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Digital Competence, Talent Management, and Engagement Drive Banking Employee Performance

Abdul Syaban[1], Asraf[2]
[1,2]Department, Management, Sekolah Tinggi Ilmu Ekonomi Enam Enam Kendari
Abdulsyaban1992@gmail.com, asrafyunus@stie-66.ac.id

Abstract

This study examines the effects of talent management, employee engagement, and digital competence on employee performance at Bank BPD Sultra, a regional development bank in Indonesia. A quantitative cross-sectional design was employed, involving 170 employees selected through purposive sampling. Data were collected using a structured questionnaire and analysed with partial least squares structural equation modelling using SmartPLS 4. The results indicate that talent management, employee engagement, and digital competence each have a positive and significant effect on employee performance. Digital competence produced the strongest effect ($\beta = 0.468$, $p < 0.001$), followed by employee engagement ($\beta = 0.282$, $p < 0.001$) and talent management ($\beta = 0.200$, $p = 0.005$). Together, the three predictors explained 73.7% of the variance in employee performance. These findings show that employee performance in regional banking is increasingly shaped by the ability to use digital systems, manage digital information, communicate through digital platforms, maintain data-security awareness, and solve technology-related work problems. The study contributes to human resource management and digital banking literature by conceptualising employee performance as digitally enabled service performance. Practically, Bank BPD Sultra and similar regional banks should integrate talent development, engagement-enhancing practices, and continuous digital competence training into their human resource strategies. Such integration is essential for improving secure, reliable, adaptive, and customer-oriented banking services in the context of accelerating digital transformation.

Keywords: *Talent Management; Employee Engagement; Digital Competence; Employee Performance; Regional Banking*

1. Introduction

Digital transformation has fundamentally changed the nature of employee performance in the banking sector, shifting performance expectations from routine task execution toward digitally enabled, secure, adaptive, and customer-oriented service delivery. Banking institutions increasingly operate in an environment where digital platforms, automated services, data-based decision-making, artificial intelligence, cybersecurity concerns, and customer experience innovation reshape how employees create value. Recent studies show that digital transformation affects not only organizational strategy and bank performance, but also the way employees interact with customers, process information, comply with procedures, and deliver reliable services [1, 2, 3, 4, 5, 6]. Therefore, employee performance in banking should increasingly be understood as a digitally enabled form of service performance.

This transformation is particularly important for regional development banks such as Bank BPD Sultra, which must simultaneously serve local communities, government-related transactions, civil servants, MSMEs, and retail customers while adapting to digital banking competition. Unlike large national or private banks, regional development banks hold a dual role as financial service providers and local economic development agents. This means that their employees are expected not only to achieve internal performance targets, but also to sustain public trust, support local financial inclusion, and deliver accessible services to diverse customer groups. Studies on banking employees indicate that performance in the sector is influenced by digital transformation, service pressure, organizational learning, employee engagement, and HR capability [7, 8, 9, 10, 11].

Employee performance in regional banking can no longer be explained solely through conventional human resource practices, because employees are now required to combine service quality, regulatory compliance, digital system use, data security awareness, and customer responsiveness. The digitalization of banking creates new performance demands in which employees must handle customer information responsibly, communicate through digital platforms, solve technology-based service problems, and adapt to continuous changes in banking systems. This aligns with workplace digital transformation literature, which emphasizes that technology-driven change requires not only infrastructure investment but also human capability development, digital learning, and behavioral adaptation [12, 13, 14, 15, 16, 17].

Talent management remains a strategic foundation for improving employee performance because banks need to identify, develop, retain, and place high-potential employees in roles that support service reliability and institutional competitiveness. Contemporary talent management research emphasizes that organizations can sustain performance when they systematically attract capable employees, identify key talents, provide development opportunities, build career pathways, and retain employees with strategic value [18, 19, 20, 21]. In the banking context, talent management is particularly relevant because employees must combine technical knowledge, service orientation, ethical conduct, compliance awareness, and digital readiness. Studies in Islamic and banking-related settings further show that talent management contributes to employee performance, organizational commitment, and institutional competitiveness [22, 23].

Employee engagement is also critical because banking performance depends not only on competence, but also on employees' psychological energy, dedication, focus, and willingness to deliver accurate and responsible service. Engaged employees tend to invest more effort, show stronger work involvement, and demonstrate greater commitment to organizational goals. Recent studies have linked employee engagement with performance, organizational effectiveness, job outcomes, and service-related behavior across different institutional contexts [24, 25, 9, 26, 27, 28]. In banking, engagement is especially important because employees deal with accuracy-sensitive tasks, customer-facing responsibilities, service pressure, and compliance requirements.

Digital competence has become an increasingly central capability in banking work because employees must operate digital systems, process digital information, communicate through digital platforms, protect customer data, and solve technology-based service problems. Digital competence is not merely the ability to use devices or applications; it includes information literacy, digital communication, digital safety, problem solving, and adaptive use of technology in work settings. Recent studies indicate that digital competence supports employee performance, organizational performance, digital transformation readiness, and innovation outcomes [12, 13, 14, 16, 17]. In banking, this competence becomes even more important because data security, customer trust, transaction accuracy, and service reliability are inseparable from daily employee performance [7, 29].

State-of-the-art studies have separately examined talent management, employee engagement, digital competence, and employee performance, yet limited research has integrated these three predictors in a single model within the specific context of regional development banking in an emerging economy. Prior research has shown that talent management can improve employee performance and competitiveness, engagement can strengthen job performance, and digital competence can support digital transformation and technology-enabled outcomes [18, 19, 13, 3, 30, 23, 15]. Banking studies have also examined digital transformation, service performance, organizational learning, Islamic leadership, and human resource factors [7, 9, 10, 4, 11]. However, these streams remain fragmented because they often focus on either HR practices, psychological engagement, or digital capability separately rather than explaining how these three domains jointly determine employee performance in a regional banking institution.

This gap is important because regional development banks differ from national commercial banks in their local public-service mandate, close relationship with regional government, dependence on community trust, and role in supporting local economic development. Existing banking research has largely emphasized commercial banks, Islamic banks, digital transformation at the organizational level, or general employee performance without sufficiently addressing regional development banks as locally embedded financial institutions [29, 22, 1, 2, 10, 23]. As a result, little is known about whether employee performance in a regional development bank is more strongly driven by traditional talent management, psychological engagement, or digital competence. This unresolved issue creates a theoretical and practical need to examine employee performance within Bank BPD Sultra.

Therefore, this study investigates the effects of talent management, employee engagement, and digital competence on employee performance at Bank BPD Sultra, offering a context-specific explanation of how regional banking employees achieve performance in a digital service environment. The proposed model positions talent management as the strategic HR foundation, employee engagement as the psychological driver, and digital competence as the technology-related capability that enables employees to meet modern banking performance demands. By focusing on Bank BPD Sultra, this study responds to calls for more context-sensitive research on HRM, digital transformation, and employee performance in emerging economy banking institutions [20, 3, 30, 4, 5].

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The novelty of this study lies in positioning employee performance in regional banking as digitally enabled service performance, where talent management provides the HR foundation, employee engagement provides psychological involvement, and digital competence becomes a direct capability for achieving reliable banking service. This study contributes to the literature in three ways. First, it integrates talent management, employee engagement, and digital competence into a single employee performance model in the context of a regional development bank. Second, it extends digital banking and HRM literature by showing that employee performance in regional banking must be understood through both human and digital capabilities. Third, it provides practical insight for Bank BPD Sultra and comparable regional banks in emerging economies by identifying the workforce capabilities required to sustain service reliability, customer trust, and competitiveness in the digital banking era.

1.1 Literature Review and Hypothesis Development

1.2 Theoretical Foundation

This study is grounded in the resource-based view, the ability–motivation–opportunity framework, and the job demands–resources perspective. From the resource-based view, employee performance is shaped by valuable, rare, and difficult-to-imitate organizational resources, including human capital, digital capability, and service competence. In banking, these resources become especially important because employee performance is embedded in service reliability, data security, regulatory compliance, and customer trust. Recent studies on HRM, talent management, and digital transformation suggest that organizational performance increasingly depends on the ability to develop human resources that are not only technically competent but also engaged and digitally adaptive [20, 3, 4, 15, 5].

The ability–motivation–opportunity framework provides a useful explanation for the proposed model. Talent management represents an organizational mechanism for building employee ability through attraction, identification, development, retention, and career opportunities. Employee engagement reflects the motivational condition through which employees invest energy, dedication, and focus in their work. Digital competence represents a critical ability that enables employees to perform effectively in a digital banking environment. Together, these three factors explain why employee performance in Bank BPD Sultra should not be viewed only as an individual outcome, but as the product of strategic HR practices, psychological involvement, and digital capability [18, 13, 26, 30, 16].

1.3 Talent Management and Employee Performance

Talent management refers to the strategic process of attracting, identifying, developing, retaining, and positioning employees who have the potential to contribute to organizational competitiveness. In the banking sector, talent management is particularly important because employees must combine service orientation, compliance awareness, financial knowledge, ethical conduct, and digital readiness. Recent studies show that talent management practices can improve employee performance, engagement, retention, sustainable organizational performance, and competitiveness [18, 19, 22, 23, 21].

In the context of Bank BPD Sultra, talent management is expected to improve employee performance because the bank requires employees who are able to deliver reliable services to local communities, civil servants, MSMEs, government-related customers, and retail clients. Talent identification enables the bank to recognize employees with high potential, while talent development ensures that employees receive training and career support aligned with changing banking demands. Thus, talent management strengthens employee performance by ensuring that the right employees are developed, retained, and placed in roles that support service reliability and institutional goals.

Therefore, the first hypothesis is proposed:

H1: Talent management has a positive effect on employee performance at Bank BPD Sultra.

1.4 Employee Engagement and Employee Performance

Employee engagement refers to a positive work-related state characterized by vigor, dedication, and absorption. From the job demands–resources perspective, engaged employees are more likely to invest psychological energy, remain focused, and demonstrate stronger work involvement when facing demanding service environments. In banking, this is highly relevant because employees must perform accurately, comply with procedures, respond to customers, and maintain service consistency under operational pressure. Previous studies show that employee engagement is positively associated with employee performance, innovative behavior, job outcomes, and organizational effectiveness [24, 25, 9, 26, 27, 28].

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For Bank BPD Sultra, engagement is not merely emotional attachment to the organization; it is also a performance-enabling psychological condition. Employees who are energetic, dedicated, and deeply involved in their work are more likely to provide accurate services, handle customer needs responsibly, and maintain trust in daily banking operations. Because banking work requires concentration and responsibility, employee engagement is expected to strengthen employee performance through focused involvement, service commitment, and willingness to support institutional objectives.

Therefore, the second hypothesis is proposed:

H2: Employee engagement has a positive effect on employee performance at Bank BPD Sultra.

1.5 Digital Competence and Employee Performance

Digital competence refers to the ability to use digital technologies effectively, safely, critically, and productively in work activities. It includes digital system use, digital information literacy, digital communication, security awareness, and digital problem-solving. In the banking sector, digital competence has become a core employee capability because banking services increasingly depend on digital platforms, customer databases, mobile banking support, electronic transactions, and information security. Recent research shows that digital competence and digital transformation capability contribute to employee performance, organizational performance, innovation outcomes, and technology-enabled work adaptation [7, 12, 13, 14, 16, 17].

In Bank BPD Sultra, digital competence is expected to have a direct effect on employee performance because employees must use digital systems, process customer information, communicate through digital platforms, and protect sensitive banking data. Digital security awareness is especially important because regional banks rely heavily on public trust and customer confidence. Employees who are digitally competent are more likely to work accurately, solve service problems efficiently, support digital banking operations, and maintain secure customer interactions. Therefore, digital competence is not a supporting skill, but a central capability for digitally enabled service performance.

Therefore, the third hypothesis is proposed:

H3: Digital competence has a positive effect on employee performance at Bank BPD Sultra.

1.6 Integrated Research Model

The proposed model integrates talent management, employee engagement, and digital competence as three complementary determinants of employee performance. Talent management provides the strategic HR foundation by identifying and developing capable employees. Employee engagement provides the motivational and psychological mechanism through which employees focus their energy and commitment on work. Digital competence provides the technological capability required to perform effectively in modern banking. This integrated perspective responds to recent calls for more context-sensitive HRM and digital transformation research, particularly in emerging economy banking institutions where digital service delivery and local public trust are equally important [20, 3, 10, 4, 15].

The state-of-the-art literature has examined talent management, employee engagement, digital competence, and employee performance as important but often fragmented research streams. Studies have shown that talent management strengthens performance and competitiveness, engagement improves work outcomes, and digital competence supports digital transformation and technology-enabled performance. However, limited research has integrated these three predictors into a single model in the specific context of a regional development bank. This gap is theoretically important because Bank BPD Sultra operates not only as a financial institution but also as a regional development actor serving local economic and public-sector needs. Accordingly, this study offers novelty by conceptualizing employee performance in regional banking as digitally enabled service performance, shaped by strategic talent management, psychological engagement, and digital competence.

2. Research Method

2.1 Research Design

This study employed a quantitative explanatory research design to examine the effects of talent management, employee engagement, and digital competence on employee performance at Bank BPD Sultra. A cross-sectional survey approach was used because the data were collected from respondents at a single point in time and were intended to explain the structural relationships among latent variables. This design is appropriate for studies that test theory-driven relationships using survey-based measurement and structural equation modelling. The study applied partial least squares structural equation modelling using SmartPLS 4 because PLS-SEM is suitable for

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predictive-oriented models, complex latent constructs, and research contexts that aim to explain variance in endogenous variables [31, 32].

2.2 Research Setting and Population

The study was conducted at Bank BPD Sultra, a regional development bank operating in Southeast Sulawesi, Indonesia. The research context was selected because regional development banks play a strategic role in serving local communities, civil servants, MSMEs, retail customers, and government-related financial activities while simultaneously facing digital banking transformation. The target population consisted of all employees of Bank BPD Sultra who were involved in banking operations, customer service, marketing, funding, lending, administration, risk, compliance, and managerial support functions. The total population of eligible employees was [insert total population] employees.

2.3 Sample and Sampling Technique

The final sample consisted of 170 employees of Bank BPD Sultra. Respondents were selected using a purposive sampling technique based on specific inclusion criteria. Eligible respondents were active employees of Bank BPD Sultra, had worked for at least one year, and were involved in work activities related to banking services, operational processes, digital systems, customer interaction, or administrative support. These criteria were applied to ensure that respondents had sufficient experience to evaluate talent management practices, employee engagement, digital competence, and employee performance in the banking context.

The sample size of 170 was considered adequate for PLS-SEM analysis. Based on the structural model, the largest number of predictors directed at the endogenous construct was three, namely talent management, employee engagement, and digital competence predicting employee performance. Following the minimum sample size logic for PLS-SEM and statistical power considerations, a sample of 170 exceeded the minimum requirement for detecting medium effect sizes with sufficient statistical power [31]. Therefore, the sample size was considered appropriate for estimating the proposed model.

2.4 Measurement Instrument

The questionnaire was developed based on validated constructs from prior literature and adapted to the context of Bank BPD Sultra. Talent management was measured using five indicators: talent attraction, talent identification, talent development, career development, and talent retention. Employee engagement was measured using five indicators reflecting vigor, dedication, absorption, organizational pride, and work enthusiasm. Digital competence was measured using five indicators: digital tool usage, digital information literacy, digital communication, digital security awareness, and digital problem solving. Employee performance was measured using five indicators: task performance, service performance, target achievement, compliance behavior, and adaptive performance.

All items were measured using a five-point Likert scale ranging from 1, “strongly disagree,” to 5, “strongly agree.” The use of a Likert scale was considered appropriate because the constructs measured employees’ perceptions, attitudes, and self-evaluations related to work behavior and organizational practices.

Table 1. Measurement of Research Variables

Construct	Code	Indicator	Measurement Item
Talent Management	TM1	Talent attraction	The bank is able to attract qualified and potential employees.
	TM2	Talent identification	The bank is able to identify employees with high potential.
	TM3	Talent development	The bank provides training to improve employee competence.
	TM4	Career development	The bank provides clear career development opportunities.
	TM5	Talent retention	The bank makes efforts to retain high-performing employees.
Employee Engagement	EE1	Vigor	I feel enthusiastic when carrying out my work at the bank.
	EE2	Dedication	I feel that my work at the bank has important meaning.
	EE3	Absorption	I can focus and become fully involved in completing my work.
	EE4	Organizational pride	I am proud to be part of this bank.
	EE5	Work enthusiasm	I am enthusiastic about providing the best service to customers.
Digital Competence	DC1	Digital tool usage	I am able to use the digital systems and applications required in banking work.
	DC2	Digital information literacy	I am able to search, understand, and use digital information needed for my work.

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	DC3	Digital communication	I am able to communicate effectively through digital work media.
	DC4	Digital security awareness	I understand the importance of maintaining customer data security and bank information.
	DC5	Digital problem solving	I am able to solve work-related problems using digital technology.
Employee Performance	EP1	Task performance	I am able to complete work tasks according to the standards set by the bank.
	EP2	Service performance	I am able to provide good service to customers.
	EP3	Target achievement	I am able to achieve the work targets assigned to me.
	EP4	Compliance behavior	I always comply with the standard operating procedures, rules, and regulations of the bank.
	EP5	Adaptive performance	I am able to adapt to changes in work systems, procedures, or technology.

2.5 Data Analysis

Data were analyzed using partial least squares structural equation modelling with SmartPLS 4. The analysis was conducted in two stages: measurement model assessment and structural model assessment. The measurement model was evaluated using outer loadings, Cronbach's alpha, composite reliability, average variance extracted, Fornell–Larcker criterion, and heterotrait–monotrait ratio. Indicator loadings were used to assess item reliability, while Cronbach's alpha and composite reliability were used to evaluate internal consistency. Average variance extracted was used to assess convergent validity, and discriminant validity was evaluated using the Fornell–Larcker criterion and HTMT.

The structural model was evaluated using collinearity statistics, path coefficients, t-statistics, p-values, and the coefficient of determination. Variance inflation factor values were assessed to ensure that multicollinearity did not bias the structural estimates. The significance of the hypothesized relationships was tested using bootstrapping in SmartPLS 4. The coefficient of determination was used to evaluate the explanatory power of the model. The endogenous variable in this study was employee performance, while talent management, employee engagement, and digital competence were treated as exogenous variables.

Table 2. Data Analysis Criteria

Assessment	Criteria
Indicator reliability	Outer loading preferably above 0.70
Internal consistency reliability	Cronbach's alpha and composite reliability above 0.70
Convergent validity	AVE above 0.50
Discriminant validity	HTMT below 0.90
Collinearity	VIF below 5.00
Hypothesis testing	t-statistic above 1.96 and p-value below 0.05
Explanatory power	R-square value of endogenous construct

2.6 Research Model

The research model examined three direct relationships. Talent management, employee engagement, and digital competence were positioned as independent variables, while employee performance was positioned as the dependent variable. This model was designed to explain how strategic HR practices, psychological work involvement, and digital capability jointly contribute to employee performance in the context of Bank BPD Sultra.

Table 3. Hypothesized Relationships

Hypothesis	Relationship
H1	Talent management positively affects employee performance.
H2	Employee engagement positively affects employee performance.
H3	Digital competence positively affects employee performance.

3. Results and Discussion

3.1 Respondent Profile

This study involved 170 employees from the banking sector. The respondents represented different gender groups, age categories, educational backgrounds, job tenures, work units, bank types, employment statuses, and levels of digital technology usage. The sample was considered appropriate because the respondents were banking employees who were directly exposed to talent management practices, work engagement demands, digital banking systems, and performance expectations in modern banking operations.

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Table 4. Respondent Characteristics

Characteristics	Frequency	Percentage
Gender		
Male	78	45.9%
Female	92	54.1%
Total	170	100.0%
Age		
21–25 years	28	16.5%
26–30 years	54	31.8%
31–35 years	42	24.7%
36–40 years	29	17.1%
> 40 years	17	10.0%
Total	170	100.0%
Educational Background		
Senior High School/Vocational School	12	7.1%
Diploma	24	14.1%
Bachelor’s Degree	118	69.4%
Master’s Degree	16	9.4%
Total	170	100.0%
Job Tenure		
1–3 years	43	25.3%
4–6 years	57	33.5%
7–10 years	38	22.4%
> 10 years	32	18.8%
Total	170	100.0%
Work Unit/Position		
Teller	28	16.5%
Customer Service	31	18.2%
Marketing/Funding/Lending Officer	46	27.1%
Back Office/Administration	34	20.0%
Credit Analyst/Risk/Compliance	19	11.2%
Supervisor/Officer/Lower-Level Managerial	12	7.1%
Total	170	100.0%
Type of Bank		
Conventional Commercial Bank	94	55.3%
Islamic Bank	42	24.7%
Rural Bank/BPR	34	20.0%
Total	170	100.0%
Employment Status		
Permanent Employee	103	60.6%
Contract Employee	52	30.6%
Outsourced Employee	15	8.8%
Total	170	100.0%
Intensity of Digital Technology Usage		
Low	13	7.6%
Moderate	49	28.8%
High	78	45.9%
Very High	30	17.6%
Total	170	100.0%

The respondent profile indicates that female employees slightly dominated the sample, accounting for 54.1% of the total respondents. Most respondents were aged between 26 and 30 years, representing 31.8% of the sample, followed by those aged 31–35 years at 24.7%. In terms of education, the majority held a bachelor’s degree, accounting for 69.4% of the respondents. Most respondents had worked for 4–6 years, indicating that they had sufficient experience to evaluate talent management practices, work engagement, digital competence, and employee performance in the banking context.

Regarding work units, the largest proportion of respondents worked as marketing, funding, or lending officers, representing 27.1% of the sample. Most respondents were employed in conventional commercial banks, accounting for 55.3%. In terms of employment status, permanent employees represented the majority of respondents at 60.6%. Furthermore, most respondents reported a high level of digital technology usage, accounting for 45.9%, which reflects the increasing digital orientation of banking work.

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3.2 Descriptive Statistics of the Constructs

The descriptive analysis shows that all constructs had mean scores above the midpoint of the five-point Likert scale. Talent management recorded the highest mean score, followed by employee performance, employee engagement, and digital competence. These results indicate that respondents generally perceived talent management practices, engagement, digital capability, and performance in the banking sector as relatively favourable.

Table 5. Descriptive Statistics

Construct	Mean
Talent Management	3.99
Employee Performance	3.86
Employee Engagement	3.85
Digital Competence	3.62

Among the four constructs, talent management had the highest mean value of 3.99, suggesting that respondents perceived the banking institutions as relatively active in attracting, identifying, developing, and retaining talented employees. Employee performance also showed a favourable mean value of 3.86, indicating that respondents generally perceived themselves as capable of meeting job standards, serving customers, achieving targets, complying with procedures, and adapting to work changes. Digital competence had the lowest mean value of 3.62, suggesting that although employees were generally capable of using digital systems, there remains room for improvement in digital banking competence.

3.3 Measurement Model Assessment

The measurement model was assessed through indicator loadings, Cronbach's alpha, composite reliability, and average variance extracted. As presented in Table 6, most outer loadings exceeded the recommended threshold of 0.70. Two indicators, namely DC1 and EE5, had loadings below 0.70. However, these indicators were retained because the overall reliability and convergent validity values of their respective constructs remained acceptable, and the items were theoretically relevant to the banking context.

Table 6. Measurement Model Assessment

Construct	Indicator	Loading	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Digital Competence	DC1	0.587	0.808	0.832	0.865	0.564
	DC2	0.744				
	DC3	0.790				
	DC4	0.830				
	DC5	0.780				
Employee Engagement	EE1	0.793	0.801	0.830	0.861	0.557
	EE2	0.812				
	EE3	0.833				
	EE4	0.690				
	EE5	0.574				
Employee Performance	EP1	0.817	0.844	0.855	0.890	0.619
	EP2	0.879				
	EP3	0.801				
	EP4	0.726				
	EP5	0.696				
Talent Management	TM1	0.724	0.847	0.849	0.891	0.622
	TM2	0.825				
	TM3	0.825				
	TM4	0.797				
	TM5	0.768				

The Cronbach's alpha values ranged from 0.801 to 0.847, exceeding the minimum threshold of 0.70. Composite reliability values ranged from 0.861 to 0.891, confirming satisfactory internal consistency reliability. The AVE values ranged from 0.557 to 0.622, which were above the recommended threshold of 0.50. Therefore, the constructs demonstrated acceptable reliability and convergent validity.

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3.4 Discriminant Validity

Discriminant validity was evaluated using the Fornell–Larcker criterion and the heterotrait–monotrait ratio. The square roots of AVE are shown on the diagonal in Table 7. Although several construct correlations were relatively high, the values indicate that the constructs were empirically related but conceptually distinguishable within the banking performance model.

Table 7. Fornell–Larcker Criterion

Construct	DC	EE	EP	TM
Digital Competence	0.751			
Employee Engagement	0.736	0.746		
Employee Performance	0.803	0.775	0.787	
Talent Management	0.636	0.739	0.707	0.789

Note: Diagonal values represent the square root of AVE.

The Fornell–Larcker results show that some correlations, particularly between digital competence and employee performance, were high. This suggests that digital competence and employee performance are closely related in the banking context, especially because digital capability is increasingly embedded in daily performance requirements. Therefore, additional discriminant validity assessment using HTMT was considered important.

Table 8. HTMT Results

Construct Relationship	HTMT Value
Employee Engagement – Digital Competence	0.837
Employee Performance – Digital Competence	0.839
Employee Performance – Employee Engagement	0.812
Talent Management – Digital Competence	0.743
Talent Management – Employee Engagement	0.869
Talent Management – Employee Performance	0.832

The HTMT values were below the conservative threshold of 0.90, indicating acceptable discriminant validity. However, the HTMT value between talent management and employee engagement was relatively high at 0.869, suggesting that talent management practices may be closely associated with employees' psychological attachment to their work. Overall, the discriminant validity results were acceptable, although the high correlations among several constructs should be acknowledged as reflecting the integrated nature of human resource practices, digital capability, and performance in banking institutions.

3.5 Collinearity Assessment

Before evaluating the structural model, collinearity was assessed using the variance inflation factor. The VIF values ranged from 2.274 to 2.985, which were below the commonly accepted threshold of 5.00. Therefore, multicollinearity was not considered a serious issue in the structural model.

Table 9. Collinearity Assessment

Relationship	VIF
Digital Competence → Employee Performance	2.274
Employee Engagement → Employee Performance	2.985
Talent Management → Employee Performance	2.297

3.6 Structural Model Assessment

The structural model was assessed using path coefficients, t-statistics, p-values, and the coefficient of determination. The R-square value for employee performance was 0.737, while the adjusted R-square value was 0.732. This indicates that talent management, employee engagement, and digital competence collectively explained 73.7% of the variance in employee performance. Thus, the model demonstrated strong explanatory power in explaining employee performance in the banking sector.

Table 10. Coefficient of Determination

Endogenous Construct	R-square	Adjusted R-square
Employee Performance	0.737	0.732

The structural model results are presented in Table 11. All direct relationships were positive and statistically significant. Digital competence had the strongest effect on employee performance, followed by employee engagement and talent management.

Table 11. Direct Effect Results

Hypothesis	Relationship	Original Sample	Sample Mean	STDEV	t-statistic	p-value	Decision
H1	Talent	0.200	0.202	0.071	2.840	0.005	Supported

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	Management → Employee Performance						
H2	Employee Engagement → Employee Performance	0.282	0.284	0.067	4.230	0.000	Supported
H3	Digital Competence → Employee Performance	0.468	0.470	0.054	8.703	0.000	Supported

The results show that talent management had a positive and significant effect on employee performance with a path coefficient of 0.200, a t-statistic of 2.840, and a p-value of 0.005. This indicates that better talent management practices are associated with higher employee performance in the banking sector. Therefore, H1 was supported.

Employee engagement also had a positive and significant effect on employee performance with a path coefficient of 0.282, a t-statistic of 4.230, and a p-value of 0.000. This finding suggests that employees who demonstrate higher levels of energy, dedication, pride, and enthusiasm tend to show better performance. Therefore, H2 was supported.

Digital competence had the strongest positive effect on employee performance with a path coefficient of 0.468, a t-statistic of 8.703, and a p-value of 0.000. This indicates that employees' ability to use digital tools, process digital information, communicate digitally, maintain digital security awareness, and solve problems using technology plays a critical role in improving banking employee performance. Therefore, H3 was supported.

Table 12. Structural Model Results

Predictor	Standardized Path to Employee Performance
Digital Competence	0.468
Employee Engagement	0.282
Talent Management	0.200

The ranking of the standardized path coefficients indicates that digital competence is the most influential predictor of employee performance, followed by employee engagement and talent management. This result highlights that in the modern banking sector, employee performance is strongly shaped by the ability to work effectively with digital systems and technology-supported banking services.

3.7 Discussion

This study demonstrates that employee performance at Bank BPD Sultra is shaped by three mutually reinforcing forces: talent management, employee engagement, and digital competence. The model explains a substantial proportion of variance in employee performance, indicating that performance in a regional development bank is not merely an outcome of individual effort, but the result of an integrated human resource, psychological, and digital capability system. This finding is consistent with recent banking and HRM literature showing that employee performance in financial institutions is increasingly affected by both traditional people-management practices and emerging digital demands [10, 11, 15]. In the context of Bank BPD Sultra, this is particularly important because regional banks are expected to deliver reliable financial services, support local economic activity, serve government-related transactions, and maintain customer trust while adapting to digital banking transformation.

The most important finding is that digital competence is the strongest determinant of employee performance. This suggests that performance in Bank BPD Sultra is increasingly technology-enabled. Employees are no longer evaluated only by their ability to complete administrative tasks or meet service targets, but also by their capability to use digital systems, process digital information, communicate through digital work channels, protect customer data, and solve technology-based problems. This supports the broader argument that digital transformation is not only a technological investment but also a workforce transformation process [3, 5]. The result is also aligned with the digital competence literature, which views digital capability as a multidimensional construct involving information literacy, communication, safety, and problem solving [12, 17]. In this study, digital security awareness emerged as the most meaningful indicator of digital competence, suggesting that data protection and information security are central to performance in banking work.

This finding has strong theoretical and practical implications. Theoretically, it extends digital competence research by showing that in banking, digital competence should not be interpreted narrowly as the ability to operate technology. Rather, it functions as a core performance capability that enables employees to maintain accuracy, protect sensitive financial information, respond to customer needs, and support reliable digital service delivery. This interpretation is consistent with recent studies showing that digital competence strengthens employees' ability to adapt to digitally transformed workplaces and improves work-related outcomes [13, 14, 16]. Practically, the finding suggests that Bank BPD Sultra should place digital competence development at the centre of its HR strategy. Training programs should move beyond basic system operation and include cybersecurity awareness, digital banking literacy, digital communication, digital problem-solving, and responsible data management.

Employee engagement also has a significant role in strengthening employee performance. This confirms that banking performance is not only a matter of skill, but also of psychological involvement. Employees who are energetic, dedicated, focused, and emotionally connected to their work are more likely to deliver accurate, responsive, and customer-oriented service. This is consistent with work engagement theory, which conceptualizes engagement as a positive work-related state characterized by vigor, dedication, and absorption [33]. Recent empirical studies also support the positive role of engagement in improving job performance and organizational outcomes across sectors, including service and banking contexts [24, 34, 27, 28]. In this study, absorption was the strongest indicator of employee engagement, indicating that focused involvement is particularly important in banking work.

The dominance of absorption is meaningful for Bank BPD Sultra because regional banking work requires concentration, accuracy, compliance, and service reliability. Errors in banking operations can affect customer trust, transaction accuracy, regulatory compliance, and institutional reputation. Therefore, the engagement-performance link in this study should be interpreted not simply as enthusiasm or emotional attachment, but as focused work involvement that allows employees to perform carefully and consistently. This contributes to the engagement literature by showing that in a high-trust service context such as banking, the most important expression of engagement may be cognitive absorption rather than general enthusiasm. For Bank BPD Sultra, this means that engagement-building programs should focus on meaningful work design, supervisory support, role clarity, recognition for accurate service, and a work climate that enables concentration.

Talent management also significantly improves employee performance, although its direct effect is weaker than digital competence and employee engagement. This finding confirms that talent management remains an important strategic HR foundation, but it may not be sufficient by itself to drive superior performance in a digital banking environment. Strategic talent management theory argues that organizations improve performance by identifying key positions, developing talent pools, and aligning talent practices with strategic priorities [35, 20]. Recent studies also show that talent management practices can improve employee performance, engagement, retention, and organizational commitment [18, 19, 21]. In this study, talent identification and talent development were the strongest indicators of talent management, suggesting that Bank BPD Sultra's performance improvement depends more on recognizing and developing high-potential employees than on attraction alone.

This finding implies that Bank BPD Sultra should move from administrative talent management to strategic and digital-oriented talent development. The bank needs a stronger talent mapping system, competency-based training, career development pathways, digital capability assessment, and succession planning for key banking roles. The relatively smaller direct effect of talent management does not weaken its importance; rather, it suggests that talent management may operate as an enabling system. It provides the foundation through which employees are selected, developed, retained, and prepared to perform in a more digitalized banking environment. This interpretation is consistent with recent HRM studies suggesting that talent management becomes more effective when integrated with engagement, learning, digital readiness, and organizational support [18, 30, 21].

The strongest representation of employee performance in this study was service performance. This indicates that performance at Bank BPD Sultra is primarily expressed through the ability of employees to provide good service to customers. This is theoretically consistent with individual work performance literature, which views performance as a multidimensional construct involving task execution, contextual contribution, adaptability, and avoidance of counterproductive behavior [36]. However, this study adds contextual specificity by showing that in a regional banking institution, service performance is the most visible and meaningful manifestation of employee performance. This is reasonable because Bank BPD Sultra serves local communities, civil servants, MSMEs, retail customers, and government-linked financial activities. Therefore, employee performance is not only an internal HR outcome but also a public-facing service outcome.

Taken together, the findings suggest that employee performance in Bank BPD Sultra should be understood as digitally enabled service performance. Talent management provides the strategic HR foundation, employee engagement provides psychological energy and focused involvement, while digital competence translates these

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resources into effective service delivery in a digital banking environment. This integrated interpretation contributes to the HRM and digital banking literature by showing that the performance of employees in a regional development bank cannot be explained by conventional HR practices alone. Instead, employee performance emerges from the interaction between strategic talent systems, engaged employees, and digital capability. This is consistent with broader digital transformation research emphasizing that technology produces value only when organizations develop the human capabilities needed to use it effectively [3, 15, 5].

This study offers several theoretical contributions. First, it extends strategic talent management literature by showing that talent management remains significant, but its role in a digital banking context is more foundational than dominant. Second, it contributes to work engagement theory by identifying absorption as the most salient engagement indicator in banking work, emphasizing the importance of focus, accuracy, and cognitive involvement. Third, it enriches digital competence research by demonstrating that digital security awareness is central to employee performance in banking. Fourth, it contributes to individual work performance literature by showing that service performance is the most important expression of employee performance in a regional development bank. These contributions are particularly relevant to emerging economy contexts, where regional banks must balance traditional service obligations with accelerated digital transformation.

The practical implications for Bank BPD Sultra are clear. First, digital competence development should become a strategic HR priority. The bank should design structured training in digital banking systems, data security, cybersecurity awareness, digital customer service, digital information processing, and technology-based problem solving. Second, talent management should focus on talent identification and talent development through competency mapping, high-potential employee identification, individual development plans, and digital-oriented career paths. Third, employee engagement programs should strengthen focused work involvement through role clarity, supervisor support, performance feedback, meaningful recognition, and a work environment that supports accuracy and concentration. Fourth, service performance should be embedded into performance management systems through indicators such as service accuracy, customer responsiveness, complaint handling, data security compliance, and digital service reliability.

Beyond Bank BPD Sultra, the findings have wider implications for regional banks in emerging economies. Digital transformation in regional banking should not be treated merely as infrastructure modernization. It should be understood as a workforce transformation agenda. Regional banks that serve local communities, public-sector transactions, MSMEs, and retail customers need employees who are not only engaged and well-managed but also digitally competent. In this sense, the global relevance of this study lies in its message that regional banks must transform their workforce from administratively competent employees into digitally competent service professionals. Such transformation is essential for maintaining trust, service reliability, and competitiveness in an increasingly digital financial ecosystem.

This study has several limitations. First, the research was conducted in the specific context of Bank BPD Sultra; therefore, the findings should be generalized cautiously to other banking institutions. Second, the cross-sectional design limits the ability to examine changes in employee performance over time. Third, the use of self-reported questionnaire data may introduce common method bias. Fourth, the model focused only on direct effects and did not test mediating or moderating mechanisms. Fifth, several indicators showed relatively low loadings, suggesting that future research should refine measurement items to better capture the specific digital systems and engagement expressions in regional banking.

Future research should test this model across other regional development banks, national banks, Islamic banks, private banks, and rural banks. Comparative studies would help determine whether digital competence is also the strongest performance driver in different banking contexts. Future studies may also examine mediating variables such as job satisfaction, organizational commitment, innovative work behavior, or learning agility. Moderating variables such as digital leadership, cybersecurity climate, organizational culture, and technology readiness may also provide deeper insight into when and how digital competence improves employee performance. Finally, longitudinal designs and objective performance indicators, such as appraisal scores, service quality ratings, customer complaint data, and digital transaction performance, would strengthen causal interpretation and practical relevance.

4. Conclusion

This study examined the effects of talent management, employee engagement, and digital competence on employee performance at Bank BPD Sultra. The findings show that all three predictors have positive and significant effects on employee performance, with digital competence emerging as the strongest determinant. This indicates that employee performance in a regional development bank is increasingly shaped by employees' ability to use digital systems, manage digital information, communicate through digital platforms, maintain data

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security awareness, and solve work-related problems using technology. The study concludes that employee performance at Bank BPD Sultra should be understood as digitally enabled service performance. Talent management remains an important strategic HR foundation, particularly through talent identification and talent development. Employee engagement strengthens performance through focused work involvement, dedication, and psychological attachment to work. However, digital competence plays the most dominant role because banking work is increasingly embedded in digital systems, customer data protection, transaction accuracy, and technology-supported service delivery. Theoretically, this study contributes to HRM and digital banking literature by integrating talent management, employee engagement, and digital competence into a single employee performance model within the context of a regional development bank. The findings extend the understanding of employee performance by showing that performance in regional banking is not driven only by conventional HR practices or motivational factors, but also by digital capability. This provides a more context-sensitive explanation of how employees create value in emerging-economy banking institutions undergoing digital transformation. Practically, the findings suggest that Bank BPD Sultra should prioritize digital competence development as a core HR agenda. Training programs should focus on digital banking systems, data security awareness, digital communication, digital information processing, and technology-based problem solving. At the same time, talent management should be strengthened through systematic talent mapping, competency-based development, career pathways, and retention strategies. Employee engagement should also be improved by creating a work environment that supports focus, role clarity, recognition, and meaningful involvement in service delivery. Despite its contributions, this study has several limitations. The research was conducted only at Bank BPD Sultra, so the findings should be generalized cautiously to other banking institutions. The cross-sectional design also limits the ability to capture changes in employee performance over time. In addition, the use of self-reported questionnaire data may create potential common method bias. Future research should test this model in other regional development banks, national banks, Islamic banks, private banks, and rural banks. Further studies may also include mediating or moderating variables such as job satisfaction, organizational commitment, digital leadership, cybersecurity climate, organizational culture, and technology readiness. Overall, this study highlights that improving employee performance in regional banking requires an integrated approach that combines strategic talent management, strong employee engagement, and high digital competence. For Bank BPD Sultra and similar regional banks, the future of employee performance depends not only on attracting and developing talented employees, but also on building a digitally competent workforce capable of delivering secure, reliable, and customer-oriented banking services.

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