

# COMPETITIVE ADVANTAGE IMPROVEMENT MODEL OF PT. BANK PEMBANGUNAN DAERAH JAMBI THROUGH DIGITAL LEADERSHIP AND ORGANIZATIONAL CULTURE MEDIATED BY INNOVATIVE WORK BEHAVIOR

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## Abstract

*This research aims to analyzing the influence of digital leadership and organizational culture on the competitive advantage of Bank Jambi, through innovative work behavior. The research sample used was 242 respondents, taken using a simple random sampling technique. The types of data collected include primary data in the form of questionnaires on digital leadership, organizational culture, innovative work behavior, and competitive advantage, as well as secondary data in the form of other publications such as; books, journals and other documents related to the topic of this research. The data that has been collected is then analyzed using descriptive statistical analysis methods and verification analysis in the form of Partial Least Square (PLS). The results of the direct effect analysis prove that; (1) digital leadership and organizational culture directly have a significant effect on innovative work behavior, (2) digital leadership, organizational culture, and innovative work behavior directly have a significant effect on competitive advantage, (3) digital leadership indirectly has a significant effect on competitive advantage, through innovative work behavior, and (4) organizational culture indirectly has a significant effect on competitive advantage, through innovative work behavior. The results of this study have implications for efforts to improve innovative work behavior and competitive advantage of Bank Jambi, through a more adaptive corporate culture, as well as improving the quality of digital leadership, especially in terms of change management competency*

**Keywords:** Digital Leadership, Organizational Culture, Innovative Work Behavior, Competitive Advantage

## Introduction

Technological disruption in the digital economy encourages banks to transform from traditional banking services to digital services. A number of private banks, state-owned banks, and regional-owned banks have strengthened investments in technology to improve their services, especially digital services, in order to achieve competitive advantages in the market, reach more customers, and survive amidst major changes in the financial services industry (Tambunan and Nasution, 2023).

PT. Bank Pembangunan Daerah Jambi is one of the BUMD banks that has been carrying out digital transformation since 2017, using a hybrid banking approach in the company's operations, namely a combination of two main approaches, namely digitalization and physical interaction through branch offices. In the context of tight competition in the banking industry, the implementation of hybrid banking can provide a significant competitive advantage for banks because it optimizes customer experience and business operations. Instant loan services are one of the advantages that only Bank Jambi has because it is the only one in Indonesia to date. This innovation has led Bank Jambi to win various awards.

Jambi Regional Development Bank consistently continues to innovate to catch up with its competitors in controlling market share in both cities and districts in Jambi Province. The IT-based products resulting from innovation that have been used to improve the quality of the bank's digital services, apart from the Bank Jambi Mobile and Instant Loan applications, are: (1) Smart branch system, (2) branch digitalization (smart branch system, KIOSK, customer on boarding), (3) Channel 9, (4) agent 9, (5) BOST or Bank Jambi Original Scoring Tools, (5) SIMPEG or Employee Management Information System, (6) Safe Deposit Box (SDB), and (7) Cash Management System (CMS).

The excellence and success achieved by Bank Pembangunan Daerah Jambi cannot be separated from the role of innovative work behavior possessed by Bank Jambi employees. This is because through this behavior the bank can create products and services that are more unique and in accordance with customer needs. Employees who are active in innovation will identify opportunities to develop new banking products, such as digital loan services, more efficient payment systems, or more user-friendly mobile banking applications. Banks that are able to offer innovative products faster and in accordance with market needs will have a competitive advantage in attracting and retaining customers (Nurjanah et al., 2023). The results of research by Lestari et al. (2020), Firdaus and Sakinah (2022), Setyaningrum and Muafi (2022), Yuwanda et al. (2023), and Susanto et al. (2023) prove that innovative work behavior has a positive and significant effect on competitive advantage.

The quality of innovative work behavior possessed by employees cannot be separated from the role of leadership applied in an organization. According to De Jong and Hartog (2010), leaders as the most influential people in arranging tasks and people (subordinates) contribute greatly to the innovative behavior

of individuals in the organization. Ancok (2012) said that leadership style is one of the main factors in the emergence of innovative behavior in individual performance. Based on this statement, digital leadership is one of the leadership styles that can shape employees' innovative work behavior. This is because this type of leadership style can motivate and provide space for employee innovation and creativity (Elfrida et al., 2024).

Digital leadership is a competency in the digital field which is a primary thing and must be possessed by a leader in order to lead his organization towards digital transformation (Roman et al., 2019; Van Wart et al., 2019; Zeike et al., 2019). Leaders who adopt this leadership style create an environment where innovation is valued, supported, and considered an important element in the success of the organization. Through this leadership style, leaders encourage employees to always look for opportunities for improvement and create new solutions that can improve the quality of bank products or services. The results of research by Salam (2023), Sagbas et al. (2023), and Azis et al. (2024) prove that digital leadership has a positive and significant effect on innovative work behavior.

The achievement of a company's competitive advantage in the digital economy era is also determined by digital leadership (Kraus et al., 2021). This is because leaders with digital skills and knowledge have an influence on the organization to provide strategies that can adapt to change and can transform digitally (Lusiani et al., 2020). In addition, leaders with a digital leadership style have excellent abilities in utilizing data for fast and accurate decision making. Decisions supported by this data allow companies to respond to market trends more appropriately, better identify risks, and find new opportunities that can increase the company's profitability. This ability to make fast and accurate decisions gives companies a significant competitive advantage in a rapidly changing market. The results of research by Zuhrufillah and Putri (2024), Hussein et al. (2024), and Bayati and Amini (2024) prove that digital leadership has a positive and significant effect on competitive advantage.

Organizational culture is the next factor that plays a role in building innovative work behavior of employees in the company (Zachro et al., 2024). An organizational culture that encourages creativity and innovation is very important in creating innovative work behavior among employees. An organizational culture that is open to change and innovation allows employees to feel freer to express their creative ideas. In the banking industry where innovation in products and services is very important to attract and retain customers, a culture that supports innovation can encourage employees to continue to produce new, relevant solutions and innovations as well as competitive products and services. The results of research by Taradita and Wibawa (2019), Esha and Dwipayani (2020), Muslim et al. (2021), Efandi et al. (2023), and Zachro et al. (2024) prove that organizational culture has a positive and significant effect on innovative work behavior.

Organizational culture also plays an important role in creating and maintaining a company's competitive advantage. A strong organizational culture influences how employees work, how they interact with technology, and how banks respond to changing market dynamics. In the era of the digital economy, where technology and innovation are the keys to success, an organizational culture that supports openness, innovation, and collaboration can be a strategic asset in winning the competition. The results of research by Putri and Murwaningsari (2023), Kusuma et al. (2023), Harahap et al. (2024), and Kusuma and Muafi (2024) prove that organizational culture has a positive and significant effect on competitive advantage. Based on the phenomena related to Bank Jambi's competitive advantage and the factors that influence it, it is necessary to conduct an empirical study to determine the influence of digital leadership and organizational culture on Bank Jambi's competitive advantage, through innovative work behavior.

## **Literature Review**

### **Competitive Advantage**

Competitive advantage is the ability obtained through the characteristics and resources of an organization to have higher performance than its competitors in the same industry or market (Arifin, 2017). The dimensions of measuring competitive advantage in this study refer to the five dimensions proposed by Maryani and Chaniago (2019) with a theoretical approach from Barney (2011), Kotler (2002), and Porter (2007), namely;

1. The advantages of product and service innovation, namely the advantages or added value obtained from the development of new ideas, features, or processes in a product or service that makes it superior to those already in the market. This innovation aims to better meet customer needs, create unique experiences, or offer more effective solutions.
2. The advantages of human resources, namely the quality, competence, and abilities possessed by an organization's workforce that make them valuable assets and provide a competitive advantage for the organization. Superior human resources play an important role in increasing productivity, innovation, and the long-term success of an organization.
3. The advantages of the image, namely positive perception held by the public or customers towards a brand, company, product, or individual that differentiates it from competitors. This superior image provides a competitive advantage because it increases trust, loyalty, and attractiveness in the eyes of customers or the public.

4. The advantages of service quality, namely the level of excellence perceived by customers in their interactions with a service, whether in terms of responsiveness, timeliness, friendliness, knowledge, or satisfactory end results.
5. The advantages of technology, namely the ability of a company, organization, or product to utilize technology more effectively, innovatively, or efficiently than its competitors, thereby generating a competitive advantage.

### **Innovative Work Behavior**

Innovative work behavior is work behavior related to implementing new ideas, applying new knowledge and to achieve increased personal or organizational performance (Yuan and Woodman, 2010; De Jong and Hartog, 2007). There are four dimensions related to innovative work behavior according to De Jong and Den Hartog (2007), namely:

1. Idea exploration, which is the initial stage of innovative behavior where employees can find opportunities or problems, this includes finding ways to develop products, services, and processes that try to think of other alternatives.
2. Idea generation, namely the formation of ideas that may relate to new products, services or processes, entry into new markets, improvements in current work processes, or in general, as solutions to identified problems.
3. Idea championing, which is a dimension related to the ability of employees to promote new ideas or solutions that have been created to colleagues so that the idea can be accepted in the organization. At this stage, employees are expected to start to be motivated to seek support in realizing the innovative ideas that have been produced. This includes finding a coalition so that new ideas can be implemented and believing in the success of these ideas.
4. Idea implementation, namely the dimension related to the ability of employees to produce prototypes or models of their ideas into tangible products and work processes so that they can be applied within the scope of work, groups, or the organization as a whole to increase the efficiency of the organization's work.

### **Digital Leadership**

Digital leadership is a way for organizational leaders to build direction, influence others, and initiate sustainable change through access to information, and build relationships to anticipate important changes for the success of the organization in the future (Brett, 2019; Wesly, 2021; Ajabar et al., 2021). The dimensions of digital leadership measurement in this study refer to the six dimensions proposed by Van Wart et al. (2019) and Hansellek (2020), namely:

1. Technological skills, namely the technical skills aspect related to digital technology that must be mastered by organizational leaders, such as; understanding and using the latest digital technology, seeking opportunities and anticipating risks, and developing entrepreneurial capability.
2. Communication skills, namely the skill of utilizing technology to carry out more effective communication in a scope that is not limited by time or place.
3. Team building skills, namely the ability to build and direct virtual work teams to achieve the desired synergy.
4. Change management, namely the ability to manage strategic changes culturally in an organization.
5. Trustworthiness, namely the ability to develop, improve, and maintain the trust of followers and partners to continue to synergize and collaborate in achieving organizational goals.

### **Organizational Culture**

Organizational culture is a shared perception that is recognized and internalized by every member of the organization, so that it becomes the basis for the formation of values, norms, and beliefs that regulate individual behavior in the organization (Amirnejad and Milad, 2015; Robbins and Judge, 2017). The dimensions of organizational culture measurement expressed by Denison (2003) are:

1. Involvement, namely the dimension of organizational culture that shows the level of participation of organizational members (Sobirin, 2007).
2. Consistency, which is a dimension of organizational culture that shows the level of agreement of organizational members to the basic assumptions and core values of the organization. Consistency emphasizes the values held by the company that need to be understood by members of the organization. These values include communication issues, cooperation in carrying out work, tolerance, appreciation for achievement, and others.
3. Adaptability, namely the dimension of organizational culture that shows the organization's ability to respond to changes in the external environment by making internal organizational changes. There are three aspects of adaptation that influence organizational effectiveness, namely; (1) the ability to be aware of and react to the external environment, (2) the ability to be aware of and react to the internal environment, and (3) the ability to react to both internal and external stakeholders.

4. Mission, namely the dimension of organizational culture that shows the core objectives of the organization which makes members of the organization steadfast and focused on what is considered important by the organization (Sobirin, 2007).

### Hypothesis

- H1 : Digital leadership directly has a significant impact on work behavior innovative employees of PT. Jambi Regional Development Bank.
- H2 : Organizational culture has a direct and significant influence on work behavior innovative employees of PT. Jambi Regional Development Bank.
- H3 : Innovative work behavior has a direct and significant impact on excellence compete PT. Jambi Regional Development Bank.
- H4 : Digital leadership directly has a significant impact on excellence compete PT. Jambi Regional Development Bank.
- H5 : Organizational culture has a direct and significant influence on excellence compete PT. Jambi Regional Development Bank.
- H6 : Digital leadership indirectly has a significant influence on competitive advantage through innovative work behavior employees of PT. Jambi Regional Development Bank.
- H7 : Organizational culture indirectly has a significant influence on excellence compete through innovative work behavior employees of PT. Jambi Regional Development Bank.

### Methods

#### Research Design

This research is a type of verification research that aims to determine the relationship between each independent and dependent variable which is then tested using hypothesis analysis carried out through data collection in the field (Sudaryono, 2019). The use of the verification method in this study is intended to test whether there is an influence of digital leadership and organizational culture on the competitive advantage of PT. Bank Pembangunan Daerah Jambi, through innovative work behavior.

#### Data Types and Sources

The data in this study include primary data and secondary data. Primary data in this study were obtained from employees of PT. Bank Pembangunan Daerah Jambi through a questionnaire with a likert scale format. The questionnaire used was intended to determine respondents' perceptions regarding digital leadership, organizational culture, innovative work behavior, and competitive advantage. While secondary data in this study include the number of iPhone smartphone users, articles, textbooks, and theses that have been published and are relevant to this study.

#### Technique Data Analysis

The data from the respondents' responses to the research questionnaire were analyzed using verification analysis techniques, namely analysis methods that aim to determine the relationship between two or more variables. This method is used to test the truth of a hypothesis (Sudaryono, 2019). One of the verification analysis techniques used in this study is partial least square (PLS).

### Results and Discussion

#### Validity and Reliability Test of Research Variable Constructs

Based on the results of the calculation of the AVE value of each construct variable (Table 1.), it is known that each construct variable has an AVE value above 0.50, which means that each construct variable has good discriminant validity.

**Table 1.** Results of Discriminant Validity Testing on each Construct Variable

No.	Construct Variables	AVE Value
1	Digital Leadership(X1)	0.571
2	Organizational culture(X2)	0.548
3	Innovative Work Behavior(Z)	0.586
4	Competitive Advantage (Y)	0.588

Source: Primer Data Processed, 2025

Internal consistency reliability testing is conducted to determine the consistency of measurement results from all indicators that reflect construct variables. The testing method used to determine internal consistency reliability is seen from the composite reliability and Cronbach's alpha values. For both methods, the prerequisite used to state that an indicator is reliable (consistent) is if the composite reliability and Cronbach's alpha values are greater than 0.70 (Ghozali and Latan, 2015).

**Table 2.** Internal Consistency Reliability Test Results for Each Construct Variable

No.	Construct Variables	Composite Reliability	Cronbach's Alpha
1	Digital Leadership(X1)	0.941	0.931
2	Organizational culture(X2)	0.935	0.925

3	Innovative Work Behavior(Z)	0.918	0.898
4	Competitive Advantage (Y)	0.958	0.953

Source: Primer Data Processed, 2025

Data from the results of internal consistency reliability testing proxied by the value composite reliability and cronbach's alpha (Table 2.), shows that each construct variable has a value composite reliability above 0.70. Thus it can be stated that each indicator of each construct variable in this study can provide consistent measurement results.

### Research Hypothesis Testing

The results of the direct influence test:

**Table 3.** Test Results Direct Effect

	Original Sample	Sample Mean	Standard Error	T Stat.	P Value	Information
X1 → Z	0.278	0.283	0.075	3,720	0,000	Receive H1
X2 → Z	0.597	0.593	0.069	8,629	0,000	Receive H2
Z → Y	0.880	0.880	0.021	41,990	0,000	Receive H3
X1 → Y	0.227	0.228	0.046	4,920	0,000	Receive H4
X2 → Y	0.717	0.717	0.044	16,151	0,000	Receive H5

Source: Primer Data Processed, 2025

The results of the indirect influence test:

**Table 4.** Test Results *Indirect Effect*

	Original Sample	Sample Mean	Standard Error	T Statistics	P Value	Information
X1 → Z → Y	0.245	0.249	0.066	3,686	0,000	Partial mediation
X2 → Z → Y	0.526	0.521	0.064	8,213	0,000	Partial mediation

Source: Primer Data Processed, 2025

### Discussion

#### The Influence of Digital Leadership on Innovative Work Behavior

The results of the first hypothesis test in this study are in line with the results of previous studies such as those found by Salam (2023), Sagbas et al. (2023), and Azis et al. (2024), which prove that digital leadership has a positive and significant effect on innovative work behavior. Referring to the theory and results of previous studies, it turns out that the gap between the findings in this study and the theory and results of previous studies is getting smaller. Thus, the better the quality of digital leadership applied by the leaders of PT. Jambi Regional Development Bank, the better the innovative work behavior of PT. Jambi Regional Development Bank employees. Likewise, the worse the quality of digital leadership applied, the worse the innovative work behavior of these employees.

Leaders with a digital leadership style provide space for employees to experiment and take the risks necessary to innovate. This type of leader understands that innovation requires the courage to try new things, even if there is a risk of failure. In creating competitive advantage, this is important because product or service innovation often requires continuous testing and updating. By providing support for employees to dare to try new ideas, leaders with a digital leadership style create an environment that encourages innovative work behavior (Salam, 2023; Hadi et al., 2024).

Digital leadership plays an important role in building a culture of sustainable innovation. Leaders with a digital leadership style do not only encourage one-off innovations, but create an ecosystem where innovation becomes part of the daily work process. They encourage employees to always look for opportunities for improvement and create new solutions that can improve the quality of the bank's products or services. In addition, leaders with a digital leadership style actively use technology to manage teams, make data-based decisions, and introduce new methods in daily work, with the aim of being a role model in terms of digital transformation, so that employees feel encouraged to find new ways to complete their tasks more innovatively (Sagbas et al., 2023; Gao and Gao, 2024; Azis et al., 2024).

#### The Influence of Organizational Culture on Innovative Work Behavior

The results of the second hypothesis test in this study are in line with the results of previous studies such as those found by Taradita and Wibawa (2019), Esha and Dwipayani (2020), Muslim et al. (2021), Efandi et al. (2023), and Zachro et al. (2024), which prove that organizational culture has a positive and significant effect on innovative work behavior. Referring to the theory and results of previous studies, it turns out that the gap between the findings in this study and the theory and results of previous studies is getting smaller. Thus, the better the organizational culture applied at PT. Bank Pembangunan Daerah Jambi, the better the innovative work behavior of PT employees. Bank Pembangunan Daerah Jambi. Conversely, the worse the organizational culture applied, the worse the innovative work behavior of these employees.

Based on the results of the path analysis that have been explained previously, it is known that adaptability is a dimension of organizational culture that contributes the highest influence on innovative work behavior.

This aspect is key in encouraging innovative work behavior of employees, because it creates a work environment that is responsive and flexible to the dynamics of environmental change, technology, and market needs. In an adaptive culture, employees are more encouraged to develop new ideas, test different approaches, and find creative solutions to the challenges they face. (Zachro et al., 2024).

### **The Influence of Innovative Work Behavior on Competitive Advantage**

The results of the third hypothesis test in this study are in line with the results of previous studies such as those found by Lestari et al. (2020), Firdaus and Sakinah (2022), Setyaningrum and Muafi (2022), Yuwanda et al. (2023), and Susanto et al. (2023), which prove that innovative work behavior has a positive and significant effect on competitive advantage. Referring to the theory and results of previous studies, it turns out that the gap between the findings in this study and the theory and results of previous studies is getting smaller. Thus, the better the innovative work behavior of employees of PT. Bank Pembangunan Daerah Jambi, the higher the competitive advantage of PT. Bank Pembangunan Daerah Jambi. Conversely, the worse the innovative work behavior of employees, the lower the competitive advantage of PT. Bank Pembangunan Daerah Jambi.

Based on the results of the path analysis that have been explained previously, it is known that idea implementation is a dimension innovative work behavior which contributes the highest influence on competitive advantage PT. Jambi Regional Development Bank. Idea implementation is the final stage in the innovation process that involves the transformation of creative ideas into tangible products, services, or processes. This aspect is very important in innovative work behavior, because even though the ideas generated are very creative, without effective implementation, the ideas will not provide real benefits to the company. Successful idea implementation allows companies to present new solutions that are relevant to market needs, thereby strengthening competitive advantage (Setyaningrum and Muafi, 2022).

### **The Impact of Digital Leadership on Competitive Advantage**

The results of testing the fourth hypothesis in this study are in line with the results of previous studies such as those found by Zuhurillah and Putri (2024), Hussein et al. (2024), and Bayati and Amini (2024), which prove that digital leadership has a positive and significant effect on competitive advantage. Referring to the theory and results of previous research, it turns out to reduce the gap between the findings in this study and the theory and results of previous research. Thus, the quality is getting better digital leadership applied the leadership of PT. Jambi Regional Development Bank, the higher the competitive advantage of PT. Jambi Regional Development Bank. Likewise, the worse the quality digital leadership applied, then the lower the competitive advantage of PT. Jambi Regional Development Bank.

Based on the results of the path analysis that have been explained previously, it is known that technological skills is a dimension digital leadership which contributes the highest influence on competitive advantage PT. Jambi Regional Development Bank. Technological skills possessed by a leader play an important role in determining the strategic and operational direction of a company in the digital era. With rapid technological advances, a leader's ability to understand, adopt, and utilize new technologies can give a company a competitive advantage. This advantage arises from the innovation, efficiency, and adaptability obtained through the strategic use of technology (Kraus et al., 2021).

Leaders with technological skills can quickly identify and integrate relevant new technologies into their operations. This enables companies to develop products, services, or processes that are more efficient and superior to their competitors. For example, by adopting automation or data analytics technologies, companies can optimize production and accelerate time to market, thereby strengthening their competitiveness. In addition, technological skills enable leaders to make data-driven decisions. By leveraging advanced analytical tools, leaders can access deeper insights into market trends, customer preferences, and operational efficiencies. This data-driven decision-making not only improves accuracy but also gives companies a competitive advantage in better responding to market dynamics (Lusiani et al., 2020; Hussein et al., 2024).

### **The Influence of Organizational Culture on Competitive Advantage**

The results of testing the fifth hypothesis in this study are in line with the results of previous studies such as those found by Putri and Murwaningsari (2023), Kusuma et al. (2023), Harahap et al. (2024), and Kusuma and Muafi (2024), which prove that organizational culture has a positive and significant effect on competitive advantage. Referring to the theory and results of previous research, it turns out to reduce the gap between the findings in this study and the theory and results of previous research. Thus, it is getting better organizational culture implemented in PT. Jambi Regional Development Bank, the higher the competitive advantage of PT. Jambi Regional Development Bank. Vice versa, the worse it is organizational culture implemented in PT. Jambi Regional Development Bank, the lower the competitive advantage of PT. Jambi Regional Development Bank.

Based on the results of the path analysis that have been explained previously, it is known that adaptability is a dimension organizational culture which contributes the highest influence on competitive advantage PT. Jambi Regional Development Bank. In a dynamic business world, this adaptability aspect is one of the important keys in maintaining and increasing competitive advantage. Companies that have an adaptive

culture can easily adapt to new challenges, such as technological changes, customer preferences, or market shifts, so they remain relevant and competitive (Kusuma et al., 2023).

Adaptive companies typically encourage flexibility in decision-making and execution, so they can quickly develop new products or services that meet customer needs. This speed is one of the main factors in winning the competition in the market. In addition, adaptability allows companies to manage risk more effectively. In the face of uncertainty, an adaptive organizational culture helps companies remain resilient and able to find creative solutions. For example, when there is a disruption in the supply chain or a change in regulations, companies with an adaptive culture can quickly adjust their operational strategies to minimize negative impacts (Putri and Murwaningsari, 2023; Kusuma et al., 2023).

### **The Impact of Digital Leadership on Competitive Advantage through Innovative Work Behavior**

The results of this hypothesis test show that there is an indirect influence between digital leadership to competitive advantage mediated by innovative work behavior is significant. Thus, a decision was made to accept the hypothesis. The results of this test also explain that there is partial mediation effect of innovative work behavior variables in the relationship between influence digital leadership towards competitive advantage. In this case, the innovative work behavior variable does not fully or only partially explain the relationship between digital leadership variables and competitive advantage variables, when innovative work behavior variables are entered into the structural model (inner model). From this partial mediation effect, it can also be interpreted that there are other factors or variables that are partly able to explain the relationship between digital leadership variables with competitive advantage variables.

The role of innovative work behavior as a mediating variable in this study can strengthen the impact of strategies implemented by digital leaders. For example, when digital leaders introduce the latest digital banking service technology, employees who have innovative behavior will be quicker to utilize the technology to find more efficient and innovative ways of working, and increase the value of their digital services. As a result, the implementation of technology by digital leadership becomes more effective in driving innovation that results in competitive advantage. In addition, innovative employee work behavior allows companies to respond to market changes more quickly and effectively. When digital leaders create an adaptive culture that supports innovation, employees will be better prepared to face challenges and take advantage of new opportunities. This quick response is one of the main factors that helps companies maintain their position in a competitive market.

### **The Influence of Organizational Culture on Competitive Advantage through Innovative Work Behavior**

The results of this hypothesis test show that there is an indirect influence between organizational culture to competitive advantage mediated by innovative work behavior is significant. Thus, a decision was made to accept the hypothesis. The results of this test also explain that there is partial mediation effect of innovative work behavior variables in the relationship between influence organizational culture towards competitive advantage. In this case, the innovative work behavior variable does not fully or only partially explain the relationship between organizational culture variables and competitive advantage variables, when innovative work behavior variables are entered into the structural model (inner model). From this partial mediation effect, it can also be interpreted that there are other factors or variables that are partly able to explain the relationship between organizational culture variables with competitive advantage variables.

The role of innovative work behavior as a mediating variable in this study can strengthen the influence of adaptive organizational culture on competitive advantage. In a rapidly changing business environment, adaptive culture helps companies respond to new challenges and opportunities. Innovative work behavior serves as a tool to implement flexible and creative solutions, so that companies are able to maintain their position in the market. Innovative work behavior also plays an important role in ensuring that organizational cultural values are consistently applied in daily practice. Without innovative behavior, organizational culture will only be a theoretical concept that has no impact on business results. This behavior helps transform culture into relevant and strategic actions, which support the achievement of a company's competitive advantage.

### **Conclusion**

Based on the results of the research and discussion that has been carried out, the following conclusions can be drawn:

1. Digital leadership directly has a significant impact on innovative work behavior employees of PT. Jambi Regional Development Bank.
2. Organizational culture has a direct and significant influence on innovative work behavior employees of PT. Jambi Regional Development Bank.
3. Innovative work behavior has a direct and significant impact on competitive advantage. PT. Jambi Regional Development Bank.
4. Digital leadership directly has a significant impact on competitive advantage PT. Jambi Regional Development Bank.

5. Organizational culture has a direct and significant influence on competitive advantage. PT. Jambi Regional Development Bank.
6. Digital leadership indirectly has a significant influence on competitive advantage PT. Jambi Regional Development Bank, through innovative work behavior.
7. Organizational culture indirectly has a significant impact on competitive advantage PT. Jambi Regional Development Bank, through innovative work behavior.

### **Suggestion**

Based on the research results and conclusions presented above, suggestions are proposed with the hope that they can be useful for all parties involved. There are suggestions that will be implemented as follows:

1. The results of the analysis prove that innovative work behavior employees of PT. Jambi Regional Development Bank more dominantly influenced by organizational culture, especially from the aspect or dimension of adaptability. This is because this dimension provides the highest contribution to influence innovative work behavior. Therefore, in improving employee innovative work behavior in the future, efforts are needed from leaders and management PT. Jambi Regional Development Bank in building a culture that can increase the speed of response and adaptability of employees to change environment, technology, and customer needs. In addition, a culture that encourages continuous learning is also needed so that employees continue to develop relevant skills and knowledge, which ultimately triggers innovative work behavior through a better understanding of new ways to solve problems.
2. The results of the analysis prove that the change management dimension of the digital leadership variable provides the lowest contribution to influence innovative work behavior and competitive advantage PT. Jambi Regional Development Bank. Therefore, in order to improve the quality of the implementation of digital leadership in order to encourage innovative work behavior employees and competitive advantage of the company significantly in the future, the company's leadership and management need to follow various trainings that can develop change management capabilities, especially in terms of digital banking transformation strategy management to face challenges and changes that will affect the company in the future..
3. The results of the analysis prove that the idea exploration dimension of the variable innovative work behavior, contributing the lowest influence on competitive advantage PT. Jambi Regional Development Bank. Therefore, in order to improve competitive advantage of the company in the future, efforts are needed from the company's leaders and management to provide opportunities for their employees to participate in various training that can develop innovative behavior, especially those related to the ability to find new methods or techniques that are more effective and efficient in completing various tasks or problems in the workplace.
4. For researchers who want to conduct research on topics relevant to this research, they can use the variable dimensions digital leadership, organizational culture, innovative work behavior, and competitive advantage different, and can add other variables that can act as mediating variables or as moderating variables, so that they can enrich the findings of this study.

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