicators, it is known *Cooperation* has the highest mean, namely 4.40. According to the items, the highest mean, namely 4.43, is item Y2.1 with the statement: "I understand the work that is my main duty." When all employees, from leadership to executive staff, have a mindset that is open to change, technology and innovation, this will have a positive impact on productivity, efficiency and the organization's ability to adapt quickly to market shifts and customer demands. A firmly embedded digital mindset will encourage faster and more precise decision-making processes, as well as increase collaboration and synergy between units to face increasingly complex business challenges. With a strong digital mindset, organizations will be more agile in utilizing digital technology to optimize business processes, cut operational costs, and increase customer satisfaction through better digital experiences. Employees who think

digitally will be more open to continuing to learn and develop their competencies, thereby creating a culture of innovation and creativity that can encourage the creation of new products or services that are more relevant to the needs of the BNI Regional Banking market in Region 11 Manado.

DISCUSSION

Research Findings

Testing of structural equation modeling (SEM) regarding the influence of experiential learning, social learning and formal learning on digital mindset and performance produced several research findings as shown in the following figure.

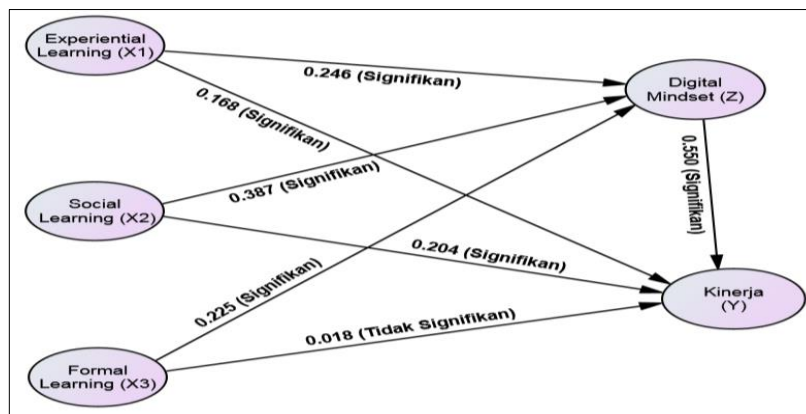


Figure 1. Research Findings on the Effect of Experiential Learning, Social Learning and Formal Learning on Digital Mindset and Performance

Based on the results of the structural equation model analysis above, several things can be explained as follows:

- 1) *Experiential learning significant* and positive influence on digital mindset. This shows that better experiential learning can improve employees' digital mindset.
- 2) *Social learning significant* and positive influence on digital mindset. This shows that better social learning can improve employees' digital mindset.
- 3) *Formal learning significant* and positive influence on digital mindset. This shows that better social learning can improve employees' digital mindset.
- 4) *Experiential learning has a significant* and positive effect on performance. This shows that better experiential learning can improve employee performance.
- 5) *Social learning has a significant* and positive effect on performance. This shows that better social learning can improve employee performance.
- 6) *Formal learning in significant* and positive effect on performance. This shows that better formal learning has not been able to improve employee performance significantly.
- 7) *Digital mindset significant* and positive effect on performance. This shows that a better employee digital mindset can improve employee performance.

Final Research Model

Based on path analysis, it is known that the final research model of the influence of experiential learning, social learning and formal learning on digital mindset and performance can be seen in the following picture.

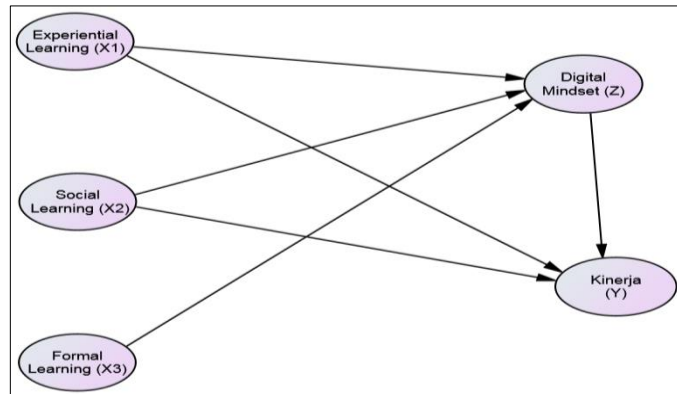


Figure 2. Final Model of Research Findings on the Effect of Experiential Learning, Social Learning and Formal Learning on Digital Mindset and Performance

Figure 2 explains that experiential learning, social learning and formal learning are able to improve digital mindset significantly. Experiential learning and social learning are able to improve employee performance significantly, while formal learning is not able to improve performance significantly, while digital mindset is able to improve employee performance significantly.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis, hypothesis testing and discussion of research results in the previous section, several things can be concluded: first, experiential learning is proven to have a significant influence on the development of a digital mindset. Through employee-centered learning experiences, they can develop critical thinking skills, creativity, and adaptability - key characteristics of a digital mindset. By being directly involved in learning activities that utilize digital technology currently available at BNI, employees gain a deeper understanding of the potential and application of technology in their world of work. Experiential learning that gets better in terms of OJT, IST, evalap, Pgs, and work groups will improve the digital mindset in terms of exponential thinking, generative thinking, combinatorial thinking, and disruptive thinking. Second, social learning is proven to have a significant influence on digital mindset, this has strong relevance to the dynamic conditions at BNI where currently internal sharing session activities are carried out apart from offline, but also online via the Zoom media application. Through, this Internal sharing session activity, BNI employees gain new learning and insight that is very important and up to date. Better social learning in terms of coaching, mentoring, internal sharing sessions, external sharing, and role playing simulations will improve the digital mindset in

terms of exponential thinking, generative thinking, combinatorial thinking, and disruptive thinking.

Third, formal learning is proven to have a significant influence on digital mindset, this strong relevance to the current dynamic conditions at BNI. The banking world is facing increasingly complex challenges, with rapid technological developments and ever-changing regulations. To be able to compete and provide the best service, BNI employees need to have knowledge and skills that are updated regularly. Improved formal learning in terms of in-class learning, digital learning, certification, deep46, and online tests will improve the digital mindset in terms of exponential thinking, generative thinking, combinatorial thinking, and disruptive thinking. Fourth, experiential learning directly has a significant effect on performance. This is relevant to the level of success in implementing experiential learning in improving BNI employee performance which cannot be separated from the existence of a strong digital mindset within employees as individuals. Experiential learning indirectly through digital mindset has a significant effect on performance. This indicates that the better the application of experiential learning in the learning process, the impact it will have on improving the digital mindset of individual BNI employees. Experiential learning that gets better in terms of OJT, IST, evalap, Pgs, and work groups will improve the digital mindset in terms of exponential thinking, generative thinking, combinatorial thinking, and disruptive thinking, as well as improving employee performance in terms of quality of work, job knowledge, creativity, cooperation and dependability.

Fifth, social learning has a significant effect on performance. The results of research that have been conducted show that social learning plays an important role in improving the performance of employees and BNI. Through the process of social interaction, employees as individuals can learn from others, share knowledge, and adopt best practices. In the work environment, social learning allows employees to exchange information, solve problems together, and develop new skills. Social learning indirectly through digital mindset has a significant effect on performance. Digital mindset formed from the social learning process can encourage employees to adapt to technology, think innovatively, and utilize various digital solutions in completing their work. Better social learning in terms of coaching, mentoring, internal sharing sessions, external sharing, and roleplaying simulations will improve the digital mindset in terms of exponential thinking, generative thinking, combinatorial thinking, and disruptive thinking as well as improving employee performance in terms of quality of work, job knowledge, creativity, cooperation and dependability.

Sixth, formal learning has no significant effect on performance, this shows that there is no strong relationship found between participation in the formal learning program at BNI Regional W.11 Manado Area, Central Sulawesi. This means that formal learning is not the main factor in improving employee performance but must be balanced with the development of training programs that are more practical, up to date, and relevant to job needs, as well as creating a positive and supportive work environment. Formal learning indirectly through digital mindset has a significant effect on performance, this shows that employees

who take part in formal learning programs will gain various knowledge and skills related to digital technology, which will then form a mindset that is oriented towards utilization digital technology in his work as a BNI employee. Formal learning that is getting better in terms of in-class learning, digital learning, certification, deep46, and online tests will improve the digital mindset in terms of exponential thinking, generative thinking, combinatorial thinking, and disruptive thinking which will then have an impact on employee performance in terms of quality of work, job knowledge, creativity, cooperation and dependability.

Seventh, a digital mindset has a significant impact on performance. A strong digital mindset not only has an impact on the organization as a whole, but also on individual employee productivity. By having digitally oriented thinking, employees can optimally utilize the technology implemented at BNI to increase efficiency and effectiveness in completing their tasks. Digital mindset in terms of exponential thinking, generative thinking, combinatorial thinking and disruptive thinking will improve employee performance in terms of quality of work, job knowledge, creativity, cooperation and dependability.

For head of PT. Bank Negara Indonesia Regional Region 11 Manado, in an effort to instill a digital mindset culture in all lines of the BNI Regional Region 11 Manado organization, several recommendations can be conveyed as follows: First, BNI Regional 11 Manado needs to design and implement employee training and development programs based on experiential learning, with a focus on developing digital competencies and the ability to adapt to technological changes. Second, BNI Regional Region 11 Manado is advised to encourage a culture of social learning in the work environment. Apart from that, BNI also needs to instill a strong understanding of the benefits of a digital mindset among employees. Third, BNI Regional Region 11 Manado, through related units, must continue to organize formal learning programs that are relevant to the need for digital mindset development. Apart from that, providing opportunities for employees to take part in training and certification related to digital technology also needs to be considered. Fourth, instilling organizational culture and values that support digital transformation and the formation of a digital mindset, for example getting used to using digital technology in daily activities, encouraging creativity and innovation, and providing appreciation (reward & recognition) for digital-based solution ideas on a local regional scale 11 Manado, and Keilam, in the employee recruitment process it is necessary to carry out a digital capability assessment which leads to measuring digital skills, namely Individual ability to use digital technology to complete tasks and solve problems, as one of the recruitment requirements at BNI so that employee mindset intervention in order to form a digital mindset is easier.

FURTHER STUDY

The results of this research have provided a number of findings, however there are still several things that are deemed necessary to be explored in future research. Therefore, there are several limitations in this research that need to be developed. The limitations referred to are as follows. This research was planned to use 200 samples as research respondents, however during the data collection process using an online questionnaire there were 37 employees or 18.5% of

respondents who did not fill out the questionnaire for reasons not stated. As many as 33.1% or 54 respondents in this study were employees who did not yet have a training brevet, which is recognition given to employees for their success in participating in or completing training. So it can be assumed that employees have not fully mastered certain areas of their work so that this could have an impact on employee performance. This research was conducted on 163 respondents who were employees of PT. Bank Negara Indonesia region 11 Manado in the Central Sulawesi area, this research tested the influence of the variables Experiential learning, Social learning, Formal learning on employee performance both directly and indirectly through Digital mindset. The results of this research are limited to the scope of the area studied so they cannot necessarily be applied to other areas or regions, but the approach using this model can be carried out based on indicators that are appropriate to the characteristics of other areas or regions that will be studied later.

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