

Research Paper

## Determinants of Employee Performance Transformation in Islamic Banking: Evidence from Palu, Indonesia

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### ABSTRACT

Organizational transformation in Islamic banking has been widely discussed; however, how internal socio-technical structures and leadership mechanisms jointly influence employee performance transformation still requires more empirical evidence, particularly in regional contexts. Addressing this gap, this study examined the direct and moderating effects of information technology, organizational commitment, organizational culture, reward systems, and leadership on employee performance transformation in Islamic banks in Palu City, Indonesia. A quantitative survey design was employed involving 155 employees from five Islamic bank branches, including one main branch and four sub-branches. Primary data were collected using structured, closed-ended questionnaires administered face-to-face. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS. The findings revealed that information technology, organizational commitment, organizational culture, reward systems, and leadership each had a positive and significant direct effect on employee performance transformation. Leadership demonstrated a selective moderating role by strengthening the relationships between information technology and performance and between reward systems and performance. However, leadership did not significantly moderate relationships involving organizational commitment or organizational culture, indicating the dominance of motivation and embedded Islamic values. The study contributes to socio-technical and leadership literature by showing leadership functions as an enabling factor, with practical implications for ethical digital banking.

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## Introduction

The continuing evolution of the global business environment requires the banking industry to transform in order to stay relevant, contemporary and competitive (Rizki Sitanggang et al., 2024). Increasingly, this evolution is the result of banking sector digitalization, process automation, and data-driven service delivery (Toorajipour et al., 2021), resulting in product and service delivery design changes, customer engagement, and internal banking operations (Sharma, 2024; Winasis, 2020). In this context, the banking industry's differentiating factors have changed beyond capital and geographic scope, to include the velocity of banks in re-engineering processes and shifting employee workflows to integrate new digital practices (Sanusi, 2025). Therefore, banks have begun to depend on sophisticated information technology (IT) (Liu et al., 2025) and on the level of employee performance to achieve organizational goals. In this context, the level of employee performance is not simply operational; it reflects the positive evolution of work behaviors and the associated competencies and culture (Abhari, 2025), employee digital competency, and the strengthening of the individual capacities required to thrive in the new systems (Wang, 2021). When such transformations are limited, banks will face operational inefficiency, provide poor-quality services, and be unresponsive to market demands, even if digital services exist.

The complexity of challenges faced when trying to achieve desired change within an organization is compounded in Islamic Banking. This is due to the fact that enhancements in performance must be aligned with the expectations of the customer's Islamic faith (Suganda et al., 2023). Regulation changes require compliance to be put in place; however, the organization's internal communication and commitment dictate the degree to which the employees will comply with the institutional objectives and standards (Bianca et al., 2016). Employees who display a greater degree of affective commitment demonstrate greater loyalty and increased performance (Hassan et al., 2022; Sianipar & Haryanti, 2014). Furthermore, the organizational culture influences behavioral norms, motivation, and adaptability of the organization to change (Graham, 2020; Tri et al., 2010). An organizational culture that promotes flexibility and innovation will enable the organization to respond effectively to periods of rapid change in technology and in the market (Kolokolova et al., 2018; Whittamore et al., 2023). The guidance and support of organizational leadership are critical in enabling employees to adjust to the change. This is of particular importance when the change involves the introduction of new technologies that will require employees to learn new technical skills, change their work routines, and demonstrate a new mental frame (Bilgin & Nobile, 2022; Sutanjar & Saryono, 2019). Employees will be required to expend effort in learning new applications, modifying their work routines, and meeting the new standards of performance, and as a result, the systems of reward and punishment must be aligned in order to mitigate the barriers to change and reinforce desired behavior (Puni et al., 2018).

Recent studies have been in line with Neetu et al., (2024), arguing the relevance of socio-technical and managerial aspects of performance in a banking and organizational context. When work procedures are made more efficient and delays in service are minimized, the use of Information Technology (IT) is often linked to greater organizational productivity and operational efficiency (Mohamed et al. 2024). Nevertheless, similar studies argue that the advantages of IT in an organization are, in most cases, not spontaneous and

are dependent on the users, the organization, and the leaders' skills in adoption. Organizational commitment is beneficial to job satisfaction and can lower turnover intention, which helps organizations keep service quality and continuity during transitions (Berberoglu, 2018; Cioca et al., 2021). Also, organizational culture is often associated with innovation and resilience, two vital capabilities for banks during the redesigning of internal and customer-facing processes (Mizuhiki & Hosoda, 2024). Specific leadership styles, especially transformational and participative leadership, tend to enhance motivation and work engagement, which are important in periods of change (Hidayat et al., 2023; Oberer & Erkollar, 2018). Reward systems, both financial and non-financial, are said to improve morale and performance by reinforcing effort and clarifying organizational priorities under the new performance metrics (Puni et al., 2018). Even with these findings, many studies still examine these factors in partial, and often fragmented, ways.

Significant omissions still exist. Previous studies highlight either technological change by itself (Alwi et al, 2023), and examine digital banking changing at the strategic/industry level, while neglecting the interplay of technology with the organizational (Winasis, 2020), while neglecting the interplay of technology with the organizational commitment, culture, leadership, and reward systems constituents that shape the transformation of employee performance as a composite outcome. Also, findings are often based on extrapolating from larger banks and big cities, which may not capture the extreme variability of regional settings in their infrastructure, organizational resources, and labor supply. This particular gap applies to Palu, where Islamic banking may have uneven banking technology, adaptive regulation, local culture with strong values of a flexibly adjusted workplace culture. The performance transformation theory gap is that models may be incomplete if they fail to describe the interplay of socio-technical and human resource frameworks in a regional context of Islamic banking. Thus, the contributions of this study are two-fold: (1) it attempts to validate a more integrated model of IT, commitment, culture, leadership, and rewards in the employee performance transformation process, and (2) it places leadership as a pivotal enabling factor that enhances the digital and HR practices in a regional Islamic banking context.

The objective of this study is to examine factors contributing transformation of employee performance in the Islamic banks in Palu City through the roles of information technology, organizational commitment, organizational culture, leadership, and reward systems. To examine this phenomenon, the study proposes the following questions: (1) What is the effect of information technology, organizational commitment, organizational culture, leadership, and reward systems on employee performance change in Islamic banks in Palu? (2) Of the various factors, which ones are best suited to explain employee performance change in this particular Islamic banking region? (3) How does leadership act as an instrument that improves the impact of organizational resources and practices on employee performance change? The findings are expected to provide theoretical contributions by refining all-inclusive explanations of employee performance change within Islamic banking and provide practical contributions by improving managerial frameworks aimed at the preservation of productivity and competitiveness during the process of digital transformation.

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### ***Hypotheses Development***

#### *Information Technology and Employee Performance*

Modern banking is based heavily on information technology (IT) for speed, precision, coordination, and improved decision-making (Mohamed et al. 2024). As systems become fully digitized and processes are optimized through the adoption of workflow applications, core banking, and other digital tools, operational mistakes and service time consumption are significantly reduced. Employees, under standardized processes, become more effective in achieving procedural targets (Wang, 2021). In banking, where transformative processes are active, IT is more than automation; it is a mechanism through which employees are able to adapt to new processes and elevated performance standards.

In Islamic banking, the application of IT also serves as a support for governance, particularly in enhancing the transparency, traceability, and documentation of processes in line with Sharia compliance (Wijayanti & Setiawan, 2023). Employees who are provided with optimal IT tools and can utilize these tools effectively, are likely to produce a higher quality of work, evidenced by the consistency of services rendered, the speed of task completion, and limited errors related to compliance. Therefore, the following hypothesis is tested:

H1: Information technology has a positive effect on employee performance transformation.

#### *Organizational Commitment and Employee Performance*

The different levels of employee commitment and attachment show the varying degrees of resonance an employee can have towards the organizational goals and objectives of the organization (Oberer & Erkollar, 2018). Employees who display higher levels of commitment will foster motivation and even more responsibility towards their work targets (Berberoglu, 2018). With commitment, there will also be lower levels of withdrawal behaviors, which increases effort during work transformations (Cioca et al., 2021). The identification of the organization with the Islamic banking practices and principles rooted in ethics, Sharia, and the public benefit paradigm may reinforce commitment, as 'acting in good faith' may be the mission of the employees (Cioca et al., 2021). The internalized mission ensures that employees invest the required transformation in their digital competencies and in the services of the organization, even if it entails learning and other adjustments. Thus, the formulation of the following hypothesis was reasonable:

H2: Organizational commitment has a positive effect on employee performance transformation.

#### *Organizational Culture and Employee Performance*

Graham (2020) stated that a culture of a particular organization sets the values to be shared, and establishes norms of behavior which influence how employees work together, how they deal with the unknown, and how they prioritize the organizational objectives. In more difficult scenarios, an organizational culture that appreciates and promotes learning, collaboration, and constructive problem-solving will yield more positive results (Cahyati et al., 2024). Digital culture, on the other hand, determines the rate at which employees accept new methods and whether they view the change as a problem or a constructive opportunity (Mizuhiki & Hosoda, 2024).

A culture that promotes flexibility and innovation encourages employees to be experimental and adaptable when it comes to change in technologies and service design (Kolokolova et al., 2018; Whittamore et al., 2023). In Islamic banking, values of integrity (*amanah*), justice ('*adl*), and sincerity (*ikhlas*) foster accountability and engagement, which also drives stable performance under compliance requirements (Indeela & Waleeya, 2025). Hence, the hypothesis is as follows:

H3: Organizational culture has a positive effect on employee performance transformation.

#### *Reward System and Employee Performance*

Incentive programs that include both financial and non-financial rewards can help to motivate employees to align their behavior with the organizational goals and the necessary performance levels (Pham et al., 2024). Job satisfaction and effort can be focused and sustained during times of transformation when equitable and transparent rewards are used (Puni et al., 2018). During the periods of change, reward systems explain organizational values, helping to decrease uncertainty. In Islamic banking, rewards and recognition include complimentary and ethical recognition for employees who demonstrate integrity and ethical and compliant service (Andespa et al., 2024). Employees are more likely to engage and comply with digital work when rewards for ethical behavior and productivity are present. Within the empirical assumption, the following hypothesis is proposed:

H4: Reward systems have a positive effect on employee performance transformation.

#### *Leadership and Employee Performance*

Changes in how employees operate can be positive or negative in relation to knowing how strong the manager's guidance and support are in times of stress. Transformational leadership motivates and supports innovation and creativity. Participative leadership, on the other hand, makes the employee's voice feel valued, strengthening the workplace democracy along with collaboration, responsibility, and, in turn, motivation and commitment (Hidayat et al., 2023; Oberer & Erkollar, 2018). Digital changes in an organization always create particular concerns among employees. Good managers and leaders instil confidence by balancing new employee expectations, new skill acquisition, and the necessary changes in work habits. In Islamic banking, effective leadership must be the integration of Islamic values with modern approaches to ensure trust, accountability and quality of service (Bilgin & Nobile, 2022). Managers and other leaders who model fair treatment and promote improvement can help employees become more willing to improve performance to meet the needs of the digital age. This leads to the following hypothesis:

H5: Leadership has a positive effect on employee performance transformation.

#### *The Moderating Role of Leadership*

Effectiveness of IT in enhancing performance continues to depend on whether or not leaders give their support to the adoption and guide employees through technological changes. Leaders can help IT work better by making sure there is training, supporting employees to take risks, and keeping employees on the right side of the governance boundary so that the technology used better the productivity and compliance (Oberer & Erkollar, 2018; Wijayanti & Setiawan, 2023). When leadership is flexible and supportive,

employees are encouraged to optimize the use of digital systems, thus leading to maximizing the performance improvement from IT.

Leadership also played a critical role in strengthening the effect of organizational commitment on employee performance transformation. While committed employees generally demonstrated higher levels of dedication and willingness to adapt, leadership support was essential in channelling this commitment toward transformational outcomes. Leaders who communicated a clear vision, provided emotional support, and involved employees in decision-making processes tended to reinforce employees' sense of belonging and responsibility toward organizational change initiatives ([Huey Yiing & Zaman Bin Ahmad., 2009](#); [Mazzetti & Schaufeli., 2022](#)). In such environments, organizational commitment was more likely to translate into proactive engagement, sustained effort, and openness to new work practices, thereby enhancing performance transformation. Accordingly, leadership was expected to amplify the positive relationship between organizational commitment and employee performance transformation.

Similarly, leadership significantly influenced how organizational culture contributed to employee performance transformation. Organizational culture shaped shared values, norms, and behavioral expectations; however, its effectiveness largely depended on how leaders interpreted, modeled, and reinforced these cultural elements. Transformational and adaptive leaders played a pivotal role in embedding a culture that supported learning, innovation, and change readiness by aligning cultural values with strategic transformation goals ([Ningtyas et al., 2023](#); [Wijayanti & Setiawan, 2023](#)). When leaders consistently exemplified desired cultural behaviors and rewarded alignment with these values, employees were more likely to internalize the culture and translate it into improved performance outcomes. Therefore, leadership was posited to strengthen the relationship between organizational culture and employee performance transformation.

Likewise, leadership can also increase the efficiency of reward systems, for leaders influence perceptions of equity, performance expectations, and recognition of what are perceived to be meaningful rewards for contributing to the system ([Shao et al., 2022](#)). In contexts of transformation, leadership that sets clear expectations and consistently reinforces them tends to make rewards more closely aligned to the desired transformed performance ([Ningtyas et al., 2023](#)). Therefore, the following hypotheses were proposed:

H6: Leadership positively moderates the relationship between information technology and employee performance transformation.

H7: Leadership positively moderates the relationship between organizational commitment and employee performance transformation.

H8: Leadership positively moderates the relationship between organizational culture and employee performance transformation.

H9: Leadership positively moderates the relationship between reward systems and employee performance transformation.

## Method

### *Research design*

This study employs a quantitative approach with an explanatory survey design. As such, it seeks to empirically understand and confirm the results of previous studies. Besides

confirming prior results, this study aims to add new empirical explanations concerning the intricacies of information technology and its relation to organizational commitment, organizational culture, reward systems, and the Islamic banking system in Palu City, Indonesia. Most importantly, this study seeks to understand how these variables affect the performance of employees in Islamic banking. Hence, the research design is considered appropriate for this present study.

### **Participants**

The study's participants are employees from the Islamic banks located in Palu City, Central Sulawesi, Indonesia, specifically Bank Syariah Indonesia (BSI), Bank Muamalat Indonesia, and Bank Mega Syariah, the three primary Islamic banks in the area. Using the purposive sampling method, data were collected from employees of the selected banks whose characteristics and employment roles meet the needs of this research. This approach is justified as the research attempts to study and contrast transformational variables of various Islamic banking models with differing organizational structures. For instance, BSI is representative of large-scale national operations; Bank Muamalat serves to illustrate the Islamic banking landscape with the longest historical presence and experience; and Bank Mega Syariah offers an MSME financing focused model. The sampling for the research was conducted using the Cochran formula ([Sugiyono, 2019](#)), which yielded a minimum sample size estimate of 97 participants. Recommendations for conducting multivariate analysis are evidenced to require a minimum of 5-10 sample respondents for each indicator variable ([Handayani & Setiawan, 2024](#)). Additionally, a post hoc power analysis concluded that the sample had enough power for testing, with a power of 0.80, for the sample size enough to be used for a significance level of 0.05. For the data analysis, a total of 155 responses were collected and used, which exceeds the required number of responses. The collection of data was made possible through the distribution of large scale questionnaire, a high response rate, and successful interaction with Islamic bank employees in the city of Palu. Therefore, the final sample size consisted of 155 respondents, the demographic profile of the respondents is shown in [Table 1](#).

Table 1 : Respondent Characteristics

Demographic Profile	N	Percentage (%)
<b>Unit</b>		
BSI KC Gajah Mada	30	19,4
BSI Kcp Basuki Rahmat	21	13,5
BSI KCP RE Martadinata	21	13,5
BSI KCP Palu Plaza	25	16
BSI KCP Moh. Yamin	20	12,9
Bank Muamalat KC	17	11
Bank Muamalat KCP Sis Aljufri	10	6,5
Bank Mega Syariah	11	7
<b>Age (Year)</b>		
20 - 30	78	50,3
31 - 40	68	43,9
> 40	9	5,8

Demographic Profile	N	Percentage (%)
<b>Gender</b>		
Male	76	49,0
Female	79	51,0
<b>Education Background</b>		
Senior High School	6	3,9
Bachelor Degree	145	93,5
Master's Degree	4	2,6
<b>Length of Working (Year)</b>		
1 - 5	96	61,9
6 - 10	36	23,2
>10	23	14,8

### Instrumentation

Data collection was primarily initiated considering the structured questionnaire methodology. The measurement of the constructs was based on the variables of Information Technology, Organizational Commitment, Organizational Culture, Reward System, Effective Leadership, and Employee Performance. A five-point Likert scale was utilized, where a rating of 1 corresponds to Strongly Disagree and a rating of 5 corresponds to Strongly Agree. The measurement items were based on empirical research and were adjusted to accommodate the context of Islamic banking in Central Sulawesi. The adjustments to the measurement items included a content validation step, which involved 3 scholars in management and Islamic economics. The pilot test, which utilized 30 respondents, demonstrated a high level of measurement consistency with a Cronbach's Alpha of greater than 0.90, and also demonstrated the wording consistency of the measurement items. [Table 2](#) indicates the variable measurement items.

Table 2. Variable Measurement

Variable	Statement Items
Information Technology (Naibaho Sulaiman, 2017)	<ol style="list-style-type: none"> <li>1. The software used at my workplace is adequate to support my daily work</li> <li>2. The hardware available in my office is modern and adequate</li> <li>3. The network infrastructure in my workplace is quite stable and supports the smooth running of the work</li> <li>4. Existing information technology makes it easy to manage financial data systematically</li> <li>5. Information technology systems assist in maintaining the security and confidentiality of financial data</li> <li>6. The utilization of information technology has improved the efficiency of financial data management in the company</li> <li>7. Maintenance of information technology devices is carried out regularly at my workplace</li> <li>8. Information technology device maintenance schedules are always followed to ensure smooth operations</li> <li>9. I rarely experience technical problems because information technology devices are always in good condition</li> </ol>

Variable	Statement Items
Organizational Commitment (Qurrotu & Noviana, 2021)	<ol style="list-style-type: none"> <li>I have a strong desire to build a career in this organization</li> <li>I have high trust in this organization</li> <li>I show a high level of dedication to this organization</li> <li>I feel emotionally attached to this organization</li> <li>I have no intention of leaving this organization anytime soon.</li> <li>I often put the needs of the organization ahead of my personal needs</li> <li>I am not easily tempted by job offers from other organizations</li> <li>I would feel lost if I had to stop working at this organization</li> <li>I feel that loyalty to this organization is my obligation</li> <li>I feel satisfied with my work at the organization</li> </ol>
Organizational Culture (Hoiron et al., 2019)	<ol style="list-style-type: none"> <li>Employees actively propose new ideas that can improve performance.</li> <li>Innovative ideas from employees are effectively implemented in daily work.</li> <li>Employees are encouraged to innovate and take measured risks.</li> <li>Employees always work carefully and thoroughly</li> <li>Thorough analysis is done before making important decisions</li> <li>Success is measured based on achieving set goals</li> <li>Employees are encouraged to achieve high results in every task</li> <li>Management decisions always consider the impact on employees</li> <li>Employee welfare is prioritized in every company policy</li> <li>Employees feel valued and supported by management</li> </ol>
Reward System (Afriantoni & Erwati, 2019)	<ol style="list-style-type: none"> <li>The salary I receive is proportional to the workload I carry</li> <li>I feel my salary is competitive compared to the standard of the Islamic banking industry.</li> <li>The salary increase I receive reflects my performance and contribution to the company.</li> <li>Promotion opportunities in this company are clear and transparent</li> <li>I feel I have a fair chance to get promoted based on my performance.</li> <li>Promotions given to employees reflect their achievements and contributions.</li> <li>The bonus I receive is proportional to the performance goals I have achieved.</li> <li>I always get a bonus if I meet or exceed the performance targets set.</li> <li>The bonus system in this company is fair and based on clear criteria.</li> <li>I often receive thanks for my hard work from my superiors</li> <li>Non-material rewards such as certificates or verbal recognition motivate me greatly</li> <li>I feel valued and recognized by the company for my contributions</li> </ol>
Leadership (Susyanto, 2019)	<ol style="list-style-type: none"> <li>My leader can explain work instructions clearly</li> <li>My leader is easy to contact and responsive to questions or concerns.</li> <li>My leaders always listen well to opinions or input from employees.</li> <li>My leader is always transparent in making decisions.</li> <li>My leaders always act in accordance with ethical and moral values</li> </ol>

Variable	Statement Items
	6. My leaders always provide accurate and reliable information.
	7. My leader is able to provide effective training on job duties.
	8. My leaders are able to explain work processes in a way that is easy to understand.
	9. My leaders always provide practical examples when explaining job tasks.

Before hypothesis testing, the reliability and validity of the constructs were evaluated. As presented in [Table 3](#), the Cronbach's Alpha coefficients showed strong internal consistency for all variables.

Table 3. Reliability and Validity Test

Variable	Cronbach's Alpha	Interpretation
Information Technology	0.940	Excellent
Organizational Commitment	0.944	Excellent
Organizational Culture	0.942	Excellent
Reward System	0.949	Excellent
Effective Leadership	0.958	Excellent

In addition to Cronbach's Alpha coefficients, the HTMT (Heterotrait–Monotrait Ratio) confirms the construct validity with all values being below the stated threshold of 0.85. The results confirm the measurement model has high reliability and constructive validity, in addition to confirming it can be used for further structural analysis.

### ***Data Collection***

The study employed closed questionnaire method to collect primary data from applicable Islamic banking employees in Palu city. Data collection was conducted through a face-to-face survey approach, which allowed the researcher to directly administer the questionnaires to the respondents and ensure clarity and completeness of responses. The data collection process was conducted in several steps. The first step involved writing some relevant items. The second step involved writing the actual questionnaire. Appropriate details like the researcher's name, university, research title and the criteria were also incorporated. Afterward, the researcher was granted one month to administer the questionnaires in the Islamic banks in Palu city: Bank Syariah Indonesia, Bank Muamalah and Bank Mega Syariah. Finally, the researcher tabulated the answered questionnaires and proceeded to analyze the data.

### ***Data Analysis***

The data analysis in this study was conducted using SmartPLS version 4.0. This method was selected because the study is based on the PLS-SEM approach, which suited high-complexity research hybrid models, especially those with small and medium-sized sample data that are not normally distributed ([Hair & Alamer, 2022](#)). In addition, PLS-SEM

allows the authors to analyze the measurement model (outer model) and the structural model (inner model) at the same time, which helps to better understand the relationships among the constructs (Magno et al., 2024). In outer model assessment, convergent validity was measured using Average Variance Extracted (AVE) and outer loadings, while discriminant validity was measured through the Heterotrait-Monotrait Ratio (HTMT) being less than 0.85. Construct reliability is assessed with Cronbach's Alpha ( $\alpha$ ) and Composite Reliability (CR) with both being acceptable at above 0.70 (Sujati et al., 2020). In inner model assessment, the authors tested multicollinearity (VIF), and for the path, they assessed significance using bootstrapping with 5,000 samples. Other tests include the Coefficient of Determination ( $R^2$ ), the Effect Size ( $f^2$ ), Predictive relevance ( $Q^2$ ), and the Goodness of Fit (GoF) index to assess the overall structural model quality (Purwanto & Sudargini, 2021). Overall, the analyses show the identified model's validity, reliability, and predictive power, thus giving strong evidence to address the research questions (Islam et al., 2024).

## Results

### Measurement Model Analysis

Since the research model makes use of reflective indicators, the assessment of the model must begin with an evaluation of construct validity and reliability (these are the main components of what is referred to as model reliability). Then the model assessment can proceed to structure reliability and validity. Table 3 presents the results of the convergent validity and construct reliability analyses. The outer loadings ( $\geq 0.70$ ) and average variance extracted (AVE) values ( $\geq 0.50$ ) confirm that all the indicators were used to construct the measures that were valid and reliable. The measures also yielded values for both Cronbach's Alpha and Composite Reliability (CR), which are greater than 0.70 and, by extension, confirm that the measures are internally consistent and reliable. Table 4 shows the results of the reliability and validity of the constructs using the HTMT (Heterotrait-Monotrait Ratio) approach. HTMT values were determined to be under 0.90, supporting the conclusion that the constructs are separate from one another.

Table 3. Validity and Reliability Test

Constructs	Item Code	Outer Loading	Avg. Variance Extracted	Cronbach's alpha	Composite Reliability
Information Technology	TI1	0,871	0,677	0,940	0,940
	TI2	0,855			
	TI3	0,802			
	TI4	0,860			
	TI5	0,826			
	TI6	0,785			
	TI7	0,812			
	TI8	0,811			
	TI9	0,780			
Organizational Commitment	KO1	0,814			
	KO2	0,833			

Constructs	Item Code	Outer Loading	Avg. Variance Extracted	Cronbach's alpha	Composite Reliability
	KO3	0,804			
	KO4	0,811			
	KO5	0,872	0,666	0,944	0,947
	KO6	0,860			
	KO7	0,831			
	KO8	0,790			
	KO9	0,773			
	KO11	0,767			
Organizational Culture	BO1	0,763			
	BO2	0,844			
	BO3	0,786			
	BO4	0,766			
	BO5	0,807	0,667	0,942	0,947
	BO8	0,739			
	BO9	0,797			
	BO10	0,760			
	BO11	0,774			
	BO12	0,774			
Reward System	SP1	0,763			
	SP2	0,753			
	SP3	0,775			
	SP4	0,798			
	SP5	0,820			
	SP6	0,822	0,643	0,949	0,951
	SP7	0,816			
	SP8	0,799			
	SP9	0,823			
	SP10	0,799			
	SP11	0,843			
	SP12	0,806			
Leadership	KP1	0,855			
	KP2	0,915			
	KP3	0,844			
	KP4	0,843			
	KP5	0,896	0,749	0,958	0,959
	KP6	0,872			
	KP7	0,876			
	KP8	0,904			
	KP9	0,777			
Employee Performance	KK1	0,866			
	KK2	0,824			
	KK3	0,851			

Constructs	Item Code	Outer Loading	Avg. Variance Extracted	Cronbach's alpha	Composite Reliability
	KK4	0,817			
	KK5	0,910	0,645	0,937	0,942
	KK6	0,720			
	KK7	0,844			
	KK8	0,780			
	KK9	0,808			

Source: Adapted SmartPLS output

Table 4. Discriminant Validity Using HTMT

	OC	Lead	EP	OCom	RS	IT
OC	1					
Lead	0,436	1				
EP	0,758	0,736	1			
OCom	0,479	0,489	0,641	1		
RS	0,550	0,532	0,677	0,286	1	
IT	0,690	0,565	0,788	0,538	0,600	1

Note: OC: Organizational Culture, Lead: Leadership, EP: Employee Performance, OCom: Organizational Commitment, RS: Reward System, IT: Information Technology

### Structural Model Analysis

Inspecting the inner model provides insights into the relationships between the latent variables. Model fit assessments are displayed in [Table 5](#). Since all variance inflow factors (VIF) are less than 5, we conclude that there are no multicollinearity concerns. Since the f-squared ( $f^2$ ) statistic is greater than 0.02, we conclude that all exogenous variables have a substantive impact on the respective endogenous construct. An Adjusted  $R^2$  of 0.813 indicates that the model explains 81.3% of the variance in the dependent variable, employee performance, demonstrating substantial explanatory power. The predictive power ( $Q^2$ ) of the model is 0.464, indicating that the model is fairly predictive. Goodness of fit (GoF) is 0.743 which is greater than 0.36, indicating that the model is of high quality and reliable.

Table 5. Model Quality Criteria

Construct	VIF	R <sup>2</sup>	Q <sup>2</sup>	Goodness of Fit
Model 1		0,813	0,464	0,743
Organizational Culture	2,274			
Leadership	2,117			
Employee Performance	1,937			
Organizational Commitment	2,129			
Reward System	2,722			
Information Technology	2,274			

Source: Adapted SmartPLS output

In the study's hypotheses testing using PLS-SEM, shown in Table 6, the test results present that information technology positively affects employee performance ( $\beta$  0.155;  $p$  0.033), thus, H<sub>1</sub> is supported. Organizational commitment is positively associated with employee performance ( $\beta$  0.177;  $p$  0.000), and H<sub>2</sub> is supported. Organizational culture positively affects employee performance ( $\beta$  0.310;  $p$  0.000), and thus H<sub>3</sub> is supported. The reward system ( $\beta$  0.215;  $p$  0.000) positively affects employee performance, and H<sub>4</sub> stands. Leadership ( $\beta$  0.207;  $p$  0.002) has a positive and significant relationship with employee performance, and thus H<sub>5</sub> is supported. According to the mediation effect test, leadership is a mediator in the relationship between information technology and employee performance ( $\beta$  0.143;  $p$  0.031) so H<sub>6</sub> is supported. In the relation between organizational commitment and employee performance, leadership is not a mediator ( $\beta$  0.062;  $p$  0.555), so H<sub>7</sub> is not supported. In the relation between organizational culture and employee performance, leadership is not a mediator ( $\beta$  0.057;  $p$  0.542), so H<sub>8</sub> is not supported. The results from the mediation effect test indicate that leadership does mediate the relation between the reward system and employee performance ( $\beta$  0.176;  $p$  0.004). This means that H<sub>9</sub> does hold true.

Table 6. Path Coefficient Analysis

Relationship	Coefficient	T-value	P values	95% Bca			F2	
				Confidence Interval				
				Bias	2.5%	97.5%		
IT -> EP	0,155	2,137	0,033	0,006	0,013	0,298	0,058	
OCom -> EP	0,177	3,535	0,000	-0,002	0,089	0,292	0,100	
OC -> EP	0,310	3,777	0,000	-0,021	0,174	0,501	0,240	
RS -> EP	0,215	3,785	0,000	-0,010	0,114	0,335	0,108	
Lead -> EP	0,207	3,153	0,002	-0,003	0,090	0,346	0,121	
Lead x IT -> EP	0,143	2,152	0,031	-0,016	0,028	0,288	0,055	
Lead x OCom -> EP	-0,062	0,590	0,555	0,049	-0,182	0,184	0,063	
Lead x OC-> EP	0,057	0,610	0,542	0,029	-0,116	0,248	0,016	
Lead x RS -> EP	0,176	2,901	0,004	0,014	0,302	0,067	0,094	

Notes: IT: Information Technology, OCom: Organizational Commitment, OC: Organizational Culture, RS: Reward System, Lead: Leadership; EP: Employee Performance, BCa: bias-corrected and accelerated, 25%: the lower value of the 95% confidence interval, and 97.5%: the upper value of the 95% confidence interval, Bias: the estimated value of the bias of the analyzed data, F2: the f square value.

To sum up the findings, all direct hypotheses (H<sub>1</sub> to H<sub>5</sub>) are validated, which signify that the factors of the information technology, organizational commitment, organizational culture, reward system, and leadership are positively correlated to employee performance. However, organizational culture ( $\beta = 0.310$ ) has the most considerable impact, while reward system ( $\beta = 0.215$ ) and leadership ( $\beta = 0.207$ ) follow. The mediation analysis demonstrates that leadership does act as a partial mediator for the tech and reward systems; however, this is not the case for the links of commitment and culture to employee performance. The proposed model is more than robust; it describes employee performance exceptionally well in Islamic banking institutions in Central Sulawesi (Adjusted R<sup>2</sup> = 0.813; see Table 5). All direct relationships are positive and significant (see Table 6), which yields a positive predictive correlation to employee performance from information technology, organizational commitment, organizational culture, reward system, and leadership. Out of the five factors, organizational culture is the most significant predictor, then reward system,

and last is leadership. In addition, the effect analysis indicates that leadership is more significant in the technology and reward pathways, while the effects of commitment and culture are channeled more directly to employee performance.

## Discussion

The findings indicate that information technology (IT) had a positive and significant effect on employee performance in regional Islamic banks in Palu City. This suggests that digital transformation in these institutions primarily enhanced operational efficiency rather than radical innovation. Employees benefited from faster transaction processing, improved data accuracy, and more structured workflows, which collectively supported routine performance outcomes. This finding aligns with [Mohamed et al. \(2024\)](#) and [Sanusi \(2025\)](#), who argued that IT adoption in financial institutions often begins with efficiency-driven gains before evolving into innovation-oriented transformation. In the Palu context, partial digitalization appears to support task standardization and compliance with Sharia principles rather than disruptive change, which is consistent with [Alwi et al. \(2023\)](#) and [Winasis \(2020\)](#). Thus, IT served as an enabling infrastructure that strengthened baseline performance but had not yet fully unlocked its innovative potential.

Another dimension that significantly influences employee performance is organizational commitment. Employees who deeply identify with the organization's vision and mission tend to be more motivated and accountable, particularly when engaging with customers under the Sharia-compliant principles. This type of commitment demonstrates the professional and spiritual aspects of work. This result supports prior studies emphasizing the role of affective commitment in driving performance outcomes ([Berberoglu, 2018](#); [Cioca et al., 2021](#)). Furthermore, in Palu's socio-religious environment, commitment was strengthened by faith-based motivations, which intensified employees' sense of purpose and loyalty. This extends earlier findings by demonstrating how religiosity interacts with organizational commitment to sustain performance in Islamic financial institutions ([Bilgin & De Nobile, 2022](#); [Indeela & Waleeya, 2025](#)).

The impact of organizational culture on employee performance is significant and generally positive. A culture with cohesion and Islamic values such as trust (*amanah*), cooperation (*ta'awun*), and transparency fostered a supportive work environment that enhanced motivation and discipline. This finding is consistent with Schein's cultural framework and empirical evidence that strong organizational cultures reinforce behavioral alignment and performance ([Cahyati et al., 2024](#); [Hoiron et al., 2019](#)). In Palu, where communal norms and social cohesion are deeply embedded, organizational culture functioned as an informal control mechanism that complemented formal procedures. This finding corroborates [Mizuhiki and Hosoda \(2024\)](#) and [Andespa et al. \(2024\)](#), highlighting culture as a strategic asset in sustaining performance within Islamic banking institutions.

The study revealed that reward systems significantly influenced employee performance, confirming that both financial and non-financial incentives played a motivational role. Monetary rewards, promotions, and recognition were complemented by spiritually grounded rewards such as moral appreciation and *tazkiyah*, which resonated strongly with employees' religious values. This finding supports Herzberg's motivation theory and aligns with empirical studies in banking and service sectors ([Pham et al., 2024](#); [Verna, 2018](#)). Moreover, the results suggest that non-financial rewards rooted in Islamic

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ethics can substitute or reinforce financial incentives, particularly in faith-based organizations. This insight extends [Afrantoni and Erwati \(2019\)](#) by demonstrating that spiritually oriented reward systems are equally effective in motivating employees in Islamic banking contexts.

Leadership was found to have a direct and significant effect on employee performance, indicating that leaders played a crucial role in guiding, motivating, and coordinating employees during periods of organizational change. Leaders who demonstrated integrity, fairness, and participative decision-making enhanced trust and engagement among employees. This result is consistent with prior studies emphasizing the importance of leadership in shaping employee attitudes and behaviors ([Hidayat et al., 2023](#); [Susyanto, 2019](#)). In Islamic banks, leadership effectiveness was further reinforced by ethical and religious legitimacy, which strengthened leaders' moral authority. This finding aligns with [Sutanjar and Saryono \(2019\)](#), highlighting leadership as a central driver of sustainable performance.

The moderating effect of leadership on the relationship between IT and employee performance was supported, indicating that leadership enhanced the effectiveness of technology adoption. Digitally adaptive leaders facilitated alignment between IT systems, operational needs, and Sharia compliance, enabling employees to optimize technology use. This finding supports the concept of Leadership 4.0 proposed by [Oberer and Erkollar \(2018\)](#) and empirical evidence from [Hidayat et al. \(2023\)](#). In Palu's partially digitized banking environment, leadership adaptability was critical in bridging gaps between traditional processes and digital systems. The result also resonates with [Abhari \(2025\)](#), emphasizing leadership's role in transforming digital sentiment into performance-oriented behavior.

Contrary to expectations, leadership did not significantly moderate the relationship between organizational commitment and employee performance. This suggests that employees' commitment operated independently of leadership influence, driven primarily by intrinsic motivation and religious values. In faith-based organizations, commitment is often internalized through spiritual obligation rather than managerial intervention. This finding aligns with [Huey Yiing and Zaman Bin Ahmad \(2009\)](#), who reported that leadership does not always strengthen commitment–performance links. The result extends this perspective by demonstrating that in Islamic banking contexts, self-regulation and moral responsibility may outweigh leadership-driven reinforcement ([Cioca et al., 2021](#); [Indeela & Waleeya, 2025](#)).

Similarly, leadership did not significantly moderate the relationship between organizational culture and employee performance. The strong, cohesive culture embedded in Islamic values already provided clear behavioral guidance, leaving limited scope for leadership to further amplify its effects. This finding is consistent with [Lee and Ding \(2023\)](#), who argued that in organizations with strong hierarchical or value-based cultures, leadership moderation effects tend to diminish. In Palu's Islamic banks, cultural norms functioned as a stable performance anchor, reducing reliance on leadership intervention. This supports [Mazzetti and Schaufeli \(2022\)](#) and [Hoiron et al. \(2019\)](#), emphasizing the autonomous strength of deeply institutionalized cultures.

The results demonstrated a significant positive moderating effect of leadership on the reward system and performance relationship, indicating that leadership altered how rewards influenced performance. Transformational and participative leaders enhanced the ethical and motivational meaning of rewards, particularly when combined with moral

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integrity and fairness. This finding aligns with [Puni et al. \(2018\)](#) and [Shao et al. \(2022\)](#), who highlighted the synergy between ethical leadership and reward effectiveness. In Palu's Islamic banking context, leadership infused reward systems with spiritual significance, motivating employees beyond material gains. This highlights the importance of integrating faith-based leadership with equitable reward structures to sustain performance.

This research advances the theorization on the performance transformation of regional Islamic banking, showing that in Islamic banking, the employee performance is a function of a combination of positive information technology, an organizational culture that is committed, a system of rewards, and leadership; where, leadership is an enabling condition in a selective rather than in an additive capacity. From a practical perspective, the results indicate that Islamic banks in Palu city ought to counter untapped IT, continuously invest in the rapid development of digital capabilities, embed Islamic ethical culture, equitable and fair reward systems that consider the ethics, and reinforce digitally adaptive leadership that is integrity-based in order to maintain employee performance and organizational resilience in the digital age.

## Conclusion

This study provides an example of empirical evidence from Islamic banking institutions in Palu city of Indonesia. It states that organizational commitment, organizational culture, systems of reward, leadership, and information technology are positively correlated with employee performance. Among all of them, the organizational culture is the most powerful. This means that value-cultured and norm-embedded cohesion among the workers is the hallmark of performance in the Islamic banking sector and the region. This study also shows that, with the exception of culture and commitment, all other variables are largely direct. For leadership to positively influence the culture and the reward systems, it must first positively influence the systems of reward and the information technology. Based on the findings of this study, it is recommended that Islamic banks integrate digital investments with ongoing capability development, integrate Islamic ethical culture, adopt reward systems that are transparent and ethically inclusive, and foster digitally adaptable leadership in order to achieve consistent performance.

A number of considerations must be taken into account. This study takes from a small sample of five branches in Palu city. This may limit the findings' generalizability. Other pertinent predictors of the model, such as employee well-being, workload, job stress, and work-life balance, are left out. In addition, the relationships that may have developed over time are limited by the cross-sectional design. With ample factors as it pertains to the design, and taking into account the limits, it would be rational to study the model in the future focused on a greater sample and more regions of various types of institutions (Islamic rural banks or What other Islamic financial institutions may be applicable), geo-diverse, and psychologically and job-design variable diverse, allowing longitudinal (preferably) or mixed methods that would more aptly reveal the gap 'performance' may be in sustained digitalization.

## Authors' Declaration

The author played a crucial role in developing the idea and designing the study framework. They are responsible for analyzing the data, interpreting the findings, and

carefully discussing the results. Additionally, the authors thoroughly reviewed and approved the final version of the study manuscript.

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