



The Influence of Organizational Culture, Organizational Learning and Employee Competency on Employee Performance PT. Bank Mandiri (Persero), Tbk. Area Palembang Arief

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ABSTRACT

This study was conducted to examine the extent to which organizational culture, organizational learning, and employee competence influence employee performance at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area. A total sample of 100 employees was selected to represent the population, with data collection carried out using both primary and secondary sources. Primary data were obtained through structured questionnaires, while secondary data were drawn from relevant organizational documents and records. To analyze the relationships among the variables, multiple linear regression was applied as the primary analytical technique. The results of the study demonstrate that organizational culture has a significant effect on employee performance, organizational learning also exerts a significant influence, and employee competence likewise contributes significantly to improving performance outcomes. These findings collectively highlight the importance of fostering a strong organizational culture, supporting continuous learning initiatives, and enhancing employee competence in order to optimize overall performance within the organization.

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1. INTRODUCTION

Human resources represent the most valuable capital in determining the success of an organization, especially within the banking industry. The achievement of organizational objectives requires employees who possess adequate competence, proper qualifications, and strong professionalism. In this regard, evaluating employee performance becomes a crucial process, as it not only has a direct impact on the accomplishment of organizational goals but also serves as an important foundation for managerial decision-making [1].

Within the national economy, the banking sector has a strategic position through its role in financial intermediation. Banks, as financial institutions, contribute to economic development by mobilizing funds, facilitating monetary activities, and creating multiplier effects that support growth at both micro and macro levels [2]. Nevertheless, empirical realities show that many banking employees have not been able to meet the expected performance standards. Some fail to align themselves with the vision and mission of their institutions, while others are even involved in violations of company regulations [3].

Various challenges also emerge, including decreasing levels of work motivation, increasing psychological stress, and the tendency of high turnover rates, all of which significantly influence employee performance. These conditions emphasize the importance of strengthening supporting elements such as the internalization of organizational culture and the implementation of continuous organizational learning so that employees are able to adapt and consistently meet the quality standards set by management [4].

Previous studies have shown that the relationship between organizational culture, organizational learning, and employee competence with performance outcomes is not always consistent. Some findings report a significant positive influence [4], while others identify weak correlations or even negative effects [5; 6]. These inconsistencies highlight the need for further in-depth research, particularly within the Indonesian banking sector, which possesses distinctive characteristics compared to other industries.

In light of these considerations, the present study was carried out at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area. The primary objective was to analyze and assess the simultaneous as well as partial effects of organizational culture, organizational learning, and employee competence on employee performance.

2. METHOD

The research applied a quantitative design supported by statistical techniques. Data were obtained using structured questionnaires, with the study framework consisting of four principal constructs: organizational culture, organizational learning, employee competence, and employee performance. The population included 860 employees of PT Bank Mandiri (Persero) Tbk., Palembang Arief Area, from which 100 respondents were selected through proportional random sampling with a 10% margin of error. The sampling procedure ensured fair representation across 30 branch offices in the region.

Both primary and secondary sources were utilized. Primary data were collected directly through the administered questionnaires, while secondary data were drawn from company records and other supporting documents. To test the proposed relationships, multiple linear regression served as the main analytical technique. Data processing and hypothesis testing were conducted using SPSS version 30.0 for Windows.

3. RESULTS AND DISCUSSION

3.1 Results

3.1.1 Instrument Testing

Table 1. Validity Test

Statement Item	r value (count)	r value (table)	Conclusion
X1	0,369	0,195	Valid
X2	0,268	0,195	Valid
X3	0,327	0,195	Valid
X4	0,306	0,195	Valid
X5	0,255	0,195	Valid
X6	0,290	0,195	Valid
X7	0,502	0,195	Valid
X8	0,352	0,195	Valid
X9	0,512	0,195	Valid

Statement Item	r value (count)	r value (table)	Conclusion
X10	0,305	0,195	Valid
X11	0,353	0,195	Valid
X12	0,327	0,195	Valid
X13	0,552	0,195	Valid
X14	0,567	0,195	Valid
X15	0,504	0,195	Valid
X16	0,272	0,195	Valid
X17	0,440	0,195	Valid
X18	0,394	0,195	Valid
X19	0,275	0,195	Valid
X20	0,716	0,195	Valid
X21	0,312	0,195	Valid
X22	0,433	0,195	Valid
X23	0,472	0,195	Valid
X24	0,364	0,195	Valid
X25	0,223	0,195	Valid
X26	0,268	0,195	Valid
X27	0,337	0,195	Valid
X28	0,485	0,195	Valid
X29	0,476	0,195	Valid
X30	0,314	0,195	Valid
X31	0,532	0,195	Valid
X32	0,587	0,195	Valid
X33	0,355	0,195	Valid
X34	0,648	0,195	Valid
X35	0,374	0,195	Valid
X36	0,566	0,195	Valid
X37	0,550	0,195	Valid
X38	0,303	0,195	Valid
X39	0,585	0,195	Valid
X40	0,653	0,195	Valid
X41	0,699	0,195	Valid
X42	0,559	0,195	Valid
Y1	0,583	0,195	Valid
Y2	0,663	0,195	Valid
Y3	0,318	0,195	Valid
Y4	0,633	0,195	Valid
Y5	0,442	0,195	Valid
Y6	0,752	0,195	Valid
Y7	0,427	0,195	Valid
Y8	0,725	0,195	Valid
Y9	0,547	0,195	Valid
Y10	0,800	0,195	Valid
Y11	0,303	0,195	Valid
Y12	0,734	0,195	Valid
Y13	0,520	0,195	Valid

Source: Primary Data Processed with SPSS 30.0 for Windows (2025)

Based on the results presented in Table 1, it can be observed that all 55 questionnaire items fulfill the established validity criteria. In the context of psychometric evaluation, an item is deemed valid if its correlation coefficient (r-count) exceeds the minimum benchmark of 0.195. The analysis indicates that every statement consistently produces an r-count higher than this threshold. Consequently, it can be affirmed that the entire set of items meets the validity requirement, ensuring that the research instrument is both appropriate and dependable for use in the subsequent stages of data analysis.

Table 2. Reliability Test

No.	Variabel	Cronbach's Alpha	Description
1.	Organizational Culture	0,626	Reliabel
2.	Organizational Learning	0,647	Reliabel
3.	Employee Competence	0,690	Reliabel
4.	Employee Performance	0,833	Reliabel

Source: Primary Data Processed with SPSS 30.0 for Windows (2025)

Table 2 summarizes the results of the reliability assessment using Cronbach's Alpha for each of the study variables. The analysis reveals that the Organizational Culture variable obtained a coefficient of 0,626, Organizational Learning recorded a value of 0,647, Employee Competence reached 0,690 while Employee Performance showed the highest reliability with a coefficient of 0,833. Since all values are above the commonly accepted minimum benchmark of 0,60 it can be inferred that each variable demonstrates satisfactory internal consistency. These results indicate that the measurement instruments employed in this research are statistically reliable, thereby ensuring that the data collected are stable, dependable, and suitable for further hypothesis testing and advanced statistical procedures.

3.1.2 Classical Assumption Test

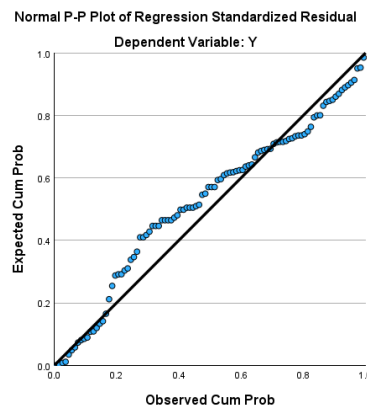


Figure 1. Result of The Normality Test

Referring to Figure 1, which was generated using SPSS version 30.0 for Windows, the P-P Plot demonstrates that the distribution of data points is closely aligned with the diagonal reference line. This close alignment indicates that the residuals are normally distributed, thereby satisfying the normality assumption. Meeting this assumption is critical, as it represents one of the fundamental requirements of classical assumption testing in multiple linear regression analysis. Thus, the results confirm that the dataset under study is appropriate for further regression testing and statistical inference.

Table 3. Results of Multicollinearity Test

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance
1 (Constant)	6,527	10,783	–	0,605	0,546	–
Organizational Culture (X1)	0,419	0,119	0,315	3,525	<0,001	0,856
Organizational Learning (X2)	0,067	0,116	0,052	0,575	0,567	0,837
Employee Competence (X3)	0,747	0,182	0,375	4,096	<0,001	0,816

Source: Primary Data Processed with SPSS 30.0 for Windows (2025)

Table 3 presents the outcomes of the multicollinearity diagnostic test applied to the regression model, the results demonstrate that the Organizational Culture variable (X1) has a Tolerance value of 0,856 with a Variance Inflation Factor (VIF) of 1,168, the Organizational Learning variable (X2) records a Tolerance value of 0,837 with a VIF of 1,195, and the Employee Competence variable (X3) shows a Tolerance value of 0,816 alongside a VIF of 1,226, all of which provide important evidence regarding the statistical properties of the regression model. Since the Tolerance values for all independent variables are considerably higher than the minimum threshold of 0,10, this indicates that each predictor contributes unique explanatory power to the model, without being excessively correlated with the other independent variables. Similarly, the VIF values obtained are far below the critical limit of 10, reinforcing the conclusion that there is no multicollinearity problem present in the data.

The absence of multicollinearity is an essential requirement in multiple linear regression analysis because it ensures the stability and reliability of the estimated regression coefficients, when multicollinearity is present, it can inflate standard errors, distort the significance tests, and obscure the true relationship between the independent and dependent variables, therefore the findings in Table 3 not only confirm that the model satisfies this classical assumption but also strengthen the credibility of subsequent inferential analysis. In practical terms, these results suggest that organizational culture, organizational learning, and employee competence each have sufficiently distinct roles in explaining variations in employee performance, allowing for a more accurate interpretation of their individual and collective effects within the context of PT Bank Mandiri (Persero) Tbk., Palembang Arief Area.

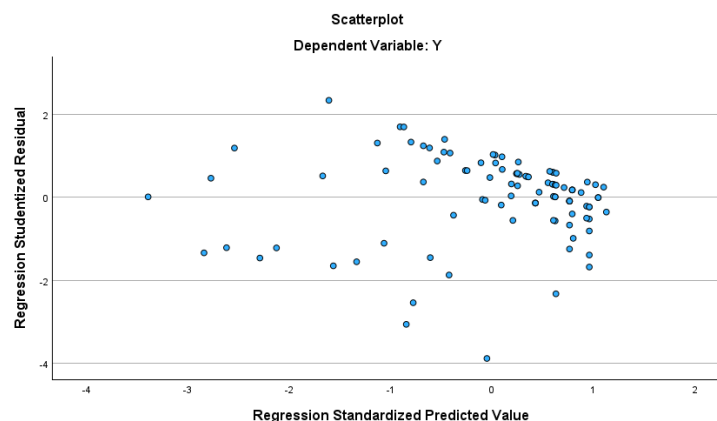


Figure 2. Heteroscedasticity Test

The figure demonstrates that the plotted points are randomly scattered around the zero line on the Y-axis without forming any clear pattern or systematic trend. This distribution suggests that heteroscedasticity is not present within the regression model. Consequently, it can be inferred that the independent variables organizational culture, organizational learning, and employee competence do not show heteroscedasticity when associated with employee performance, thereby confirming that the model meets one of the essential assumptions of classical linear regression.

3.1.3 Statistical Test Results

Multiple linear regression analysis was employed in this study to assess the extent to which the independent variables organizational culture (X1), organizational learning (X2), and employee competence (X3) influence the dependent variable, namely employee performance (Y). This statistical method was selected because it enables researchers to simultaneously evaluate the relative contribution of each independent variable while controlling for the others, thereby providing a more comprehensive understanding of the factors that shape employee performance. In addition, multiple regression is a

robust analytical tool that is commonly applied in management and behavioral research, as it allows for the examination of both the direction and magnitude of the relationships among variables.

The formulation of the regression model applied in this research can be expressed mathematically as follows:

Table 4. Multiple Linear Regression Analysis Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1.	(Constant)	6,527	10,783		0,605	0,546
2.	Organizational Culture (X1)	0,419	0,119	0,315	3,525	<,001
3.	Organizational Learning (X2)	0,067	0,116	0,052	0,575	0,567
4.	Employee Competence (X3)	0,747	0,182	0,375	4,096	<,001

Source: Primary data analyzed with SPSS version 30.0 for Windows (2025)

Where Y denotes employee performance, X_1 represents organizational culture, X_2 denotes organizational learning, X_3 refers to employee competence, and e is the error term.

1. Constant value ($a = 6,527$):

The constant demonstrates that if organizational culture, organizational learning, and employee competence are excluded or assumed to have no influence, the baseline level of employee performance at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area, would remain at 6,527 units. This suggests that even in the absence of these explanatory variables, there are other latent factors outside the model that contribute positively to performance outcomes.

2. Organizational culture coefficient ($b_1 = 0,419$):

The regression coefficient for organizational culture implies that for every one-unit increase in the organizational culture score, employee performance is predicted to rise by 0,419 units, provided that other variables in the model are held constant. This highlights the importance of fostering a strong and positive organizational culture, as it plays a tangible role in motivating employees and aligning their behaviors with institutional goals.

3. Organizational learning coefficient ($b_2 = 0,067$):

The coefficient for organizational learning shows that an enhancement of one unit in organizational learning is associated with a 0.067-unit increase in employee performance, assuming the influence of organizational culture and competence remain unchanged. Although the magnitude of this effect is relatively smaller compared to the other variables, it still reflects the relevance of continuous learning processes within the organization. The finding suggests that while learning contributes to performance, its direct impact may take longer to materialize or may be mediated by other organizational practices.

4. Employee competence coefficient ($b_3 = 0,747$):

Employee competence records the highest regression coefficient among the independent variables, indicating that a one-unit increase in competence leads to a 0,747-unit rise in employee performance, *ceteris paribus*. This strong effect underscores that employees' skills, expertise, and professional abilities are critical determinants of performance outcomes. The result further confirms that competence development initiatives such as training, certification, and skill enhancement programs can deliver substantial improvements in organizational effectiveness.

Taken together, the regression equation confirms that organizational culture, organizational learning, and employee competence all contribute positively to employee performance. However, the magnitude of influence varies across the variables, with employee competence exerting the strongest impact, followed by organizational culture, and then organizational learning. This finding has important managerial implications, as it highlights the areas in which PT Bank Mandiri (Persero) Tbk., Palembang Arief Area, should prioritize strategic interventions to sustain and enhance employee performance levels.

3.1.4 Hypothesis Testing Results

Table 5. Model Feasibility Test (F-Test)

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	<i>Regression</i>	614,425	3	204,808	16,779	,001
	Residual	1171,765	96	12,206		
	Total	1786,190	99			

Source: Primary Data Processed with SPSS 30.0 for Windows (2025)

Based on Table 5, the calculated F-value of 16,779 exceeds the critical F-table value of 2,70, while the obtained significance level of 0,01 is lower than the commonly accepted threshold of 0,05. These findings provide strong statistical evidence that the independent variables organizational culture, organizational learning, and employee competence collectively have a significant impact on employee performance. In other words, when these three factors are taken into account simultaneously, they contribute meaningfully to explaining variations in performance outcomes among employees. This result underscores the importance of integrating cultural values, continuous learning, and individual competence development as complementary drivers of performance enhancement within the organization. Furthermore, the findings highlight the necessity for management to implement comprehensive strategies that address all three dimensions in order to maximize employee effectiveness and organizational success.

As explained by [7], the coefficient of determination (R^2) serves as a statistical measure that quantifies the explanatory power of the regression model. More specifically, it indicates the proportion of variance in the dependent variable that can be explained by the set of independent variables included in the analysis. In other words, the R^2 value provides insight into how well the model captures the underlying dynamics between predictors and outcomes. A higher R^2 suggests that the model accounts for a greater share of the variability in employee performance, thereby confirming the relevance of the selected independent variables. Conversely, a lower R^2 would imply that other unobserved factors outside the model may contribute more significantly to performance differences.

In the context of this study, the R^2 value obtained reflects the degree to which organizational culture, organizational learning, and employee competence, taken together, explain the variation in employee performance at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area. This measure not only validates the robustness of the regression model but also provides empirical support for managerial strategies that prioritize improvements in these three areas to enhance overall performance levels.

Table 6. Correlation Coefficient of Determination (R^2) Test

Model	r	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,587	0,344	0,323	3,494

Source: Primary Data Processed with SPSS 30.0 for Windows (2025)

Based on the data presented in Table 6, the correlation coefficient (r) obtained between organizational culture, organizational learning, employee competence, and employee performance is 0,587. Statistically, this value falls into the category of a moderate correlation, since it is slightly below the common benchmark of 0,60 used to indicate a strong relationship. This result suggests that although the independent variables organizational culture, organizational learning, and employee competence are positively related to the dependent variable, namely employee performance, the strength of the association can only be considered moderate within the context of PT Bank Mandiri (Persero) Tbk., Palembang Arief Area.

In addition, the coefficient of determination (R^2) is calculated at 0,344, which means that approximately 34.4% of the variance in employee performance can be explained collectively by the three independent variables included in the model. Conversely, the remaining 65,6% of the variation ($100\% - 34.4\%$) is attributed to other determinants that were not incorporated into this regression model. From a statistical standpoint, this finding implies that while organizational culture, organizational learning, and employee competence contribute meaningfully to explaining performance outcomes, there are additional internal and external factors that exert a stronger influence on employees' overall performance levels.

The relatively modest explanatory power of 34,4% should not be interpreted as evidence that organizational culture, organizational learning, and competence lack importance. Rather, it highlights that the dynamics of employee performance in the banking sector, particularly at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area, are complex and multidimensional. Based on the researcher's observations, several factors outside the scope of this study appear to play a more dominant role in shaping performance. These include the degree of individual responsibility demonstrated by employees, their level of intrinsic and extrinsic work motivation, as well as their overall job satisfaction. Such factors may serve as stronger drivers of employee behavior and productivity, thereby overshadowing the direct effects of culture, learning, and competence.

This interpretation underscores the importance of adopting a more holistic perspective in managing human resources. While strengthening organizational culture, promoting organizational learning, and enhancing employee competence remain vital strategies, managers should also consider designing interventions that address motivational aspects, foster accountability, and improve job satisfaction. By doing so, the organization may be able to capture the remaining unexplained variance in employee performance, leading to more comprehensive improvements in organizational outcomes.

Table 7. t-Test Results

Model	t-table	t-value	Sig.
(Constant)	1,664	0,605	0,546
Organizational Culture	1,664	3,525	<0,001
Organizational Learning	1,664	0,575	0,567
Employee Competence	1,664	4,096	<0,001

Source: Primary Data Processed with SPSS 30.0 for Windows (2025)

Table 7 presents the regression coefficients along with the t-statistics used to examine the partial effects of the independent variables, the results show that the t-value for organizational culture (3,525) is greater than the critical t-table value (1,664), with a significance level of <0,001 which is below the 0,05 threshold, this finding indicates that organizational culture (X1) has a significant positive influence on employee performance (Y), therefore the hypothesis stating that organizational culture significantly affects employee performance is supported.

In contrast, the t-value for organizational learning (0,575) is lower than the t-table value (1,664), and the significance level of 0,567 is higher than the 0,05 threshold, this suggests that organizational

learning (X2) does not have a significant impact on employee performance, consequently the hypothesis proposing that organizational learning positively influences employee performance is not supported.

Meanwhile, the t-value for employee competence (4,096) is higher than the t-table value (1,664), with a significance level of $<0,001$ which is below the 0,05 threshold, this confirms that employee competence (X3) has a significant positive effect on employee performance (Y), thus the hypothesis stating that employee competence significantly influences employee performance is accepted, these results as a whole highlight that employee performance at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area is significantly determined by organizational culture and employee competence, while organizational learning does not demonstrate a direct or measurable effect in this study context.

3.2 Discussion

The findings of this study reveal that organizational culture exerts a positive and significant influence on employee performance, whereas organizational learning does not show a positive or significant effect. In contrast, employee competence is demonstrated to have a positive and significant impact on employee performance at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area. These results highlight the importance of strengthening organizational culture and enhancing employee competence as key strategies for improving performance, while organizational learning may require further optimization to generate measurable outcomes. Overall, the findings are consistent with previous research that reported significant positive associations between organizational culture and employee competence with employee performance [8; 9; 10; 11; 12; 13].

Unlike several earlier studies, the present research aligns with the findings of [5], which reported that organizational learning does not significantly influence employee performance. This result may be attributed to organizational learning initiatives that have not been optimally implemented, thereby increasing employees' workload and contributing to work-related stress. Conversely, the positive and significant impact of employee competence on performance supports the findings of [14], who identified a similar relationship in their study at PT Bank Negara Indonesia (Persero) Tbk., Bulukumba Branch Office. Furthermore, these findings are supported by the Dynamic Capability Theory proposed by Schein (1983), which extends the resource-based view by emphasizing the importance of organizational adaptability and continuous resource development as essential responses to business challenges shaped by globalization [15].

Further evidence is provided by the descriptive analysis of the questionnaire responses. For organizational culture (X1), measured through 16 indicators including innovation and risk-taking, attention to detail, outcome orientation, people orientation, team orientation, aggressiveness, and stability, the results show that 96% of respondents selected "strongly agree." This indicates that most employees perceive the organizational culture at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area as well-established, effectively implemented, and consistently practiced in daily activities, thereby reinforcing the statistical evidence that organizational culture plays a crucial role in shaping employee performance. For organizational learning (X2), assessed using 17 indicators related to adaptability, creativity and innovation, collaboration and knowledge sharing, performance improvement, competence development, knowledge management, learning culture, and problem-solving, 99% of responses were categorized as "strongly agree." Similarly, for employee competence (X3), measured through nine indicators covering knowledge, skills, abilities, and perseverance, 98% of responses were "strongly agree." Finally, for employee performance (Y), measured using 13 indicators including quality, quantity, timeliness, effectiveness, and work commitment, 100% of responses fell into the "strongly agree" category. Collectively, these descriptive findings, together with the regression results, confirm that organizational culture and employee competence significantly enhance employee performance, whereas organizational learning does not exhibit a significant effect at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area.

4. CONCLUSION

This study examined the influence of organizational culture, organizational learning, and employee competence on employee performance at PT Bank Mandiri (Persero) Tbk., Palembang Arief Area. The findings indicate that organizational culture (X1) has a positive and significant impact on employee performance (Y), suggesting that a strong, consistent, and supportive culture directly enhances performance outcomes. In contrast, organizational learning (X2) does not demonstrate a significant positive effect on employee performance (Y), implying that existing learning initiatives may not yet be fully optimized, systematically implemented, or sufficiently aligned with the organization's strategic objectives. Meanwhile, employee competence (X3) exerts a positive and significant influence on employee performance (Y), underscoring the importance of employees' knowledge, technical skills, problem-solving abilities, and persistence as critical drivers of productivity and organizational success. Collectively, these results emphasize the strategic value of fostering an organizational culture that encourages commitment and engagement, continuously strengthening employee competence through structured training and development programs, and re-evaluating organizational learning mechanisms to ensure greater relevance, practicality, and effectiveness in supporting performance improvement across all organizational levels.

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