

ABSTRACT

This study analyzes the influence of digital transformation culture and digital technology on organizational performance in the non-bank financial industry, with a focus on the collection division as the executor of the collection process. Digitalization demands changes in organizational culture to optimize the value of digital technology in supporting business operations. This study aims to analyze the influence of digital transformation culture and digital technology on collection organizational performance, examine the influence of digital transformation culture and digital technology on collection organizational performance, and examine the mediating role of digital technology values in the relationship between digital transformation culture and organizational performance. A quantitative approach with a causal method was used in this study, with data collected through a survey of non-bank financial institution employees and analyzed using Structural Equation Modeling (SEM) with Partial Least Squares (PLS) software. The results show that digital transformation culture and digital technology have a positive effect on collection organizational performance. In addition, increasing the value of digital technology also contributes to improving organizational performance and plays a significant role in mediating the influence of digital transformation culture on organizational performance. Academically, this study enriches the literature on digitalization in operational management, while practically, the results of the study can be a reference for non-bank financial institutions in adopting a digital culture to improve operational effectiveness and organizational performance.

Keywords: *Digital Transformation Culture, Digital Technology, Organizational Performance, Non-Banking Financial Institutions, SEM, PLS.*