



Improving Frontliner Performance through Digital Financial Literacy Strategy

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Abstract. This study aims to develop a plan for increasing staff performance at a private bank in Bandung by promoting financial digital literacy. 242 frontliners were chosen as the sample via proportionate random selection for this quantitative descriptive study. Data were evaluated using the AMOS 24 Structural Equation Model (SEM). The findings demonstrated that self efficacy, engagement, and ability all have a positive and significant impact on frontline workers' performance, with digital financial literacy serving as an effective intermediary. Based on the study's findings, a private bank performance improvement model that combines self-efficacy, employee engagement, ability, and financial digital literacy has been identified.

Keywords: Ability, Digital Financial Literacy, Engagement, Performance, Self-Efficacy

INTRODUCTION

Frontliners work as the public face of financial institutions in the dynamic banking sector, communicating directly with consumers to determine their perceptions. The banking industry is aware that frontline staff members' performance in providing customer service significantly impacts customer happiness and loyalty, which impacts transaction volume and overall success. Hence, banks follow the SMART guidelines—Smile, Attractive, Enthusiastic, Friendly, and Thorough—to keep devoted clients who use the business's services. Transaction volume, smoothness, and optimal benefits are all influenced by frontline performance, where top performers play a crucial role. The customer experience is a crucial differentiation in an industry where efficiency, timeliness, and quality of service are crucial. This study takes place in Indonesia, where frontline bank staff must uphold Law No. 10 of 1998's definition of a bank's essential functions. Collection, distribution, and provision of services are all part of the banking function. Digital channels like ATMs have replaced conventional means of financial services due

to technological advancements. Due to its impact on corporate strategies, the need for new skills among banking workers, and the simplicity of transactions, this transition necessitates constant upgrades from national banks. Enhancing performance and productivity can be possible when digital technology is smoothly incorporated into the workforce. Productivity can rise when technology is skillfully integrated with other resources, according to research by Dauda and Akingbade (2011). Improvements in technology are recognized for increasing worker productivity and business efficiency (Redin et al., 2017). Li (1999) also noted that an organization's total performance can be improved by technology (Zahra, 1996). The digitization era has brought about Internet-based banking transactions.

The astounding 171.17 million Indonesians, or 64.8% of the country's total population, were online in 2018. Electronic banking, or online banking, has grown in popularity even though social media and chat apps are the most common ways people use the internet today. 50.4 million persons in Indonesia used e-banking in 2018, a 270% increase from 13.6 million in 2016. Employees in the banking industry must improve their skills and adapt to the significant increase in e-channel transactions. Moving to digital banking does, however, present particular difficulties. Gender, rural and urban communities, and various income brackets are not the only groups experiencing gaps in digital financial awareness and access. Employees who possess the information necessary to properly navigate digital financial goods are those whose digital financial literacy is critical.

Additionally, the proliferation of fintech goods and services has recently empowered customers to take charge of their financial planning. Although digital finance can potentially lessen financial gaps, early adopters typically have higher salaries, better education, and higher levels of digital financial knowledge. More equitable financial and economic development depends on addressing these inequalities. Introduced mobile banking in 2010 and stepped up its efforts with star teller machines and digital customer service in 2016, Indonesian bank PT Bank Central Asia, Tbk (BCA) is one of the institutions that has embraced digitization in banking. Amidst a reduction of service counters, BCA emphasizes augmenting employee competencies via all-encompassing assistance, education, and synchronization, with a particular emphasis on overseeing employees' mental health throughout the digital transformation process. Encouraging innovation, creativity, and devotion among employees is essential during times of change. Similar to several establishments, BCA strives to sustain robust involvement throughout the process of digitization. This study examines the connection between frontline performance in the

Bandung Raya area, self-confidence, engagement, and digital financial capabilities. It gives insights and recommendations on enhancing frontline performance in the digital banking age.

LITERATURE

According to Cherian and Jacob (2013), self-efficacy plays a crucial role in human resource management by determining how well an individual can contribute to the company's objectives. Success is mainly determined by an individual's belief in their ability to do particular tasks, which makes it unique. Since it was first proposed by Pajares (1997), self-efficacy—rooted in social cognition—has mainly been used in the educational setting to boost teachers' and students' confidence and improve learning and teaching results. However, business and management were among the other disciplines where its significance quickly spread (Dagher et al., 2015). The MARS model includes personality traits, values, self-concept, perception, emotions, attitudes, stress levels, and other internal factors that promote the development of self-efficacy. By Kim and Von Glinow (2017).

Its formation is influenced by two main approaches: vicarious experience (modeling), in which people learn from seeing the accomplishments of others, and mastery experience, in which task completion enhances self-confidence. According to Steinbauer et al. (2018), self-efficacy is also shaped by physiological factors and verbal persuasion. A person's belief in abilities can grow and change thanks to several variables. Workplace results are significantly impacted by the effects of self-efficacy on individuals as well as organizations. Reliability, motivation, and task-related productivity are all positively impacted by solid self-efficacy in the context of in-role performance (Consiglio et al., 2016).

Not only that, but self-efficacy also promotes extra-role performance and organizational citizenship behaviors (OCB) Ingusci et al. (2019) and cultivates a commitment culture within the company (Onyeizugbo, 2003). Nevertheless, in certain situations, self-efficacy might be linked to harmful behaviors despite usually encouraging positive conduct. In 2020, Leahy-Warren and colleagues. The cognitive, motivational, practical, and selective processes influenced by self-assurance impact organizational performance and individual behavior. Measured by its three dimensions (magnitude, strength, and generality), which indicate confidence in overcoming obstacles, it promotes teamwork and helps organizations succeed. Generality is the expectation that someone will be able to perform activities under various contexts and is defined as the extension of self-confidence expectations across many settings. Burrell and colleagues (2018); Williams and Rhodes (2016). Emphasizing the importance of self-efficacy in the workplace,

these dimensions offer a thorough framework for assessing and forecasting changes in individual behavior.

METHOD

This study analyzed data from 610 individuals at Bank BCA's regional branch in Bandung, using a sample size of 242. Data was collected through survey questionnaires and validated using Factor Analysis Confirmatory. Cronbach's Alpha was used to assess the constructions' dependability. The data was examined using AMOS Version 24 software and Structural Equation Modeling (SEM). The research model investigates the impact of self-efficacy, employee engagement, and competence on employee performance, with digital financial literacy serving as a moderator.

Hypothesis Testing

The Critical Ratio was used to test hypotheses. (CR) values and computed p-values. Hypotheses were accepted or rejected based on predefined criteria. For instance, a hypothesis was accepted if $CR > 2.0$ and $p\text{-value} < 0.05$.

DISCUSSION

Research Variables Descriptive Analysis

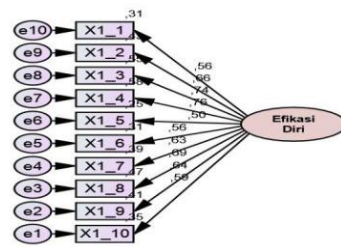
A five-point scale was used for descriptive analysis of research variables. The interpretation criteria categorize responses into five levels: "Very Poor/Low," "Poor," "Fair," "Good," and "Excellent." This analysis provides an overview of respondents' perceptions regarding variable indicators, dimensions, and the workplace environment.

Table Interpretation Criteria Answers

No.	Average Value	Interpretation	Category
1	1,000-1,800	Very poor/ Low	Low
2	1,801-2,600	Poor	Low
3	2,601-3,400	Fair	Average
4	3,401-4,200	Good	High
5	4,201-5000	Excellent	High

Source: Research Data, 2021

This study surveyed 242 frontliners of BCA in the Bandung Raya region, analyzing their perceptions of workplace conditions. Descriptive analysis provided a cumulative overview, while confirmatory factor analysis (CFA) was used to identify if the indicators represent the research variables. The Self-Efficacy variable was measured using 10 indicators, including Magnitude, Strength, and Generality, ensuring a unified or unidimensional measure.

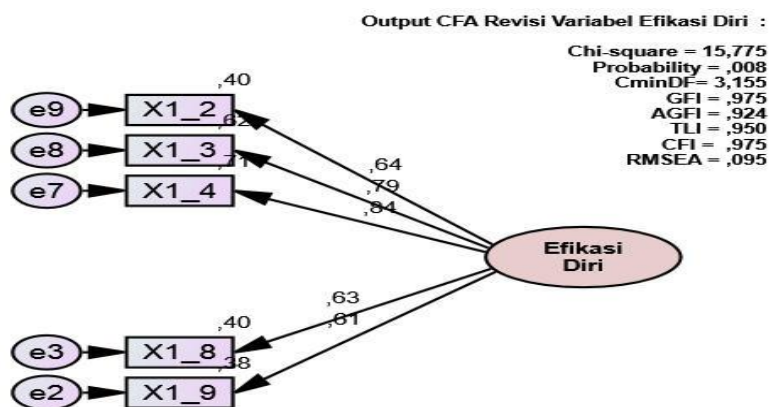


Output CFA Variabel Efikasi Diri :

Chi-square = 146,542
 Probability = ,000
 CminDF= 4,187
 GFI = ,886
 AGFI = ,822
 TLI = ,837
 CFI = ,873
 RMSEA = ,115

Figure Initial Measurement Model of Self-Efficacy (ED) Variable

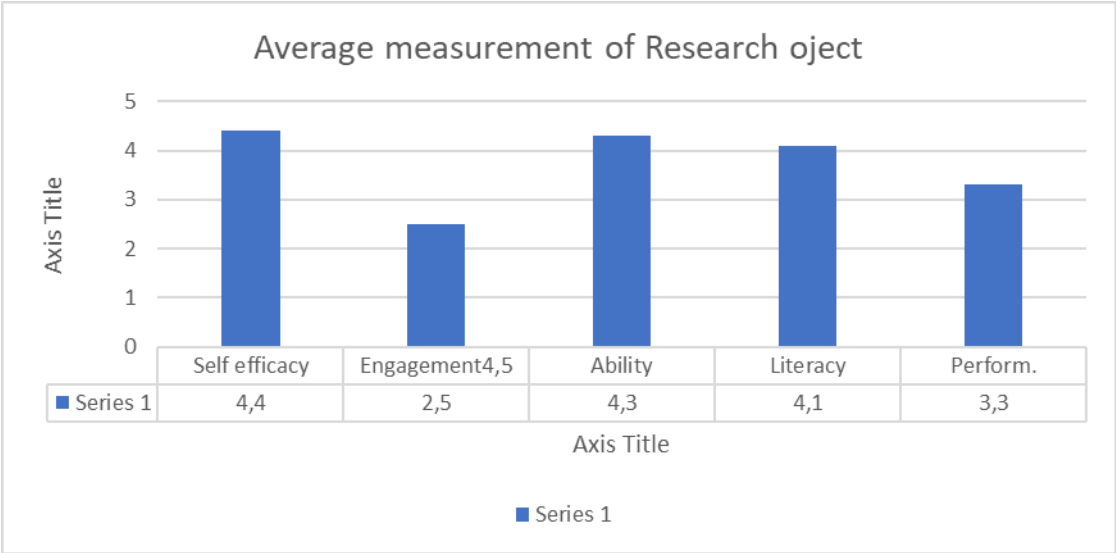
Upon closer inspection, the loading factors of indicators X1_10, X1_6, X1_7, X1_5, and X1_11 are found to be less than 0.60, suggesting their invalidity. All indicators have a critical ratio greater than 1.97, the composite reliability value is 0.95, and the average variance extracted (AVE) for the self-efficacy variable is 0.64 overall. Though several loading variables fall short of the required level above 0.60, the instrument is nonetheless deemed legitimate. The model used to measure the self-efficacy variable needs to be revised in light of this situation. X1_10, X1_6, X1_5, and X1_1 should be eliminated from the measurement model in the hopes that the self-efficacy variable and the remaining indicators will meet the requirements and be applicable for further assessments.



Output CFA Revisi Variabel Efikasi Diri :

Chi-square = 15,775
 Probability = ,008
 CminDF= 3,155
 GFI = ,975
 AGFI = ,924
 TLI = ,950
 CFI = ,975
 RMSEA = ,095

Figure Overview of the Research Object and Subjects



Self-efficacy, engagement, competence, and digital financial literacy are the four observed factors that the study explored to enhance the performance of BCA bank front liners in the Greater Bandung area. While remaining in the high range, engagement is the variable with the highest assessed success. The measured performance variable is classified as moderate, whereas engagement has the highest average value. Success or influence can be considered forms of performance in this sense. It can also discuss the process and outcomes used to complete a task. Performance is the product of labor or a list of one's achievements. Kane and associates, 1995. According to Choirun Nisa'a (2017), the term "performance" also refers to an employee's actual work achievements or their "job performance" or "actual performance."

Quality, quantity, timeliness, effectiveness, and independence are the five construct dimensions that comprise the latent variable "Performance," measured in the front liners of BCA bank in the Greater Bandung area. The descriptive analysis reveals that the frontline performance in all five aspects, as sampled, falls into the "moderate" category at BCA Bank in the Greater Bandung area. The outcomes of the model evaluation show that, although remaining in the "moderate" range, the timeliness dimension has the highest path coefficient value (92%) when examined in comparison to the other dimensions. From this, workers are already competent at efficiently completing work-related tasks and managing their time by corporate policies.

Frontliners at BCA Bank were shown to have high levels of self-efficacy on average, and this strong sense of self-efficacy directly contributes to improved performance. These results align with other research indicating that job perception, satisfaction, and performance are influenced by self-efficacy. According to this study, growing self-efficacy is likely to impact

workers' job happiness and perspective. In Machmud (2018), .Çetin and Aşkun (2018) have found evidence to support the notion that employee performance is influenced by both self-efficacy and intrinsic motivation, with the latter acting as a partial mediator in this relationship. Furthermore, studies have demonstrated a substantial correlation between self-efficacy and performance variables like absenteeism, job dedication, and job satisfaction (Azizah & Widyananto, 2022).

The ability to complete tasks in different situations and beyond company demands is a general form of self-efficacy in performance enhancement. Significant and robust contributions to the organization's strategy and problem-solving skills indicate high self-efficacy. Workplace culture and team dynamics have the most significant effects on employee performance, with energy and engagement having the most significant effects. The performance of the workforce is significantly impacted by staff engagement. Riyanto and Associates, 2021). Several studies have shown an encouraging and noteworthy correlation between worker engagement and output. et al., Sukoco (2020).

Engagement has a measurable impact on performance improvement, according to empirical data. According to descriptive data, employee performance is greatly improved (average assessed at 36.8%) when there is engagement, which justifies this. Businesses promoting learning and development should incorporate employee involvement into their corporate culture. An employee's physical fitness significantly impacts their performance; physically fit individuals have good balance, stamina, rapid strength, and excellent coordination. Research indicates that enhanced productivity is positively correlated with an organization's performance. According to earlier research, job ability positively affects employee performance; that is, employees with higher abilities perform better (Permatasari & Mujanah, 2021).

Employees are more adept and competent in employing their physical talents than their intellectual capacities, so the empirical relationship between ability and performance improvement does not strongly highlight intellectual ability. This implies that workers' ability to improve their cognitive capacities depends on their literacy. The ability only marginally improves employee performance (the average measured at 21.0%), according to a descriptive study, which justifies this. Businesses should concentrate on boosting frontline employees' comprehension of general issues and their capacity for mental imagery.

Performance among employees is greatly enhanced by digital financial knowledge. The study results empirically suggest that as digital financial literacy advances, so does employee performance. These outcomes align with an earlier study by Mohammadyari and Singh (2015),

which indicates a strong positive correlation between performance and digital financial literacy. Employees' ability to comprehend and use technology is significantly impacted by digital financial literacy, which offers significant advantages. It moderates the relationship between creative work behavior and performance and has a sizeable average impact on employee performance (89.6%). Employee performance and intent are impacted by digital skills, which improve their comprehension of products and technology. The research on employee capabilities, self-efficacy, engagement, and digital financial literacy to improve employee performance was conducted using a sample of 242 frontline employees from BCA Bank in the Greater Bandung area. The study's findings about the contingency model of digital financial knowledge about improving employee performance are as follows:

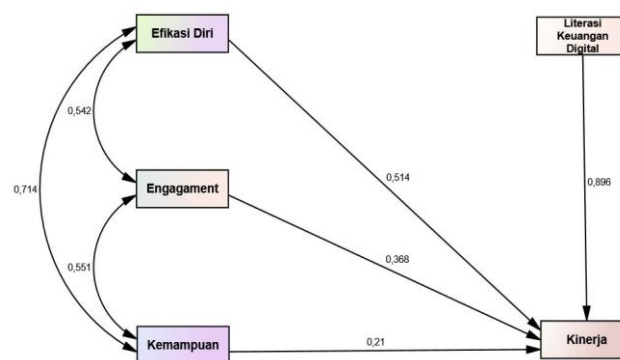


Figure Enhancing Performance Model Through Digital Financial Literacy Strategy.

People use digital technology-based tools in the disruptive age, expecting employee training on increasing digital financial literacy to improve performance. According to this study by Mohammadyari and Singh (2015), an individual's performance is influenced by their level of digital financial literacy, which also impacts the performance and expectations of their business. The results show a connection between employee effectiveness and digital literacy. The results of this study fill research gaps 1 and 2 by providing a frontline performance enhancement model that uses a digital financial literacy technique. The study's first research gap relates to digital divides, financial literacy, and other barriers that keep low- and middle-class consumers from taking advantage of the potential advantages of digital banking products. The reasons behind customers' non-use of digital banking products were examined by HC (2022). One central element influencing the acceptance of online banking is ignorance.

Shen et al.'s (2020) research further strengthens the case for digital financial literacy. They found a significant positive correlation between financial knowledge and frontline performance in understanding digital financial literacy. This understanding can enhance frontline performance by mediating self-efficacy, engagement, and capabilities. Importantly, the study's findings bridge the second research gap, shedding light on the ways in which digital financial literacy can improve worker performance. The practical implications of this are significant, as it has been empirically shown that digital financial literacy can create a beneficial synergy with self-efficacy, engagement, and capacities in enhancing employee performance, as demonstrated by Mohammadyari and Singh (2015).

Another conclusion drawn from the study is that, by combining measurements from the studies of Tony & Desai (2020) and Shen et al. (2020), the researcher has practically illustrated problems about the theoretical gap in this investigation. Research indicates that there might be discrepancies between beliefs and behaviors, leading to cognitive dissonance and altered attitudes toward activity. Digital financial literacy is impacted by the Theory of Cognitive Dissonance, which highlights awareness and usage irregularities. Therefore, Chen et al. (2020) help solve the fundamental issue. The bulk of the study focuses on the impact of digital financial literacy, including how an individual's performance is impacted by their level of financial literacy and how it influences expectations within an organization. Using two primary concepts, Shen et al. (2020) and Tony & Desai (2020), the researcher used two essential characteristics to quantify digital financial literacy in the research technique. Digital Financial Products are the dimensions, and the indicators include digital loans, savings accounts, and bank accounts. Shen et al. (2020) and Digital Consumer Products, utilizing indicators such as insurance, mobile wallets, types of transactions, benefits, services, and daily transactions (Tony & Desai, 2020).

The researcher has identified features of the dimensions and indicators measured to increase frontline performance based on the development of the frontline performance enhancement model, which was developed from several research approaches and empirically confirmed. Employee comprehension of digital financial products is evident from Yan Shen et al.'s (2018) and Shen et al.'s (2020) assessments, which include two statements for each of the following: bank account, savings, and digital loan. This implies that workers can perform better if they comprehend the standpoint of digital banking financial items. Self-efficacy, engagement, competence, and digital financial literacy are the four observed factors that the study objects explored to improve the performance of BCA bank front liners in the Greater Bandung area. While remaining in the high range, engagement is the variable with the highest assessed success.

CONCLUSION

Employee engagement in person boosts BCA's performance despite the advantages of digital banking. Engaged employees will give their employer their whole heart and soul at work. Markos asserts that they must provide their utmost creativity and skill to ensure the organization's effectiveness and sustainability. However, to help employees throughout the process, companies must provide support and the necessary resources. They must also provide trustworthy leaders, possess exceptional leadership qualities, and have a positive attitude. This research has limitations because the survey was conducted in a regional bank selected as a pilot digital transformation branch. Sampling data from many branches of different types of Indonesian banks functioning, including government, commercial, Islamic, and other regional banks, would be acquired to generate a broad sample population. Given the need for more existing literature on digital transformation in developing nations, additional research is strongly recommended.

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