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The Effect of Financial Literacy and Digital Literacy on Employee Performance at PT XYZ, Tangerang City

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A B S T R A C T

This study examines how financial literacy and digital literacy affect employee performance at PT XYZ in Kota Tangerang, addressing gaps on combined literacy impacts and managerial mediation. Using a quantitative explanatory design, financial literacy (X1) and digital literacy (X2) were tested as predictors of employee performance (Y) via multiple linear regression in SPSS 22. A purposive sample of 48 employees provided data collected March–June 2023. Assumption tests supported parametric analysis. The model explained 67.1% of performance variance (R2 = 0.671), with both literacies showing positive relationships with employee performance. Findings imply that integrated capacity-building in financial and digital skills—paired with managerial development and digital adoption strategies—can substantially improve individual and organizational outcomes in Tangerang's competitive MSME context.

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INTRODUCTION

The performance and long-term viability of PT XYZ in Kota Tangerang, Banten, increasingly depends on the dual foundations of financial literacy and digital literacy among its employees, because low proficiency in either domain can directly undermine individual competency, operational efficiency, and the organization's ability to meet performance targets; this concern is reinforced by evidence that low levels of financial and digital literacy remain major obstacles to MSME development in urban centers similar to Tangerang (Pakan & Bastaman, 2025).

Financial literacy equips employees and managers with the capacity to interpret financial statements, manage budgets, make informed investment and cost-control decisions, and assess risks—competencies that are essential for accurate performance measurement and target achievement—while digital literacy enables effective use of contemporary tools, platforms, and payment technologies that are increasingly central to business processes and customer-facing operations (Widiastuti, 2024; Nurdien & Galuh, 2023). Empirical studies show that both literacies can positively influence business performance, suggesting that investments in these capabilities are not optional but strategic: Hamid (2023) reports that financial literacy and digital literacy each have a positive and significant effect on MSME performance, supporting the argument that a workforce lacking these skills will struggle to translate strategic objectives into realized outcomes. However, heterogeneity in findings points to critical nuances that PT XYZ must consider in designing interventions; for example, Huda, Pratiwi, and Munandar (2023) find that while digital literacy significantly affects UMKM performance in Bima City, financial literacy did not show a significant direct effect there, indicating that in certain contexts digital competencies may deliver more immediate operational gains whereas financial literacy's impact could be mediated by managerial practices or contextual factors. Supporting this mediating perspective, Nurdyanto, Ismail, and Sapiri (2024) demonstrate that managerial ability can mediate the influence of both financial and digital literacy on MSME performance, implying that without capable managers to translate individual literacy into sound decisions and coordinated action, investments in literacy alone may yield limited returns; therefore PT XYZ must pair capacity-building with management development to ensure literacy improvements manifest as measurable performance gains.

Complementary findings stress the importance of entrepreneurial orientation—innovation, risk-taking, and competitive aggressiveness—as a behavioral conduit through which literacy and technology adoption translate into healthy, competitive performance (Farhan, Eryanto, & Saptono, 2022), so fostering an organizational culture that encourages informed innovation and prudent risk-taking will amplify the benefits of enhanced literacy.

The ongoing digital transformation in financial services, typified by fintech innovations and mobile banking solutions such as QRIS-enabled payment systems, presents both opportunities and demands for employees to adapt rapidly to new transactional modalities; Nurdien and Galuh (2023) note that bank-led digital initiatives have increased adoption of QRIS and mobile payment

methods, underscoring the practical necessity for PT XYZ staff to master digital payment tools to preserve transaction efficiency, customer satisfaction, and accurate financial recording. Moreover, strengthening capacity in financial literacy is not solely about technical skills but about enabling employees to optimize the use of digital payment technologies and make sound financial decisions that support competitiveness and sustainability—a conclusion echoed by Hasanah and Subagja (2026), who argue that enhancing financial literacy, maximizing use of digital payment technologies, and reinforcing entrepreneurial orientation are key strategic levers to bolster MSME competitiveness and sustainability.

Organizational culture and leadership are pivotal in this integration: Khaira (2024) finds that digital literacy, digital leadership, and digital culture positively and significantly affect employee performance, although digital culture did not moderate relationships in that study, suggesting the need for deliberate management of digital culture so that it supports rather than impedes the productive interaction between literacy and leadership; for PT XYZ, this means cultivating leadership that models digital competence and fosters a culture where digital tools and behaviors are normalized and aligned with performance goals. Training initiatives must therefore be structured and sustained; Adawiah and Nurhidayati (2024) demonstrate positive effects of digital literacy training on staff performance in higher-education settings and recommend ongoing training programs to build digital competencies, a recommendation that translates to corporate settings where repetitive practice, targeted modules, and contextualized learning will be necessary to close skill gaps among employees at PT XYZ. Given mixed empirical findings on the direct effect of financial literacy in some locales (Huda et al., 2023) versus consistent positive results in others (Hamid, 2023), PT XYZ should adopt a diagnostic approach—assessing current literacy levels, mapping critical performance tasks to specific skill requirements, and prioritizing interventions that yield the highest marginal gains—while also developing managerial capacity to mediate and reinforce the translation of individual competencies into organizational outcomes (Nurdyanto et al., 2024).

Failure to address shortfalls in financial and digital literacy risks eroding work competence, resulting in transactional errors, slower service delivery, misaligned resource allocation, and ultimately missed performance targets; these operational deficiencies can cascade into reputational damage, lost customers, and diminished competitive standing in Tangerang's dynamic market (Pakan & Bastaman, 2025; Widiastuti, 2024). To mitigate these risks and capitalize on digital financial innovations that facilitate efficiency and customer convenience, PT XYZ should integrate literacy development with digital payment adoption strategies, managerial training, and initiatives that promote entrepreneurial orientation, drawing on evidence that such multi-pronged approaches strengthen competitiveness and sustainability (Farhan et al., 2022; Hasanah & Subagja, 2026). In sum, the literature collectively indicates that financial and digital literacy are foundational to employee performance and organizational

success in contemporary business environments, and for PT XYZ in Kota Tangerang the strategic prioritization of literacy enhancement—coupled with managerial capacity-building, digital leadership, culture management, and targeted use of fintech tools—will be essential to prevent competency shortfalls and ensure consistent achievement of work targets and long-term resilience (Hamid, 2023; Khaira, 2024; Adawiah & Nurhidayati, 2024).

THEORETICAL REVIEW

Financial Literacy

E Financial literacy refers to the set of skills, knowledge, and attitudes that enable individuals to make informed and effective decisions regarding the use and management of money. At its core, financial literacy includes understanding basic financial concepts such as budgeting, saving, interest rates, inflation, credit, debt management, investment principles, insurance, and retirement planning. These competencies allow people to plan for short-term needs and long-term goals, manage cash flow, avoid excessive debt, and build financial resilience against unexpected shocks. For employees within an organization, financial literacy also encompasses familiarity with company-specific financial processes such as payroll, expense reporting, cost control, and interpreting financial statements or performance indicators that relate to their roles. Increasing financial literacy contributes to better personal financial well-being, which in turn can reduce stress and absenteeism, improve focus and productivity at work, and enhance employees' capacity to participate in organizational financial decisions or initiatives.

Developing financial literacy requires both formal education and practical, context-specific training. Classroom instruction on financial principles provides conceptual foundations, but hands-on activities—such as simulated budgeting exercises, guided use of personal finance tools, and applied workshops on company budgeting or cost awareness—reinforce learning and encourage behavioral change. Employers can support financial literacy through targeted programs that align with job responsibilities, for example training sales staff on revenue recognition basics or training procurement teams on cost-benefit analysis. Access to digital financial tools, clear communication about compensation structures and benefits, and opportunities for one-on-one coaching further enhance the effectiveness of such programs.

The benefits of enhanced financial literacy extend beyond individual employees to organizational performance. When staff understand financial implications of their decisions, they make choices that better control costs, optimize resource allocation, and support strategic objectives. Financially literate employees are more likely to embrace initiatives such as cost-saving measures, accurate expense reporting, and proactive revenue-enhancement ideas. Moreover, fostering financial literacy contributes to a culture of accountability and continuous improvement, enabling organizations to achieve targets more reliably and to adapt more effectively to economic changes.xplanation of theory here

Literacy Digital

Digital literacy encompasses the skills, knowledge, and attitudes required to effectively access, evaluate, create, and communicate information using digital technologies. At its foundation, digital literacy includes basic operational abilities—using computers, smartphones, and common applications—along with information literacy skills such as searching for reliable sources, discerning credibility, and protecting privacy and security online. More advanced aspects involve using productivity tools (spreadsheets, collaboration platforms), engaging with digital payment and financial systems, leveraging social media responsibly for communication or marketing, and applying data interpretation skills to inform decisions. Digital literacy is not solely technical; it also demands critical thinking, adaptability, and ethical awareness to navigate rapidly evolving technologies and digital contexts.

For employees in organizations like PT XYZ, digital literacy directly affects daily job performance and organizational competitiveness. Proficient use of digital tools improves efficiency in tasks such as reporting, customer service, inventory management, and internal collaboration. Employees who can adopt new software quickly, analyze digital data, and troubleshoot basic issues reduce downtime and reliance on specialized IT support, while digitally literate staff can exploit digital channels to enhance customer engagement, streamline sales processes, and implement digital payment systems—capabilities that have become essential in modern business operations. Furthermore, digital literacy supports remote and hybrid work arrangements, enabling workers to maintain productivity across dispersed teams and respond flexibly to market demands.

Building digital literacy requires structured training, hands-on practice, and ongoing support. Effective programs combine foundational workshops on device and software use with role-specific modules (e.g., digital marketing for sales teams or data dashboards for operations staff) and cybersecurity awareness training to mitigate risks. Employers should provide accessible resources, encourage peer learning, and create opportunities for experimentation with new tools in low-stakes settings. Leadership plays a key role by modeling digital behaviors, setting expectations for digital competence, and aligning digital skills development with organizational goals.

The organizational benefits of investing in digital literacy are substantial: improved operational efficiency, faster adoption of innovation, better customer experiences, and enhanced data-driven decision-making. Conversely, deficits in digital literacy can lead to process bottlenecks, increased operational errors, poor customer interactions, and missed opportunities for technological improvements. Therefore, cultivating digital literacy across all employee levels is critical for sustaining performance, meeting targets, and maintaining competitiveness in an increasingly digital marketplace.

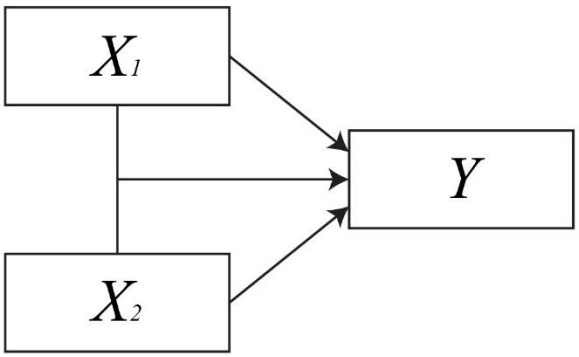
Employee Performance

Employee performance refers to how well an employee fulfills job responsibilities and contributes to organizational goals through behaviors, outputs, and outcomes. Key components include task performance (quality and quantity of work), contextual performance (teamwork, initiative, citizenship behaviors), and adaptive performance (learning, flexibility, problem-solving). Common indicators are productivity metrics, quality/error rates, goal/target attainment, timeliness, customer satisfaction, absenteeism, and peer/manager evaluations.

Determinants of employee performance include ability (skills, knowledge, literacy), motivation (engagement, incentives), role clarity and resources, leadership and supervision, work environment and culture, tools and technology, and external factors (market conditions, personal circumstances). Effective measurement methods combine quantitative metrics (KPIs, sales, output) with qualitative assessments (360-degree feedback, performance appraisals) and objective data (attendance, error logs).

To improve performance, organizations should ensure clear goals (SMART targets), align roles and expectations, invest in targeted training (skill, financial, and digital literacy), provide regular feedback and coaching, implement fair reward and recognition systems, optimize processes and tools, and develop supportive leadership. Monitoring and continuous improvement—using performance data to identify gaps, personalize development plans, and track progress—help sustain gains and ensure employees meet evolving business objectives.

Figure 1. Conceptual Framework



X1 = financial Literacy
X2 = Digital literacy
Y = Employee Performance

METHODOLOGY

This study adopts a quantitative explanatory approach to examine the effects of X1 and X2 on Y using multiple linear regression analysis performed with SPSS 22. The research population comprises employees of the organization under study, and a purposive sampling technique was applied to select a sample of 48 employees who met the inclusion criteria; data collection was carried out from March 2023 to June 2023.

The dependent variable Y is operationalized as employee performance and measured using a structured instrument combining multi-item Likert-scale indicators that reflect task performance, contextual performance, and adaptive performance or via standardized performance records converted to comparable scales; independent variables X1 and X2 are operationalized respectively as financial literacy and digital literacy, each measured by validated multi-item scales covering relevant domains (for financial literacy: budgeting, financial decision-making, understanding financial statements, risk awareness; for digital literacy: device/app proficiency, digital communication, data interpretation, and digital payment competencies). The questionnaire was developed based on relevant literature, translated and adapted for contextual relevance, and subjected to a pilot test with 10–15 respondents outside the main sample to refine item clarity and instrument length. Content validity was ensured through expert review and construct validity assessed via item-total correlations and exploratory factor analysis in SPSS 22 when appropriate; internal consistency reliability for each scale will be evaluated using Cronbach's alpha with a threshold of 0.70. Data were entered and coded in SPSS 22, with reverse-coded items handled accordingly; data screening included checks for missing values and outliers, with minimal random missingness addressed by appropriate imputation or case-wise deletion.

Prior to regression analysis, key statistical assumptions were tested: normality was examined using the Shapiro-Wilk test (suitable for N = 48), inspection of histograms and Q-Q plots, and assessment of skewness and kurtosis for each variable and for regression residuals; homoscedasticity was evaluated by plotting standardized residuals against standardized predicted values and via Levene's test where applicable; multicollinearity was diagnosed using tolerance and Variance Inflation Factor (VIF) statistics with acceptable thresholds (tolerance > 0.1, VIF < 10); linearity was checked through scatterplots and partial regression plots, and independence of errors was assessed using the Durbin-Watson statistic (with values near 2 indicating independence). Multiple linear regression was conducted in SPSS 22 with Y as the dependent variable and X1 and X2 as predictors; output reported includes unstandardized coefficients (B), standardized coefficients (Beta), t-values, significance levels (p-values), model R and R-squared, adjusted R-squared, and ANOVA F-test for overall model significance, using $\alpha = 0.05$ as the threshold for hypothesis testing. If assumption violations are detected, corrective measures such as variable transformation, robust estimation methods, or alternative nonparametric techniques will be considered; if multicollinearity or non-significant predictors

arise, further analysis may include adding relevant control variables (e.g., age, tenure, education) or exploring mediation and moderation effects using appropriate procedures or macros. Ethical procedures included obtaining informed consent, ensuring respondent anonymity and confidentiality, securing organizational permission for access to performance records when used, and allowing voluntary participation with the option to withdraw. The timeline spanned instrument development and pilot testing in March 2023, data collection during April–May 2023, and data entry, assumption testing, SPSS 22 analysis, and reporting in June 2023. Results will be presented with descriptive statistics, reliability coefficients, assumption diagnostics, regression tables, interpretation of findings, study limitations (including sample size and sampling method), practical implications, and recommendations for future research.

RESULTS

The assumption tests include both the data normality test and the data linearity test. These tests evaluate whether the variables meet the assumptions required for parametric analyses, specifically that they follow an approximately normal distribution and exhibit a linear relationship. Results from these assessments guide the choice of appropriate statistical methods and ensure the validity of subsequent inferential tests.

Normality

One-Sample Kolmogorov-Smirnov Test				
		Literacy of financial	Literacy of digital	Employee performance
N		48	48	48
Normal Parameters[a,b]	Mean	74.27	382.99	71.61
	Std. Deviation	11.690	38.407	12.705
Most Extreme Differences	Absolute	.089	.070	.095
	Positive	.080	.067	.087
	Negative	-.089	-.070	-.095
Test Statistic		.089	.070	.095
Asymp. Sig. (2-tailed)		.151[c]	.200[c,d]	.063[c]
a. Test distribution is Normal.				
b. Calculated from data.				
c. Lilliefors Significance Correction.				
d. This is a lower bound of the true significance.				

The one-sample Kolmogorov–Smirnov results (N=48 each) assess whether Literacy of financial (X1), Literacy of digital (X2), and Employee performance (Y) follow a normal distribution. Means and standard deviations are: X1 mean=74.27, SD=11.69; X2 mean=382.99, SD=38.41; Y mean=71.61, SD=12.71. The KS test statistics are small (X1 = 0.089, X2 = 0.070, Y = 0.095) and the Lilliefors-corrected

two-tailed p-values are 0.151, 0.200 (reported as a lower bound), and 0.063 respectively. Because all p-values exceed the conventional 0.05 threshold, we fail to reject the null hypothesis of normality for each variable. X2 shows the strongest evidence of normality (p=0.200), X1 similarly indicates no departure (p=0.151), while Y is marginal (p=0.063) but still above 0.05. Overall, these results support treating X1, X2, and Y as approximately normally distributed, justifying the use of parametric analyses that assume normality.

Results of the Linearity Test for the Regression Line of the Effect of Financial Literacy (X1) on Employee Performance (Y).

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Employee_ Performance * Financial_ Literacy	Between Groups	(Combined)	9107.555	24	700.581	11.710	.000
		Linearity	8376.340	1	8376.340	140.008	.000
		Deviation from Linearity	731.214	23	60.935	1.019	.442
	Within Groups		4135.417	4128.108	69	59.828	
	Total		11994.318	13235.663	82		

The ANOVA table examines the relationship between Financial Literacy (X1) and Employee Performance (Y) using a test for linearity. The Between-Groups (Combined) sum of squares is 9107.555 (df=24), yielding an overall F = 11.710 ($p < .001$), indicating significant differences across groups. The Linearity component accounts for SS = 8376.340 (df=1) with F = 140.008 ($p < .001$), showing a strong and statistically significant linear relationship between X1 and Y.

Tabel 4.10 Results of the Correlation Coefficient Calculations for the Effects of Variables X1 and X2 on Variable Y

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.819[a]	.671	.663	7.373
a. Predictors: (Constant), Literacy of financial, Literacy of digital				
b. Dependent Variable: employee_Performance				

The model shows a multiple correlation coefficient R = 0.819, indicating a strong overall relationship between the predictors (financial literacy and digital literacy) and employee performance. R Square = 0.671 means the model explains 67.1% of the variance in employee performance. The Adjusted R Square = 0.663 accounts for model complexity and sample size, indicating a slightly reduced but

still substantial explained variance. The standard error of the estimate is 7.373, representing the typical deviation of observed employee performance scores from those predicted by the model. Predictors: Literacy of financial and Literacy of digital; Dependent variable: Employee_Performance.

DISCUSSION

Recent findings indicating that both digital literacy and financial literacy positively influence employee performance in Tangerang align with and extend a growing body of empirical and theoretical work. Studies such as Nurwidya et al. (2024) demonstrate that digital literacy increases worker productivity, and this is particularly relevant in urban settings like Tangerang where digital tools are increasingly integrated into routine tasks. Digital literacy enhances employees' ability to use software, communication platforms, and data tools efficiently, reducing time spent on routine operations and enabling more accurate, timely decision-making. As a result, workers can complete tasks faster, coordinate better across teams, and contribute to process improvements that raise overall organizational output.

Parallel evidence on financial literacy—such as the conclusions drawn by Surya et al. (2026) and observations by Pakan & Bastaman (2025)—suggests that financial knowledge does more than improve individual money management: it shapes disciplined, planned behaviors that translate into better workplace practices. Financially literate employees are often more organized, strategic in planning, and risk-aware; these traits can manifest as improved goal setting, resource allocation, and consistent performance. In MSME contexts and urban labor markets like Tangerang, where many firms operate with tight margins and informal structures, employees who understand budgeting, cost control, and value creation can meaningfully contribute to operational efficiency and financial sustainability.

The convergence of digital and financial literacies creates synergistic effects. Digital skills enable employees to access financial information systems, use budgeting or inventory software, and interpret digital dashboards, while financial literacy provides the interpretive framework to turn that data into actionable decisions. Widiastuti's (2024) framing of digital economic evolution affecting MSME success underscores this interplay: when employees can both operate digital tools and understand financial implications, businesses are better positioned to adopt innovations that improve performance metrics. In Tangerang—where MSMEs and larger firms coexist—this dual competence can accelerate adoption of digital financial management tools, leading to more transparent operations and measurable performance gains.

The findings also resonate with Sitorus et al. (2025), who showed that competence and motivation individually and jointly affect performance. Literacy—digital or financial—can be conceptualized as a component of competence that interacts with motivation to produce higher performance. For instance, digitally literate employees with intrinsic motivation are more likely to experiment with productivity-enhancing tools; financially literate employees who are motivated to contribute to firm viability will apply budgeting principles to

their work processes. Thus literacy initiatives that build both skills and motivation may yield stronger, sustained improvements in employee outcomes.

However, the context-specific barriers highlighted by Pakan & Bastaman (2025) remind us that low baseline literacy levels remain a constraint in many Indonesian urban centers. Tangerang's firms may face heterogeneous literacy across workforce segments, meaning aggregate positive effects could mask pockets of underperformance due to limited access to training or resource constraints. This heterogeneity invites targeted intervention: tailored capacity-building that accounts for job roles, educational backgrounds, and company size will be more effective than one-size-fits-all programs.

An actionable insight from synthesizing these studies is that employers and policymakers should prioritize integrated training programs that concurrently develop digital and financial literacies. Such programs should be hands-on, using workplace-relevant scenarios (e.g., digital invoicing, simple cost-benefit analyses) to foster immediate transfer of learning. Additionally, embedding literacy development within performance management systems—linking training completion to career progression, incentives, or on-the-job coaching—can amplify both motivation and practical uptake.

Another novel implication is the potential for technology-enabled micro-learning modules tailored for MSME employees in Tangerang. Short, mobile-friendly lessons on financial basics and digital tool usage could overcome time and resource constraints while building cumulative competence. Partnering with local chambers of commerce and digital platforms could scale these initiatives, producing measurable improvements in productivity and firm financial indicators.

Future research should explore causal pathways and long-term impacts: longitudinal studies tracking employees before and after integrated literacy interventions would clarify persistence and spillover effects (e.g., innovation adoption, customer service quality). Investigating sectoral differences within Tangerang could also reveal where investments yield the highest return. Overall, the evidence suggests that strengthening both digital and financial literacy is a pragmatic, high-impact strategy to elevate employee performance and firm resilience in Tangerang's evolving economic landscape.

CONCLUSIONS AND RECOMMENDATIONS

The study demonstrates that both financial literacy and digital literacy positively and significantly affect employee performance in Tangerang. Financial literacy fosters disciplined, planned behaviors and better resource management, while digital literacy enhances efficiency, communication, and the effective use of digital tools. Together they explain a substantial portion of variation in employee performance, and the linearity and normality diagnostics support the validity of the parametric analyses. Although some workforce segments may still show low baseline literacy, the overall findings indicate that integrated skill development strengthens individual competence and contributes to organizational productivity. Recommend employers, local government, and training providers to

implement targeted, modular training programs that combine practical financial management and digital tool use tailored to job roles. Prioritize on-the-job, hands-on learning with real workplace scenarios and mobile micro-learning to increase accessibility. Link training outcomes to performance appraisal and incentives to boost uptake and sustain behavior change. Encourage MSMEs to adopt simple digital financial systems (e.g., invoicing, expense tracking) and provide implementation support. Policymakers should subsidize literacy initiatives and facilitate partnerships between industry, vocational institutions, and tech platforms. Finally, conduct longitudinal evaluations to measure long-term impacts and identify sectors within Tangerang where interventions yield the highest returns.

FURTHER STUDY

This study has several limitations. The cross-sectional design limits causal inference between literacy and performance. The sample from Tangerang may reduce generalizability to other regions or sectors. Sample size, while adequate, may be insufficient to detect small interaction effects or subgroup differences. Measures relied partly on self-reported instruments, introducing response and social-desirability bias. Potentially relevant variables (e.g., organizational support, job complexity, income, and prior training) were not fully controlled, risking omitted-variable bias. Although normality and linearity tests were satisfactory, residual diagnostics and robustness checks could be more extensive. Future research should use longitudinal or experimental designs to establish causality and examine persistence of effects. Expand samples across cities and sectors to improve external validity. Incorporate objective performance and administrative data, control additional covariates, and test mediation/moderation mechanisms (e.g., motivation, organizational resources). Complement quantitative work with qualitative studies to explore contextual barriers and design more targeted interventions.

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