

The Effect of Digital Competence And Self-Efficacy on Innovative Work Behaviour: The Moderating Role of Digital Culture at PT. Pegadaian Manukan Branch Surabaya

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Abstract

Research aim: This study aims to examine the influence of digital competence and self-efficacy on innovative work behaviour, as well as the role of digital culture moderation in employees of PT Pegadaian Manukan Surabaya Branch.

Design/Method/Approach: The study used a quantitative approach with a saturated sampling technique (census) of 40 employees. Data analysis was carried out using Structural Equation Modeling based on Partial Least Squares (PLS-SEM) with SmartPLS 4.1.1.7.

Research Finding: Digital competence has a significant positive effect on innovative work behaviour ($\beta=0.671$; $p=0.004$). Self-efficacy had no significant effect directly ($\beta=0.324$; $p=0.154$). Digital culture moderated significantly positively the relationship between digital competence $\rightarrow$ innovative work behaviour ($\beta=0.558$; $p=0.021$), but moderated significantly negatively the relationship between self-efficacy $\rightarrow$ innovative work behaviour ($\beta=-0.614$; $p=0.022$).

Theoretical contribution/Originality: This study fills the literature gap by explicitly examining the role of digital culture moderation in the relationship between digital competence and self-efficacy to innovative work behaviour. The findings of negative moderation of digital culture on self-efficacy are a new contribution that enriches the theory of Job Demands-Resources (JD-R).

Practitioner/Policy implication: Organizations need to prioritize the development of employees' digital competencies and maintain a balance between strengthening a digital culture and giving autonomy to individual initiatives.

Research limitation: The study was cross-sectional, using self-report, conducted on a single branch with a limited sample ($n=40$), so generalizations need to be done carefully.

Keywords: Digital Competence; self-efficacy; Innovative Work Behaviour; Digital Culture; Job Demands-Resources

1. Introduction

The rapid advancement of information technology and the internet has become a major factor in driving transformation in various fields, especially in economic activities and the world of work. The development of digital technology not only changes the way organizations run business processes, but also affects work patterns, organizational structures, and the demands of human resource competencies that are increasingly adaptive to change [1]. Digital transformation emerged as a consequence of the increasingly massive application of digital technology and at the same time marked the entry of the Industry 4.0 era in the work environment, where digital culture was born as a derivative phenomenon [2].

In the context of an organization, digital culture is understood as a work atmosphere where digital technology is seamlessly integrated into every aspect of the company's operations and communication procedures. DataReportal noted that the number of global internet users has reached around 5.65 billion people with an increase rate of about 2.7% per year, indicating that economic and organizational activities are increasingly shifting to the digital realm [3]. This condition confirms that organizations are required to integrate processes and services into digital platforms to remain relevant and competitive. In line with that, the World Economic Forum report shows that most workers need to improve their skills to adapt to changes in the world of work, including creative thinking, technological literacy, and the use of AI and big data [4].

A positive digital culture encourages the creation of teamwork, open communication, and employee readiness to adapt and interact with new technologies, while encouraging the emergence of innovative work behaviour as an effort to optimize the use of technology in the workplace [5]. Innovative work behaviour is understood as the capacity of employees to think originally, generate new ideas, and solve problems to encourage innovation in the organization [6]. In this context, employee digital competence is a key factor in encouraging innovation and improving organizational performance in the digital work environment [7]. In addition, self-efficacy is a personal characteristic that plays an important role in encouraging innovation, because individuals with a high level of self-efficacy tend to be more confident in facing challenges and using creative thinking in completing work [8].

Previous research by Sary et al. and Liu et al. has consistently found that digital competence has a significant positive effect on innovative work behaviour [9]. Meanwhile, the results of the study on self-efficacy still show inconsistencies: Gkontelos et al. and Siregar et al. found a significant positive effect [10], while Ramadhani et al. found self-efficacy to have no effect [11]. From the empirical side, most previous research still positions digital culture as a mediating variable or direct predictor, so its role as a moderation variable that affects the strength of relationships between variables has not been explicitly tested [12]. In fact, digital culture is more appropriately understood as an organizational context that shapes values, norms, and practices of using technology, so it is relevant to be positioned as a moderating variable [13].

This study aims to fill this gap by explicitly examining the role of digital culture moderation in the relationship between digital competence and self-efficacy to innovative work behaviour in employees of PT Pegadaian Manukan Surabaya Branch, a context of financial services organizations that have been carrying out digital transformation since 2018.

1.1. Problem Formulation

Based on the above research background and gaps, this study focuses on (1) whether digital competence has a significant effect on innovative work behaviour; (2) whether self-efficacy has a significant effect on innovative work behaviour; (3) whether digital culture moderates the relationship between digital competence and innovative work behaviour; and (4) whether digital culture moderates the relationship between self-efficacy and innovative work behaviour in employees of PT Pegadaian Manukan Surabaya Branch.

1.2. Research Objectives

This study aims to examine the influence of digital competence and self-efficacy on innovative work behaviour, as well as examine the role of digital culture moderation in strengthening or weakening the relationship between these two variables on innovative work behaviour in employees of PT Pegadaian Manukan Surabaya Branch.

2. Method

This study uses a quantitative approach with a cross-sectional design. The research population is all employees of PT Pegadaian Manukan Surabaya Branch which totals 40 people, including permanent employees, outsourcing, and leaders. The sampling technique uses saturated sampling or census, so that the entire population is used as respondents [14]. Primary data was collected through an online questionnaire using Google Form in the period November–December 2025.

The research variables consisted of: (1) digital competence (X1) measured using indicators from the DigComp framework including information & data literacy, communication & collaboration, digital content creation, safety, and problem solving as many as 13 items [15]; (2) self-efficacy (X2) was measured using level, strength, and generality indicators as many as 12 items [16]; (3) innovative work behaviour (Y) was measured using the indicators of idea generation, idea exploration, idea championing, and idea implementation of 10 items [17]; and (4) digital culture (W) as a moderation variable was measured using the indicators of digital literacy, digital security, creativity in the digital environment, use of social networks and communications, digital rights and ethics, and innovation as many as 15 items [18]. All items were measured using a five-point Likert scale.

The data analysis technique used PLS-SEM with SmartPLS 4.1.1.7 to evaluate the outer model (convergent validity, discriminant validity, and reliability) and the inner model (colinearity, R^2 , f^2 , and predictive relevance). Hypothesis testing is done through a bootstrapping procedure. A relationship is expressed as significant when the p-value is < 0.05

and the $t\text{-value} > 1.96$ [19]. The theoretical basis used is the Job Demands-Resources (JD-R) model which positions digital competence and self-efficacy as personal resources, as well as digital culture as organizational resources [20]. The conceptual model of the research is shown in Figure 1.

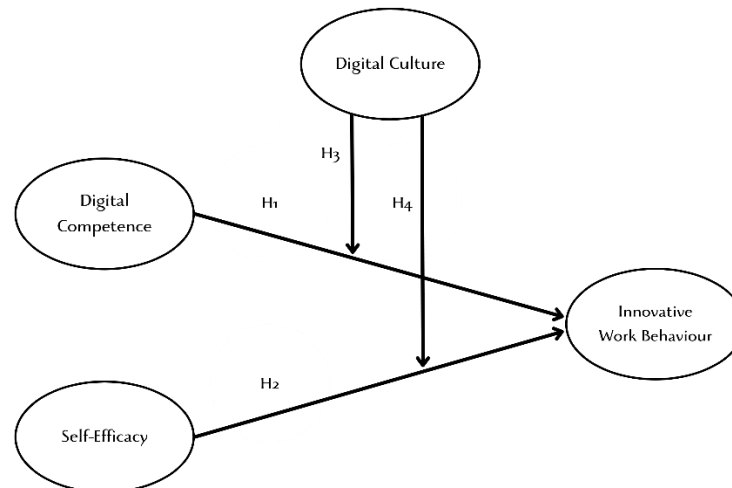


Figure 1. Conceptual Framework

Source: Processed by researchers, 2026

3. Results and Discussion

3.1. Characteristics of Respondents

Of the 40 respondents, most were aged 20–33 years old (55%), dominated by women (60%), S1 educated (80%), permanent employees (57.5%), and had a working period of 1–5 years (57.5%). This characteristic reflects the dominance of digital native groups who are familiar with digital technology in the work environment.

3.2. Descriptive Statistical Analysis

The results of descriptive statistical analysis showed that all research variables were in the high category based on the three-box method (score range 3.68–5.00). The average digital competence score is 4.51; self-efficacy of 4.44; Innovative Work Behaviour is 4.43; and Digital Culture is 4.63. The high score of all variables indicates that employees of PT Pegadaian Manukan Surabaya Branch have digital competence, self-confidence, innovative work behaviour, and good internalization of digital culture in their daily work.

3.3. Evaluation of the Outer Model

3.3.1. Convergent Validity

The convergent validity test was carried out through the outer loadings and Average Variance Extracted (AVE) values. All indicators have an outer loadings value above 0.708 (range 0.761–0.949). The AVE value of the entire construct was above 0.50, namely digital competence (0.702), self-efficacy (0.808), innovative work behaviour (0.733), and digital culture (0.790), so that the convergent validity was met.

Table 1. Outer Loadings (Indicator Level)

Variable	Indicator	Outer Loadings	Remarks
Digital Competence	DC.1.12	0,844	Valid
	DC.1.13	0,855	Valid
	DC.1.7	0,810	Valid
	DC.1.8	0,842	Valid
Digital Culture	DCul.4.13	0,899	Valid
	DCul.4.2	0,846	Valid
	DCul.4.3	0,949	Valid
Innovative Work Behaviour	IWB3.6	0,761	Valid
	IWB3.7	0,886	Valid
	IWB3.8	0,893	Valid
	IWB3.9	0,877	Valid
Self-Efficacy	SE.2.1	0,886	Valid
	SE.2.3	0,872	Valid
	SE.2.9	0,909	Valid
Digital Culture × Digital Competence		1,000	Valid
Digital Culture × Self-Efficacy		1,000	Valid

(Source: Primary data processed by the author, 2026)

Table 2. Average Variance Extracted (Ave)

Variable	AVE	Remarks
Digital Competence	0,702	Fulfilled
Self-Efficacy	0,808	Fulfilled
Innovative Work Behaviour	0,733	Fulfilled
Digital Culture	0,790	Fulfilled

Source: Primary data processed by the author, 2026

3.3.2. Discriminatory Validity

The validity of the discriminant was tested using the Heterotrait-Monotrait Ratio (HTMT). All HTMT values between constructs are below the threshold of 0.90, with the highest value being 0.856, so that all constructs are declared to have adequate discrimination.

Table 3. Htmt (Heterotrait-Monotrait Ratio)

Variable	DC	DCul	IWB	SE	DCul × SE	DCul × DC
Digital Competence	0,775					
Digital Culture	0,618	0,616				
Innovative Work Behaviour	0,775	0,551	0,785			
Self-Efficacy	0,755	0,616	0,785	0,785		
Digital Culture × Self-Efficacy	0,358	0,405	0,430	0,274	0,856	
Digital Culture × Digital Competence	0,568	0,362	0,351	0,336	0,856	0,856

Source: Primary data processed by the author, 2026

3.3.3. Reliability Tests

The results of the reliability test showed that Cronbach's Alpha values ranged from 0.861–0.882, Composite Reliability (rho_A) ranged from 0.868–0.916, and Composite Reliability (rho_C) ranged from 0.904–0.926. All values are in the recommended range (0.70–0.95), so that all constructs are declared reliable.

Table 4. Reliability Test Results

Variable	Cronbach's alpha	rho_A	rho_C	Remarks
Digital Competence	0,861	0,887	0,904	Reliable
Self-Efficacy	0,882	0,916	0,926	Reliable
Innovative Work Behaviour	0,877	0,890	0,916	Reliable
Digital Culture	0,867	0,868	0,919	Reliable

Source: Primary data processed by the author, 2026

3.4. Evaluation of the Inner Model

3.4.1. Collinearity

The results of the Variance Inflation Factor (VIF) test showed that most of the values were below the limit of 5, except for the construct of digital culture × digital competence interaction which reached 5,241. This value is slightly above the threshold, but the model as a whole is still interpretable.

Table 5. Variance Inflation Factor (VIF)

Variable	Vivid	Remarks
Digital Competence → Innovative Work Behaviour	2,765	No Collinearity
Digital Culture × Digital Competence → Innovative Work Behaviour	5,241	There Is Collinearity
Digital Culture × Self-Efficacy → Innovative Work Behaviour	4,566	No Collinearity
Self-Efficacy → Innovative Work Behaviour	1,972	No Collinearity

Source: Primary data processed by the author, 2026

3.4.2. R-Square and f-Square

The R^2 value for innovative work behaviour is 0.718 (R^2 adjusted = 0.676), which is in the substantive category, meaning that the model is able to explain 71.8% of the variation in innovative work behaviour. The f-square value indicates digital competence (0.576), the interaction effect of digital culture × self-efficacy (0.443), and digital culture × digital competence (0.366) are included in the large effect category, while self-efficacy (0.189) is included in the medium effect.

Table 6. R-Square

Variable	R-square	R-square adjusted	Remarks
Innovative Work Behaviour	0,718	0,676	Substantial

Source: Primary data processed by the author, 2026

Table 7. F-Square

Variable	F-square	Remarks
Digital Competence → Innovative Work Behaviour	0,576	Large effect
Digital Culture x Digital Competence → Innovative Work Behaviour	0,366	Large effect
Digital Culture x Self-Efficacy → Innovative Work Behaviour	0,443	Large effect
Self-Efficacy → Innovative Work Behaviour	0,189	Medium effect

Source: Primary data processed by the author, 2026

3.4.3. Predictive Relevance

All innovative work behaviour indicators had a positive Q^2 predict value (range 0.239–0.401) and a lower RMSE PLS-SEM value than the linear benchmark model, indicating that the model has good out-of-sample predictive capabilities.

Table 8. Predictive Relevance (Plspredict)

Indicator	Q^2 predict	PLS-SEM RMSE	LM RMSE	PLS < LM?
IWB3.6	0,327	0,531	0,677	Yes
IWB3.7	0,288	0,509	0,517	Yes
IWB3.8	0,239	0,563	0,655	Yes
IWB3.9	0,401	0,503	0,595	Yes

Source: Primary data processed by the author, 2026

3.5. Hypothesis Test and Discussion

3.5.1. Direct Effects

Table 9. Hypothesis Test Results -Direct Influence

H	Relationships	β	Red	STDEV	t-value	p-value	Results
S(+) = Significant positive effect, S(-) = Significant negative effect, NE = No effect							
H1	Digital Competence → Innovative Work Behaviour	0,671	0,625	0,231	2,899	0,004	S(+)
H2	Self-Efficacy → Innovative Work Behaviour	0,324	0,372	0,227	1,426	0,154	NE

Source: Primary data processed by the author, 2026

H1: Digital Competence Has a Significant Positive Effect on Innovative Work Behaviour

The test results showed that digital competence had a significant positive influence on innovative work behaviour ($\beta = 0.671$; $t = 2,899$; $p = 0.004$), until H1 is accepted. An f-square value of 0.576 indicates a large effect. These findings can be explained through the perspective of JD-R theory, where digital competence is positioned as a personal resource that supports employees' motivational pathways. When employees have high digital competence, they are able to access and utilize information efficiently, collaborate ideas through digital platforms, and solve work problems using technology, thus providing cognitive and technical capital to produce, promote, and implement innovations in daily work. The consistency of these findings with various cross-contextual and sectoral research strengthens the argument that digital competence is a strong predictor of innovative work behaviour in the era of digital transformation.

H2: Self-Efficacy Has No Significant Effect on Innovative Work Behaviour

The test results showed that self-efficacy had no significant effect on innovative work behaviour ($\beta = 0.324$; $t = 1.426$; $p = 0.154$), so H2 is not accepted. However, the f-square value of 0.189 indicates a substantial contribution to the medium effect level. The insignificance of this direct influence can be understood through several arguments. First, in a PT Pegadaian environment that has strictly implemented digital SOPs, innovative work behaviour is driven more by concrete technical competence than by self-confidence. Second, the high average self-efficacy score of respondents (4.44) indicates high homogeneity among employees, so that the ability of this variable to distinguish innovative work behaviour between individuals is limited, a condition known as restriction of range in statistics. Third, the existence of strongly correlated digital competence in the same model has the potential to absorb some of the variants that should be explained by self-efficacy, considering that the two are interrelated as personal resources within the framework of JD-R.

3.5.2. Interaction Effects

Table 10. Hypothesis Test Results - Interaction Effects

H	Relationships	β	Red	STDEV	t-value	p-value	Results
S(+) = Significant positive effect, S(-) = Significant negative effect, NE = No effect							
H3	Digital Culture x Digital Competence → Innovative Work Behaviour	0,558	0,473	0,242	2,308	0,021	S(+)
H4	Digital Culture x Self-Efficacy → Innovative Work Behaviour	0,614	-0,510	0,267	2,298	0,022	S(-)

Source: Primary data processed by the author, 2026

H3: Digital Culture Moderates Significantly Positively the Relationship between Digital Competence - Innovative Work Behaviour

The test results showed that digital culture moderated significantly positively the influence of digital competence on innovative work behaviour ($\beta = 0.558$; $t = 2.308$; $p = 0.021$; $f^2 = 0.366$), until H3 is accepted. A positive interaction coefficient indicates that the stronger the digital culture in the organization, the greater the influence of digital competence on innovative work behaviour. In the perspective of JD-R theory, digital culture is positioned as an organizational work resource that functions as a buffer that increases the effectiveness of personal resources in influencing positive work behaviour. When organizations have a robust digital culture, reflected in values that drive experimentation, technology-based collaboration, and openness to innovation employees with high digital competencies find more space to apply their skills in generating and implementing innovative ideas. These findings provide empirical evidence that digital culture is not only effective as a mediator, but also as a moderation that optimizes the transformation of personal resources into positive behavioral outputs.

H4: Digital Culture Moderates Significantly Negative Relationships of Self-Efficacy - Innovative Work Behaviour

The test results showed that digital culture significantly moderated the relationship between self-efficacy and innovative work behaviour with negative direction ($\beta = -0.614$; $t = 2,298$; $p = 0.022$; $f^2 = 0.443$), so that H4 is statistically accepted with a note of the direction of moderation being weakening. This finding is an interesting result and can be examined through several theoretical arguments. First, the substitution effect occurs when a very strong work resource replaces the relevance of a particular personal resource. The very strong digital culture at PT Pegadaian Manukan Branch (average score of 4.63) creates conditions where the organizational environment has provided very adequate guidance, standards, and structural support for innovative behaviour, so that the role of self-efficacy as a driver of individual

motivation becomes less decisive. Second, a very strong and structured digital culture has the potential to create a standardization of work behaviour that limits space for individual initiatives driven by self-confidence. Third, the difference in the direction of moderation between H3 and H4 provides an important insight that digital competence is a technical competence that is directly compatible with the demands of digital culture so that both reinforce each other, while self-efficacy is a more general motivational belief and tends to be replaced by organizational structural support when digital culture is very mature. These findings of negative moderation are a new contribution to the literature and provide empirical evidence that the relationship between digital culture and personal resources is more nuanced and contextual than previously assumed.

4. Conclusion

This study produced four main findings. First, digital competence has been proven to have a significant positive effect on innovative work behaviour in employees of PT Pegadaian Manukan Surabaya Branch, showing that the ability to utilize digital technology effectively ranging from information literacy, digital collaboration, to technology-based problem solving is a key factor that encourages innovative work behaviour. Second, self-efficacy has not been shown to have a significant effect directly on innovative work behaviour, indicating that in a structured digital work environment, technical competence has more dominant weight than self-confidence alone. Third, digital culture has been proven to significantly positively moderate the influence of digital competence on innovative work behaviour, meaning that a strong digital culture magnifies the impact of employees' digital competencies on innovative behaviour. Fourth, digital culture has been shown to significantly negatively moderate the influence of self-efficacy on innovative work behaviour, showing that in an environment with a very strong digital culture, the role of individual self-confidence becomes less dominant because it is replaced by the support of the organization's digital systems, technology, and procedures.

This research makes two main contributions. Theoretically, this study enriches the JD-R theory by proving the role of digital culture as a moderation variable that has different directions for two personal resources (digital competence and self-efficacy), a finding that has not been widely revealed in the previous literature. The findings of negative moderation of digital culture on self-efficacy provide empirical evidence for the substitution mechanism between organizational resources and personal resources in the digital age. In practical terms, this research implies that organizations need to prioritize investment in the development of employees' digital competencies through structured training, and at the same time maintain a balance between strengthening digital cultural standards and providing adequate autonomy for individual employee initiatives so that innovative work behaviour can develop optimally.

This research has several limitations that need to be observed. The cross-sectional design limits the ability to draw causal conclusions. Self-reported data collection has the potential to present common method bias. The use of a census on a single branch with a sample of $n=40$ limits the generalizability of the findings. The value of VIF in the construct of digital culture $\times$

digital competence interaction (5,241) also needs to be observed. Further research is suggested using longitudinal design, expanding the scope of the sample to several branches or other industry sectors, and exploring the role of self-efficacy as a mediating variable or through indirect mechanisms such as work engagement and job crafting.

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