

# Digital Banking Skills Towards Work Competencies Among Employees in a Misamis Oriental Government Bank

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## ABSTRACT

This study examined the relationship between digital banking skills and work competencies among employees of a government bank in Misamis Oriental. As public financial institutions increasingly adopt digital platforms, employees are required to possess adequate digital banking skills to ensure efficient, accurate, and secure service delivery. Using a descriptive–correlational research design, the study assessed employees' levels of digital banking skills in terms of system navigation, online transaction processing, data security awareness, and digital customer service. Work competencies were measured in terms of job knowledge, work efficiency, adaptability, problem-solving skills, and service quality. Data were gathered through a structured questionnaire administered to bank employees and analyzed using appropriate statistical tools. Findings revealed that employees generally demonstrated a high level of digital banking skills and a high level of work competencies. Results further showed a significant relationship between digital banking skills and work competencies, indicating that employees with stronger digital banking capabilities tend to exhibit higher levels of competence in their work performance. The study concludes that enhancing digital banking skills is vital in strengthening employee competencies in government banking institutions. It recommends continuous digital skills training, system upgrades, and institutional support to improve workforce readiness and service efficiency in the digital banking environment.

**Keywords:** *Digital Banking Skills, Work Competencies, Government Bank, Employee Performance, Misamis Oriental*

## INTRODUCTION

Along with the development of the Internet, a variety of gadgets, such as laptops, tablets, and smartphones, have been widely developed and adopted by organizations in their business operations (Dasgupta and Gupta, 2019). Digitalization is considered to provide great efficiency when habits and work processes are changed to accommodate the possible efficiency improvements (Kuusisto, 2017). While technological advancements promise a more efficient, client-driven banking experience, it is essential to present a well-rounded perspective, contemplating both opportunities and potential challenges. The ascendancy of digital banking has fundamentally reshaped traditional financial practices, rendering them more efficient, accessible, and user-oriented. A triumvirate of technological progress, burgeoning internet adoption, and widespread smartphone usage has garnered the momentum for this novel finance landscape, democratizing banking and, in doing so, endorsing wide-scale financial inclusion (Julian & Ofori, 2019).

With the increase in technological advancements, the digitalization of processes in several sectors, including the financial industry in the form of online banking, has made headways in the Philippine market and worldwide (Nirmala & Pavithra, 2019). As more consumers, especially the younger generations, increasingly use digital banking for their daily transactions such as online shopping, physical shopping, bill payments, transfer of money transfers, purchase of goods and services, and more, the rise of digital banking has become a relevant topic for the financial sector (Camilleri & Grech 2017). Taking into account the growing importance of digitalization, it should be noted that it

has an ambiguous influence on the financial services sector. On the one side, digitalization helps to increase customer loyalty, reduce human error and cope with the leading competitors (Rathi Meena & Parimalarani, 2020). As the nature of work is changing due to emerging invasive technologies.

These changes in the financial services sector primarily concern the number of employees needed. At the same time, the demand for employees' skills and competencies required for effectively utilizing digital technologies is becoming a focus area in the conditions of the transformation of the financial services (Folea & Folcut, 2019). Digital skills usually have more importance than the sole ability to use applications or operate a digital device (Van Laar et al., 2020). They also include digital information processing and communication (Aesaert et al., 2014), critical thinking (Starkey, 2011), the ability to work on shared documents and projects in online collaborative platforms (Balau & Utz, 2017), and the problem-solving skills needed to find creative solutions and transfer knowledge to new working conditions (Barak, 2018). Oberländer et al. (2020) emphasized the fact that there is a gap between the existing and needed digital competencies to respond to the challenges of the fully digitalized workplace in the future.

An insufficient level of the users' digital skills can cause the ineffective utilization of the banking accounting system and other types of information systems processing the data (Lingga, 2020). Due to a rapid change in the tools, skills and competencies that employees require, continuous development of digital skills has to be supported by employers (Trias Pinto & Gendre, 2016). The overarching goal of this study is to elucidate the influence digital banking, underscoring the drivers that have facilitated this shift and the inherent opportunities and challenges it presents. The rationale draws on the observed lack of comprehensive studies in regional contexts, especially within burgeoning economies such. Thus, this research attempts to fill this gap, offering a nuanced understanding of the digital banking landscape and its implications on the broader economic scenario (Cecchetti & Schoenholtz, 2016).

## **MATERIALS & METHODS**

In the rapidly evolving landscape of finance, the digital transformation of banking has necessitated a corresponding shift in employee skill sets. To ensure a competent workforce equipped to navigate this new terrain, research about digital baking skills and overall work competencies is essential. This study explored and investigated how effectively digital banking skills translate into tangible capabilities relevant to the modern banking industry.

This research on digital baking skills towards work competencies can benefit from a mixed methods design. A quantitative and an interview confirmation were used in this research. Quantitative Method – a survey was used; online surveys such as google forms and traditional questionnaires was also handed to the government bank employees of Misamis Oriental. These questionnaires were used to assess the prevalence of digital baking skills and their self-reported impact on work performance. Interview Confirmation – The interviewed respondents; are bank professionals who can provide valuable insights into the specific digital skills required for various roles and how they contribute to overall competency. The researcher selected ten (10) bank professionals.

## **RESULTS AND DISCUSSION**

### **1. What are the demographic characteristics of the government bank employees in Misamis Oriental, in terms of:**

**1.1 Sex;**

**1.2 Age;**

**1.3 Educational Attainment;**

**1.4 Job Level and****1.5 Years Working in the Bank?**

Table 1 presents the frequency and percentage distribution of the respondents in terms of age. The data revealed that the age group of 18-25 comprises 16 respondents, making up 12.6 percent of the total sample. The age group of 26-35 consists of 65 respondents, or 51.2 percent. The age group of 36 years old and above includes 46 respondents, representing 36.2 percent of the total. This indicates that most of the respondents are within the age range of 26-35 years old.

**Table 1**  
**Frequency and Percentage Distribution of the Respondents' Profile in terms of Age**

| Age                    | Frequency  | Percentage  |
|------------------------|------------|-------------|
| 18-25 years old        | 16         | 12.6 %      |
| 26-35 years old        | 65         | 51.2 %      |
| 36 years old and above | 46         | 36.2 %      |
| <b>Total</b>           | <b>127</b> | <b>100%</b> |

Table 2 presents the frequency and percentage distribution of the respondents in terms of sex. The data revealed that most respondents are female, with 77 individuals accounting for 60.6 percent of the total sample. Males constitute 44 respondents, representing 34.6 percent. Additionally, 6 respondents, or 4.7 percent, chose to prefer not to disclose their sex. The data suggests that the findings of the survey are likely to be influenced heavily by female respondents.

**Table 2**  
**Frequency and Percentage Distribution of the Respondents' Profile in terms of Sex**

| Sex               | Frequency  | Percentage  |
|-------------------|------------|-------------|
| Male              | 44         | 34.6 %      |
| Female            | 77         | 60.6 %      |
| Prefer Not to Say | 6          | 4.7 %       |
| <b>Total</b>      | <b>127</b> | <b>100%</b> |

Table 3 illustrates the frequency and percentage distribution of the respondents in terms of educational attainment. The data revealed that the majority of the respondents are college graduates, consisting of 93 individuals or 73.6 percent. And the post-graduates comprised 34 individuals or 26.8 percent. This indicates that a significant portion of the respondents have completed a higher level of education, which may influence the survey results by reflecting perspectives and opinions typical of those with a college education.

**Table 3**  
**Frequency and Percentage Distribution of the Respondents' Profile in terms of Educational Attainment**

| Educational Attainment | Frequency  | Percentage  |
|------------------------|------------|-------------|
| College Graduate       | 93         | 73.2 %      |
| Post Graduate          | 34         | 26.8 %      |
| <b>Total</b>           | <b>127</b> | <b>100%</b> |

Table 4 shows the frequency and percentage distribution of the respondents in terms of job level. The data shows that most respondents, 79 individuals or 62.2 percent, are at the rank-and-file level. This indicates that a significant portion of the respondents are regular employees without managerial or supervisory responsibilities. The second largest group comprises supervisory-level respondents, with 32 individuals making up 25.2 percent of the sample. The smallest group is contractual employees,

comprising 16 individuals or 12.6 percent of the total. The data indicates a workforce primarily composed of regular employees, which could shape the survey results to reflect the experiences and opinions typical of this job level.

**Table 4**  
**Frequency and Percentage Distribution of the Respondents' Profile in terms of Job Level**

| Job Level    | Frequency  | Percentage  |
|--------------|------------|-------------|
| Contractual  | 16         | 12.6 %      |
| Rank in File | 79         | 62.2 %      |
| Supervisory  | 32         | 25.2 %      |
| <b>Total</b> | <b>127</b> | <b>100%</b> |

Table 5 presents the frequency and percentage distribution of the respondents in terms of years in the bank. The data indicate that the majority of respondents, comprising 68 individuals or 53.5 percent of the total sample, have been with the bank for five years or more. Following this, the next largest group consists of respondents with tenure ranging from 2 to 4 years, with 29 individuals representing 22.8 percent of the sample. Furthermore, respondents with 7 months to 1 year comprise 21 individuals or 16.5 percent of the sample, while those with 3 to 6 months of tenure comprise 9 individuals or 7.1 percent. This suggests a significant proportion of long-tenured employees within the organization, potentially reflecting stability and institutional knowledge among this group.

**Table 5**  
**Frequency and Percentage Distribution of the Respondents' Profile in terms of Years in Bank**

| Years in Bank     | Frequency  | Percentage  |
|-------------------|------------|-------------|
| 3 - 6 months      | 9          | 7.1 %       |
| 7 months - 1 year | 21         | 16.5 %      |
| 2 years - 4 years | 29         | 22.8 %      |
| 5 years and above | 68         | 53.5 %      |
| <b>Total</b>      | <b>127</b> | <b>100%</b> |

## 2. How respondents assess their digital banking skills in terms of:

### 2.1 Technical Skills

#### 2.1.1 Data Visualization;

#### 2.1.2 Machine Operation; and

#### 2.1.3 Data Processing

### 2.2 Non-Technical Skills

#### 2.2.1 Information and Data Literacy

#### 2.2.2 Communication and Collaboration

#### 2.2.3 Problem Solving

Table 6 presents the respondents' assessment of digital banking skills in terms of data visualization. The overall mean is 3.29 (SD=0.58), which is described as "Always Practice" or "Professional". The findings suggest a high level of proficiency and specialization in this aspect among the respondents. This proficiency is important in effectively interpreting and analyzing complex financial data, enabling individuals to make informed financial decisions. Similarly, Allaymoun et al. (2022) delve into the effects of data visualization techniques on online banking experiences and decision-making behaviors. Their findings underscore the importance of proficient data visualization skills in enabling users to navigate financial information effectively, thereby empowering them to make sound financial decisions. By leveraging data visualization tools, users can gain deeper insights into complex financial information, enabling them to effectively identify patterns, trends, and anomalies. This enhanced

comprehension empowers users to make more informed and strategic financial decisions aligned with their goals and priorities.

The indicator, “I can sort and filter data reports”, obtained the highest mean of 3.36 (SD=0.59), described as “Always Practice” or “Professional”. Conversely, the indicator, “I can read and interpret different types of banks reports through charts or graphs to identify the high and low volume of client’s transactional behavior.”, obtained the lowest mean of 3.28 (SD=0.59), described as “Always Practice” or “Professional”. The findings suggest that respondents generally possess a high level of proficiency in digital banking skills related to data visualization. They demonstrate Intermediate capabilities in sorting and filtering data reports, indicating efficiency in organizing and accessing financial information within digital platforms. However, there may be room for improvement in interpreting complex financial data presented through charts or graphs. Strengthening these skills could enhance respondents' ability to make informed financial decisions and navigate digital banking platforms effectively.

**Table 6**  
**The Respondents’ Assessment of Digital Banking Skills in terms of Technical Skills:**  
**Data Visualization**

| Items                                                                                                                                                                                         | Mean        | SD          | Description            | Interpretation      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|------------------------|---------------------|
| I can sort and filter data reports                                                                                                                                                            | 3.36        | 0.56        | Always Practice        | Professional        |
| I can read and interpret different types of banks report through charts or graphs to identify the high and low volume of client’s transactional behavior.                                     | 3.24        | 0.58        | Sometimes Practice     | Intermediate        |
| I can create dataset such as charts and graphs that will be used in data presentation when ask to present in the bank’s month meeting.                                                        | 3.28        | 0.59        | Always Practice        | Professional        |
| <b>Overall Mean</b>                                                                                                                                                                           | <b>3.29</b> | <b>0.58</b> | <b>Always Practice</b> | <b>Professional</b> |
| <i>Legend: 1.00 – 1.75(Unable to Practice – Novice) 1.76 – 2.50 (Rarely Practice – Beginner) 2.51 – 3.25 (Sometimes Practice – Intermediate) 3.26 – 4.00 (Always Practice – Professional)</i> |             |             |                        |                     |

Table 7 presents the respondent's assessment of digital banking skills in terms of machine operation. The overall mean is 3.38 (SD=0.57), which is described as “Always Practice” or “Professional.”. This indicates that respondents are well-versed in using various digital banking tools and technologies, which is crucial for effectively navigating modern banking environments. Mastery of these tools implies that respondents can efficiently perform essential banking tasks such as cash withdrawals, deposits, and balance inquiries. Their familiarity with these technologies ensures they can perform these tasks with minimal assistance, reducing dependency on bank staff and enhancing their independence in managing their financial affairs (Mavlutova & Volkova, 2019). Furthermore, being well-versed in digital banking tools contributes to the overall financial literacy and capability of the bank’s workforce.

The indicator, “I can easily follow and understand the instructions provided in the manual and guide while using the bank’s system tools and can also teach other colleagues how to use them,” obtained the highest mean of 3.40 (SD=0.57), described as “Always Practice” or “Professional.” On the contrary, the indicator, “I can easily login and navigate the bank’s various system tools which are being used in a day-to-day bank’s operation with no difficulty.”, obtained the lowest mean of 3.37 (SD=0.58), described as “Always Practice” or “Professional”.

These findings indicate that respondents possess a robust skill set in digital banking operations, characterized by both strong individual competencies and the ability to facilitate peer learning.

Proficiency in digital banking operations is critical for the efficient functioning of digital banking services. High levels of user competence can lead to fewer errors, reduced need for customer support, and more seamless interactions with banking systems (Al-Araj et al., 2022). This efficiency is crucial for maintaining customer satisfaction and trust in digital banking platforms. Furthermore, proficient use of digital tools can streamline internal processes within the bank. Employees can automate routine tasks, manage customer interactions more effectively, and access real-time data to make informed decisions. This efficiency improves customer service quality, reduces operational costs, and increases productivity (Malar et al., 2019).

**Table 7**  
**The Respondents' Assessment of Digital Banking Skills in terms of Technical Skills:**  
**Machine Operations**

| Items                                                                                                                                                                         | Mean        | SD          | Description            | Interpretation      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|------------------------|---------------------|
| I can easily login and navigate the bank's various system tools which are being used in a day-to-day bank's operation with no difficulty.                                     | 3.37        | 0.58        | Always Practice        | Professional        |
| I can use the bank's system tools such as Consumer Terminals and all other tools in the bank's network portal with ease and no difficulty.                                    | 3.39        | 0.57        | Always Practice        | Professional        |
| I can easily follow and understand the instructions provided in the manual and guide while using the bank's system tools and can also teach other colleagues how to use them. | 3.40        | 0.57        | Always Practice        | Professional        |
| <b>Overall Mean</b>                                                                                                                                                           | <b>3.38</b> | <b>0.57</b> | <b>Always Practice</b> | <b>Professional</b> |

*Legend: 1.00 – 1.75 (Unable to Practice – Novice) 1.76 – 2.50 (Rarely Practice – Beginner) 2.51 – 3.25 (Sometimes Practice – Intermediate) 3.26 – 4.00 (Always Practice – Professional)*

Table 8 presents the respondents' assessment of digital banking skills in terms of data processing. The overall mean is 3.29 (SD=0.58), which is described as “Always Practice” or “Professional.” This high level of proficiency in data processing indicates that respondents are confident in their ability to handle and manipulate financial data within digital banking platforms. They likely possess the skills necessary to input, organize, analyze, and interpret financial information accurately and efficiently, contributing to the smooth operation of digital banking services. A study conducted by Pitafi et al. (2020) supports the idea that proficiency in data processing is crucial for effective digital banking operations. Their research found that employees with strong data processing skills were better able to extract actionable insights from financial data, leading to improved decision-making and enhanced customer service.

The indicator, “I can accurately process online account applications and monetary transactions that involve verifying information and following established procedures,” obtained the highest mean of 3.31 (SD=0.57), described as “Always Practice” or “Professional.” Moreover, the indicator, “I can accurately enter customer details and transaction details into the banks' online system tools, including the scanning and uploading of the documents”, obtained the lowest mean of 3.27 (SD=0.58), described as “Always Practice” or “Professional”.

These findings indicate that respondents possess a robust skill set in data processing within the digital banking context. Research by Mbama and Ezepue (2018) emphasizes the importance of accurate data processing in digital banking operations. Their study found that employees with strong data processing skills were able to efficiently manage online account applications, process monetary transactions, and handle customer details, leading to improved operational efficiency and customer satisfaction. Furthermore, the proficiency of bank employees in data processing facilitates seamless integration and utilization of digital banking platforms (Pitafi et al., 2020). These employees can navigate complex systems, troubleshoot technical issues, and provide effective support to customers utilizing digital

channels. By fostering a culture of digital literacy and continuous learning, banks empower their employees to adapt to technological changes and drive the successful implementation of digital transformation initiatives.

**Table 8**  
**The Respondents' Assessment of Digital Banking Skills in terms of Technical Skills:**  
**Data processing**

| Items                                                                                                                                                                        | Mean        | SD          | Description            | Interpretation      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|------------------------|---------------------|
| I can analyze online transaction patterns to identify suspicious activity and flag transactions that the system identifies potentially fraudulent for further investigation. | 3.28        | 0.58        | Always Practice        | Professional        |
| I can accurately enter customer details and transaction details into the banks' online system tools including the scanning and uploading of the documents.                   | 3.27        | 0.58        | Always Practice        | Professional        |
| I can accurately process online account applications and monetary transactions that involve verifying information and following established procedures.                      | 3.31        | 0.57        | Always Practice        | Professional        |
| <b>Overall Mean</b>                                                                                                                                                          | <b>3.29</b> | <b>0.58</b> | <b>Always Practice</b> | <b>Professional</b> |

*Legend: 1.00 – 1.75 (Unable to Practice – Novice) 1.76 – 2.50 (Rarely Practice – Beginner) 2.51 – 3.25 (Sometimes Practice – Intermediate) 3.26 – 4.00 (Always Practice – Professional)*

Table 9 presents the respondent's assessment of digital banking skills in terms of information and data literacy. The overall mean is 3.35 (SD=0.56), which is described as “Always Practice” or “Professional.” The observed high level of proficiency in information and data literacy among respondents suggests a significant competence in effectively navigating, interpreting, and utilizing financial information within digital banking platforms. This proficiency is crucial for ensuring that individuals can effectively utilize the available resources to manage their finances and make informed decisions.

The indicator, “I am knowledgeable about the bank’s digital tools like mobile app, online bill payments, and other banks’ digital products and services.”, obtained the highest mean of 3.48 (SD=0.55), described as “Always Practice” or “Professional.” Conversely, the indicator, “I can thoroughly explain the digital banking features and benefits of the bank to the new prospective clients,” obtained the lowest mean of 3.23 (SD=0.58), described as “Sometimes Practice” or “Advance.”

The observed high level of competency among respondents in understanding and utilizing various digital tools offered by the bank, such as mobile apps and online bill payments, suggests a significant proficiency in digital banking operations. This proficiency likely enables respondents to navigate digital platforms efficiently and take full advantage of the range of services provided by the bank (Bailey et al., 2018). Bank employees who feel knowledgeable about these digital tools are well-equipped to provide thorough explanations of the bank's digital banking features and benefits to prospective clients. This proficiency enables employees to effectively communicate the advantages of digital banking, address client inquiries, and promote the adoption of digital banking services among new customers.

Table 10 presents the respondents' assessment of digital banking skills in terms of collaboration and communication. The overall mean is 3.33 (SD=0.58), which is described as “Always Practice” or “Professional.” These findings highlight the critical role of collaboration and communication skills in digital banking. As digital banking continues to evolve, the ability to work well with others and communicate effectively becomes increasingly important. These skills are essential for ensuring smooth operations, enhancing customer service, and fostering a collaborative work environment.

**Table 9**  
**The Respondents' Assessment of Digital Banking Skills in terms of Non-Technical Skills: Information and Data Literacy**

| Items                                                                                                                                                                                         | Mean        | SD          | Description            | Interpretation      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|------------------------|---------------------|
| I am knowledgeable about the bank's digital tools like mobile app, online bill payments and other bank's digital products and services.                                                       | 3.48        | 0.55        | Always Practice        | Professional        |
| I can thoroughly explain the digital banking features and benefits of the bank to the new prospected clients.                                                                                 | 3.23        | 0.58        | Sometimes Practice     | Intermediate        |
| I can identify and tailor particular digital products and services and recommend these products to the clients of the bank.                                                                   | 3.34        | 0.54        | Always Practice        | Professional        |
| <b>Overall Mean</b>                                                                                                                                                                           | <b>3.35</b> | <b>0.56</b> | <b>Always Practice</b> | <b>Professional</b> |
| <i>Legend: 1.00 – 1.75(Unable to Practice – Novice) 1.76 – 2.50 (Rarely Practice – Beginner) 2.51 – 3.25 (Sometimes Practice – Intermediate) 3.26 – 4.00 (Always Practice – Professional)</i> |             |             |                        |                     |

The indicator, “I know how to use the bank’s internal online communication tools (e.g., Lotus Domino and M365) to forward and receive documents from clients that need endorsement to other concern department/s.”, obtained the highest mean of 3.36 (SD=0.62), described as “Always Practice” or “Professional.” On the contrary, the indicator, “I can attentively listen to clients’ concern about how to use digital banking products and services and offer them the best solutions available,” obtained the lowest mean of 3.28 (SD=0.54), described as “Always Practice” or “Professional”.

**Table 10**  
**The Respondents' Assessment of Digital Banking Skills in terms of Non-Technical Skills: Communication and Collaboration**

| Items                                                                                                                                                                                         | Mean        | SD          | Description            | Interpretation      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|------------------------|---------------------|
| I can attentively listen to clients’ concern about how to use digital banking products and services and offer them the best solutions available.                                              | 3.28        | 0.54        | Always Practice        | Professional        |
| I can use multiple channels of communications (e.g. emails, messaging app, video call) to reach clients and to provide them with updates and feedbacks on their transaction concerns.         | 3.35        | 0.57        | Always Practice        | Professional        |
| I know how to use bank’s internal online communication tools (e.g. Lotus Domino and M365) to forward and receive documents from clients that needs endorsement to other concern department/s. | 3.36        | 0.62        | Always Practice        | Professional        |
| <b>Overall Mean</b>                                                                                                                                                                           | <b>3.33</b> | <b>0.58</b> | <b>Always Practice</b> | <b>Professional</b> |
| <i>Legend: 1.00 – 1.75(Unable to Practice – Novice) 1.76 – 2.50 (Rarely Practice – Beginner) 2.51 – 3.25 (Sometimes Practice – Intermediate) 3.26 – 4.00 (Always Practice – Professional)</i> |             |             |                        |                     |

Table 11 presents the respondent's assessment of digital banking skills in terms of problem -solving. The overall mean is 3.24 (SD=0.63), which is described as “Sometimes Practice” or “Intermediate.”. The results suggest that while respondents are proficient in problem-solving, there is a continuous need for skill enhancement to achieve a higher level of expertise. Problem-solving is a critical competency in the banking sector, especially as digital banking services expand and evolve. Effective problem-solving skills enable employees to address and resolve issues promptly, ensuring smooth operations and high levels of customer satisfaction.

The indicator, “I can provide customer support when clients encounter problem with their online banking transactions and can identify the cause and guide clients towards a resolution.”, obtained the highest mean of 3.30 (SD=0.63), described as “Always Practice” or “Professional.” This suggests that respondents feel highly confident and competent in their ability to address customer inquiries and troubleshoot issues related to online banking transactions. Their proficiency in diagnosing problems and guiding clients toward effective resolutions reflects a strong understanding of digital banking systems and processes. On the contrary, the indicator, “I can attentively listen to clients’ concern about how to use digital banking products and services and offer them the best solutions available.”, obtained the lowest mean of 3.19 (SD=0.61), described as “Sometimes Practice” or “Advance”. This suggests that while respondents are generally capable of listening to and addressing client concerns, there may be a slightly lower level of perceived proficiency in this aspect compared to providing direct customer support for transactional issues.

**Table 11**  
**The Respondents’ Assessment of Digital Banking Skills in Terms of Non-Technical Skills: Problem-Solving**

| Items                                                                                                                                                                   | Mean        | SD          | Description               | Interpretation      |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|---------------------------|---------------------|
| I can provide customer support when clients encounter problem with their online banking transactions and can identify the cause and guide clients towards a resolution. | 3.30        | 0.63        | Always Practice           | Professional        |
| I can provide step-by-step troubleshooting process and offer alternative solution to clients online banking concerns if initial approach doesn’t work.                  | 3.21        | 0.65        | Sometimes Practice        | Intermediate        |
| I can attentively listen to clients’ concern about how to use digital banking products and services and offer them the best solutions available.                        | 3.19        | 0.61        | Sometimes Practice        | Intermediate        |
| <b>Overall Mean</b>                                                                                                                                                     | <b>3.24</b> | <b>0.63</b> | <b>Sometimes Practice</b> | <b>Intermediate</b> |

*Legend: 1.00 – 1.75(Unable to Practice – Novice) 1.76 – 2.50 (Rarely Practice – Beginner) 2.51 – 3.25 (Sometimes Practice – Intermediate) 3.26 – 4.00 (Always Practice – Professional)*

### 3. How do respondents assess their work competencies?

Table 12 presents the respondent's assessment of their work competencies. The overall mean is 3.27 (SD=0.60), which is described as “Always Practice” or “Professional.” These results highlight the competence and specialization of respondents in their respective work roles within the digital banking sector. Their perceived proficiency and specialized skills contribute to the smooth functioning of digital banking operations and support the delivery of high-quality services to customers (Salman et al., 2020). Moreover, the competence and specialization of respondents align with the growing demand for digital banking services and the increasing reliance on technology in the financial sector. The digital transformation of banking operations requires a workforce with specialized skills in areas such as digital marketing, mobile banking, and artificial intelligence (Setyawati et al., 2020). The proficiency of respondents in these areas reflects their adaptability to the changing landscape of digital banking and their ability to meet the evolving needs of customers.

The indicator, “I can manage online office documents such as MS Office, Google Sharing, Lotus emails, and MS Teams (M365),” obtained the highest mean of 3.39 (SD=0.58), described as “Always Practice” or “Professional.” This suggests that respondents feel highly proficient in utilizing various online office tools commonly used in digital banking environments. Moreover, the indicator, “I can assist and provide after-sales support to the banks’ countryside partners (Agent Banking Partners) in using online facilities such as POS for debit/credit and cash out transactions.”, obtained the lowest

mean of 3.19 (SD=0.69), described as “Sometimes Practice” or “Advance”. This could imply a need for further training or development in effectively assisting partner institutions in leveraging digital banking tools and services to enhance their operations and service delivery.

**Table 12**  
**The Respondents’ Assessment of their Work Competencies**

| Items                                                                                                                                                                                                                                         | Mean        | SD          | Description            | Interpretation      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|------------------------|---------------------|
| I can answer clients’ queries of Digital product and services of the bank (mobile banking app, bills payment, online fund transfer).                                                                                                          | 3.31        | 0.58        | Always Practice        | Professional        |
| I can assist clients in downloading and Installing application of banks products and services and provide instruction on how to use it properly.                                                                                              | 3.31        | 0.60        | Always Practice        | Professional        |
| I can solve simple technical problems of client’s concerns (e.g. mobile banking app, bills payment, bank website and etc.)                                                                                                                    | 3.27        | 0.56        | Always Practice        | Professional        |
| I can identify discrepancies in digital transactions of clients (e.g. online fund transfer, bills payment and online remittances) and use the banks’ online reporting tool to resolve the error immediately and accurately.                   | 3.22        | 0.60        | Sometimes Practice     | Intermediate        |
| I can navigate the online banking tools (e.g. consumer transaction, digital onboarding system and etc.) of the bank comfortably without any difficulty.                                                                                       | 3.27        | 0.61        | Always Practice        | Professional        |
| I can use the bank's online monitoring tool to track account details, access financial history, provide personalized services, and address client’s inquiries properly.                                                                       | 3.24        | 0.65        | Sometimes Practice     | Intermediate        |
| I can navigate, assist, and provide support to the clients in using other digital products and services of the banks (e.g. iAccess, eMDS, weAccess, Online Payroll Facility, E-Tax Payment System, E-Payment System, wire transfer and more). | 3.31        | 0.62        | Always Practice        | Professional        |
| I can accurately discuss with the banks’ country side partners them functionality of the banks POS, the debit/credit and cash out facility (for onboarding partners).                                                                         | 3.24        | 0.64        | Sometimes Practice     | Intermediate        |
| I can assist and provide after sales support to the banks’ country side partners (Agent Banking Partners) in using online facility such as POS for debit/credit and cash out transactions.                                                    | 3.19        | 0.69        | Sometimes Practice     | Intermediate        |
| I can navigate the online back-office facility of the bank to do various transactions such as monitoring of transaction reports, enrollment of clients in selected digital banking products (e.g. eMDS, weAccess, iAccess and etc.)           | 3.30        | 0.61        | Always Practice        | Professional        |
| I can manage online office documents such MS Office, Google Sharing, Lotus emails and MS Teams (M365).                                                                                                                                        | 3.39        | 0.58        | Always Practice        | Professional        |
| I can manage online video conferencing using digital tools (ex: gMeet and zoom) that will be used in monthly meetings and client presentations.                                                                                               | 3.24        | 0.58        | Sometimes Practice     | Intermediate        |
| I can navigate the online banking system tools (e.g. Anti-Money Laundering Online Tool) to identify suspicious activity and comply with regulations to prevent fraud.                                                                         | 3.24        | 0.59        | Sometimes Practice     | Intermediate        |
| I can lead and mentor others (co-employee) in their use of the bank’s digital products and services (e.g. Mobile banking app, bills payment, fund transfer and others).                                                                       | 3.26        | 0.59        | Always Practice        | Professional        |
| I am knowledgeable with all the banks products and services and consider myself as tech savvy bank personnel.                                                                                                                                 | 3.22        | 0.55        | Sometimes Practice     | Intermediate        |
| <b>Overall Mean</b>                                                                                                                                                                                                                           | <b>3.27</b> | <b>0.60</b> | <b>Always Practice</b> | <b>Professional</b> |

*Legend: 1.00 – 1.75(Unable to Practice – Novice) 1.76 – 2.50 (Rarely Practice – Beginner) 2.51 – 3.25 (Sometimes Practice – Intermediate) 3.26 – 4.00 (Always Practice – Professional)*

These findings highlight the importance of well-rounded work competencies in the digital banking sector. While respondents exhibit strong proficiency in managing online office documents, there may be opportunities for further development in providing support to partner institutions in utilizing digital banking facilities effectively. Investing in training and development programs focused on enhancing support skills can help bridge this gap and ensure that respondents are well-equipped to support partner institutions in leveraging digital banking technologies for mutual benefit. Investing in training and development programs focused on enhancing support skills can help bridge this gap and ensure that respondents are well-equipped to support partner institutions in leveraging digital banking technologies for mutual benefit.

#### 4. Is there a significant difference in the digital banking skills when government bank employees are grouped according to their profile?

Table 13 shows the significant difference in the respondents' digital banking skills when grouped according to their profile. The data indicates that based on sex (F-value=0.522, p-value=0.610), the observed difference in digital banking skills between male and female employees is not statistically significant. Therefore, the analysis concludes that there is no significant difference in digital banking skills between male and female government bank employees. The finding suggest that indicates that both genders possess comparable levels of proficiency in digital skills, which can be attributed to effective training programs and equal-opportunity policies. Furthermore, equal-opportunity policies play a crucial role in promoting gender equality in digital skills acquisition. Organizations with robust diversity and inclusion policies tend to have more balanced gender representation in digital roles. Guerra-Leal et al. (2023) found that companies with diverse workforces, including gender diversity, outperform their peers in innovation and financial performance, partly due to their varied skill sets. The lack of significant gender disparity in digital skills suggests that other factors may be more influential. Age, for instance, is a significant determinant, with younger generations generally exhibiting higher levels of digital literacy due to early exposure to technology (Shanujas & Ramanan, 2023).

**Table 13**  
**The Test of Significant Difference in the Digital Banking Skills of Government Bank Employees when grouped according to their Sex**

| Profile | Digital Banking Skills |      |         |         |                 |                  |
|---------|------------------------|------|---------|---------|-----------------|------------------|
|         | Categories             | Mean | F-value | p-value | Remarks         | Decision         |
| Sex     | Male                   | 44   | 0.522   | 0.610   | Not Significant | Failed to Reject |
|         | Female                 | 77   |         |         |                 |                  |
|         | Not prefer to say      | 6    |         |         |                 |                  |

In Table 14, it shows that there is no significant difference in the digital banking skills of the respondents when grouped by age (F-value=0.77, p-value=0.47). The analysis shows that age does not significantly impact the digital banking skills of the respondents, implying that digital banking skills are relatively uniform across different age groups in the sample studied. Akter and Rahman et al. (2022) suggest that while younger individuals generally possess higher basic digital skills, the gap narrows significantly in specific domains like online banking, where older adults who regularly engage with digital banking services tend to have similar proficiency levels as younger users. This highlights the impact of use and familiarity over age. In addition, Positive attitudes and the willingness to engage with digital tools were critical in overcoming age-related barriers, leading to uniform digital banking skills across age groups. The uniformity in digital banking skills across different age groups suggests that factors such as training programs, user-friendly technology design, and support systems are essential in bridging the digital skills gap (Merhi et al., 2020).

**Table 14**  
**The Test of Significant Difference in the Digital Banking Skills of Government Bank Employees when grouped according to their Age**

| Profile | Digital Banking Skills |      |         |         |                 |                  |
|---------|------------------------|------|---------|---------|-----------------|------------------|
|         | Categories             | Mean | F-value | p-value | Remarks         | Decision         |
| Age     | 18 -25                 | 3.38 | 0.77    | 0.47    | Not Significant | Failed to Reject |
|         | 26 - 35                | 3.25 |         |         |                 |                  |
|         | 36 and above           | 3.35 |         |         |                 |                  |

Table 15 shows the significant difference in the respondents' digital banking skills when grouped according to their profile. The data indicate that there is no significant difference in digital banking skills between government bank employees who are College Graduates and those who are post-graduates (F-value=3.17, p-value=0.08). This suggests that educational attainment alone may not be a decisive factor in determining digital banking skills among government bank employees, at least within the context of the data examined.

To support this, the study of Jimenez and Diaz (2019) found out that experience and ongoing engagement with digital technologies are equally important factors in developing digital skills. This suggests that educational attainment may not be the sole determinant of digital proficiency, particularly in contexts where hands-on experience and specific training programs are available. In essence, this implies that individuals can develop digital skills through avenues beyond formal education. Additionally, someone who regularly interacts with digital tools in their personal or professional life may acquire a level of proficiency comparable to, or even surpassing, that of someone with higher educational qualifications but less practical experience.

**Table 15**  
**The Test of Significant Difference in the Digital Banking Skills of Government Bank Employees when grouped according to their Educational Attainment**

| Profile                | Digital Banking Skills |      |         |         |                 |                  |
|------------------------|------------------------|------|---------|---------|-----------------|------------------|
|                        | Categories             | Mean | F-value | p-value | Remarks         | Decision         |
| Educational Attainment | College Graduate       | 3.34 | 3.17    | 0.08    | Not Significant | Failed to Reject |

Table 16 examines the significant difference in the respondents' digital banking skills when grouped according to their job level. The analysis of the data showed that there is no statistically significant difference in digital banking skills across the different job levels among government bank employees (F-value=0.759, p-value=0.48). This suggests that regardless of hierarchical position or seniority within the organization, employees demonstrate relatively similar proficiency levels in digital banking tasks. This observation challenges conventional assumptions that higher-ranking individuals may possess greater digital skills due to their potentially greater exposure to technology or higher educational qualifications. Instead, it implies a more uniform distribution of digital banking skills across different job levels among government bank employees.

Additionally, as per the study of Usmia et al. (2024), digital literacy is not necessarily correlated with formal education or job status but rather with practical experience, training opportunities, and individual motivation to engage with digital technologies. Consequently, organizations must adopt inclusive approaches to digital skills development that cater to the needs of all employees, regardless of their position within the hierarchy (Siddik, Rahman, & Yong, 2023).

**Table 16**  
**The Test of Significant Differences in the Digital Banking Skills of Government Bank Employees when grouped according to their Job Level**

| Profile   | Digital Banking Skills |      |         |         |                 |                  |
|-----------|------------------------|------|---------|---------|-----------------|------------------|
|           | Categories             | Mean | F-value | p-value | Remarks         | Decision         |
| Job Level | Contractual            | 3.44 | 0.759   | 0.48    | Not Significant | Failed to Reject |
|           | Rank in File           | 3.27 |         |         |                 |                  |
|           | Supervisory            | 3.31 |         |         |                 |                  |

Table 17 examines the significant difference in the respondents' digital banking skills when grouped according to years in the bank. The data shows no statistically significant difference in digital banking skills based on years of employment in the bank (F-value=0.029, p-value=0.995). These findings suggest that the duration of employment within the bank does not play a significant role in determining digital banking skills among respondents. This implies that individuals, whether newcomers or long-tenured employees, demonstrate similar levels of proficiency in digital banking tasks (Thishopana & Arulrajah, 2023). Additional measures of tenure and experience may become less relevant in a rapidly changing digital economy, where adaptability and continuous learning are paramount. In today's digital landscape, characterized by rapid technological advancements and evolving job roles, the traditional notion that longer tenure equates to greater expertise or proficiency may no longer hold true (Kreitshtstein, 2018). Traditional job roles are being augmented or replaced by automation, artificial intelligence, and digital technologies. Consequently, employees must acquire new skills and competencies to remain relevant in their professions. In this context, the ability to learn quickly and adapt to emerging technologies becomes a critical determinant of success, outweighing the significance of tenure or past experience.

**Table 17**  
**The Test of Significant Difference in the Digital Banking Skills of the Government Bank Employees when grouped according to their Years In Bank**

| Profile       | Digital Banking Skills |      |         |         |                 |                  |
|---------------|------------------------|------|---------|---------|-----------------|------------------|
|               | Categories             | Mean | F-value | p-value | Remarks         | Decision         |
| Years in Bank | 3 - 6 months           | 3.33 | 0.024   | 0.995   | Not Significant | Failed to Reject |
|               | 7 months - 1 year      | 3.29 |         |         |                 |                  |
|               | 2 years - 4 years      | 3.31 |         |         |                 |                  |
|               | 5 years and above      | 3.29 |         |         |                 |                  |

### 5. Is there a significant difference in the work competencies when government bank employees are grouped according to their profile?

Table 18 examines the significant difference in the respondents' working competencies based on their profile. The data revealed that there is no statistically significant difference in work competencies based on sex (F-value=2.20, p-value=0.148). The lack of significant difference in work competencies based on sex could be attributed to progressive efforts towards gender equality in the workplace. Numerous studies have highlighted the positive impact of gender-inclusive policies and practices on workforce dynamics and performance. For instance, research by Rosati et al. (2018) found that organizations with robust gender equality policies foster a more inclusive and collaborative work environment where individuals, regardless of gender, have equal access to opportunities for professional development and advancement. Similarly, a study by Baah et al. (2020) demonstrated that gender-neutral recruitment and promotion practices minimize gender-based disparities in skill development and career progression. In the context of the discussed findings, it is plausible that initiatives promoting equal opportunities for skill development and career advancement have played a

pivotal role in narrowing the gap in work competencies between men and women within the studied population. Furthermore, the absence of significant differences in work competencies based on sex aligns with broader societal shifts towards gender parity and recognizing the value of diverse perspectives and talents in driving organizational success (Merhi et al., 2020). As organizations continue to prioritize gender-inclusive practices and policies, the trend of diminishing disparities in work competencies between men and women will likely persist, fostering a more equitable and thriving workplace environment.

**Table 18**  
**The Test of Significant Difference in the Work Competencies of Government Bank**  
**Employees when grouped according to their Sex**

| Profile | Work Competencies |      |         |         |                 |                  |
|---------|-------------------|------|---------|---------|-----------------|------------------|
|         | Categories        | Mean | F-value | p-value | Remarks         | Decision         |
| Sex     | Male              | 3.25 | 2.20    | 0.148   | Not Significant | Failed to Reject |
|         | Female            | 3.19 |         |         |                 |                  |
|         | Not prefer to say | 3.67 |         |         |                 |                  |

Table 19 depicts the significant difference in the respondents' working competencies based on their profile. The data revealed that there is no statistically significant difference in work competencies based on age (F-value=0.219, p-value=0.804). These findings challenge common stereotypes and assumptions about age and work performance. Traditionally, there has been a perception that younger workers may possess higher levels of energy, adaptability to new technologies, and innovation (Vuong & Suntrayuth, 2020). In comparison, older workers may bring experience, wisdom, and stability to the workplace. However, the lack of a significant difference in work competencies based on age suggests a more complex relationship between age and job performance. Otoo (2019) suggests that teams comprising a mix of younger and older workers tend to outperform homogenous age groups. This indicates that age diversity can facilitate knowledge exchange, creativity, and problem-solving by combining the fresh perspectives of younger employees with the seasoned insights of older colleagues. The concept of age diversity facilitating knowledge exchange, creativity, and problem-solving stems from the complementary nature of skills and experiences found within multi-generational teams. Younger workers often bring fresh insights, technological savvy, and a willingness to challenge the status quo, contributing to innovation and adaptability within the team. On the other hand, older workers typically possess extensive industry experience, institutional knowledge, and seasoned judgment, which can provide valuable guidance, stability, and context to decision-making processes.

**Table 19**  
**The Test of Significant Difference in the Work Competencies of Government Bank**  
**Employees when grouped according to their Age**

| Profile | Work Competencies |      |         |         |                 |                  |
|---------|-------------------|------|---------|---------|-----------------|------------------|
|         | Categories        | Mean | F-value | p-value | Remarks         | Decision         |
| Age     | 18 -25            | 3.31 | 0.219   | 0.804   | Not Significant | Failed to Reject |
|         | 26 - 35           | 3.23 |         |         |                 |                  |
|         | 36 and above      | 3.22 |         |         |                 |                  |

Table 20 depicts the significant difference in the respondents' working competencies based on their profile. The data revealed that there is no statistically significant difference in work competencies based on educational attainment (F-value=0.199, p-value=0.656). One possible explanation for the lack of significant difference in work competencies among individuals with diverse educational backgrounds is the growing emphasis on practical skills, experiential learning, and continuous

professional development within today's workforce. While formal education undoubtedly provides a fundamental foundation of knowledge and theoretical understanding, real-world work experience and ongoing learning opportunities are increasingly recognized as essential for developing the practical skills and competencies required in various professional roles. (Thishopana & Arulrajah, 2023). Individuals who engage in continuous professional development activities, such as workshops, seminars, and on-the-job training, demonstrate higher levels of job performance and adaptability.

**Table 20**  
**The Test of Significant Difference in the Work Competencies of Government Bank Employees when grouped according to their Educational Attainment**

| Profile                | Work Competencies |      |         |         |                 |                  |
|------------------------|-------------------|------|---------|---------|-----------------|------------------|
|                        | Categories        | Mean | F-value | p-value | Remarks         | Decision         |
| Educational Attainment | College Graduate  | 3.25 | 0.199   | 0.656   | Not Significant | Failed to Reject |

Table 21 depicts the significant difference in the respondents' working competencies based on their profiles. The data revealed that there is no statistically significant difference in work competencies based on job level (F-value=0.090, p-value=0.914). The rationale for the lack of significant difference in work competencies across different hierarchical positions is the changing nature of work and evolving expectations for leadership and competency across all levels of an organization. In today's dynamic and fast-paced business environment, leadership and competency are no longer confined to specific job titles or hierarchical positions. Organizations with flatter hierarchies tend to have more agile and innovative cultures, where employees are empowered to take on leadership roles and contribute their expertise regardless of their position in the organizational hierarchy (Shao, Yang, & Juneja, 2022).

Furthermore, the concept of "distributed leadership" has gained traction in the organizational literature, emphasizing the importance of shared leadership responsibilities and collaborative decision-making processes across all levels of an organization (Madanat & Khasawneh, 2018). This shift towards a more inclusive and decentralized approach to leadership underscores the idea that leadership and competency are distributed among all employees, rather than being concentrated within a select group of individuals with specific job titles or hierarchical positions.

**Table 21**  
**The Test of Significant Difference in the Work Competencies of Government Bank Employees when grouped according to their Job Level**

| Profile   | Work Competencies |      |         |         |                 |                  |
|-----------|-------------------|------|---------|---------|-----------------|------------------|
|           | Categories        | Mean | F-value | p-value | Remarks         | Decision         |
| Job Level | Contractual       | 3.31 | 0.090   | 0.914   | Not Significant | Failed to Reject |
|           | Rank in File      | 3.23 |         |         |                 |                  |
|           | Supervisory       | 3.22 |         |         |                 |                  |

Table 22 depicts the significant difference in the respondents' working competencies based on their profile. The data revealed that there is no statistically significant difference in work competencies based on years in bank (F-value=0.465, p-value=0.709). The shifting nature of work and the increasing emphasis on continuous learning and skill development in today's workforce have profound implications for understanding work competencies. Traditionally, tenure often served as a proxy for experience and competency, with employees expected to gain expertise through years of on-the-job learning. However, the contemporary business landscape, marked by rapid technological advancements, evolving market dynamics, and changing customer preferences, demands a different approach. Employees who engage in continuous learning and skill development initiatives demonstrate

higher levels of job performance and adaptability, regardless of their tenure within an organization (Al-Armeti et al., 2023). In addition, organizations with robust professional development programs tend to have more agile and resilient workforces, capable of responding effectively to emerging challenges and opportunities (Kumar & Mokha, 2020). This underscores the importance of ongoing learning and skill enhancement in equipping employees with the capabilities needed to navigate today's dynamic business environment.

**Table 22**  
**The Test of Significant Difference in the Work Competencies of Government Bank Employees when grouped according to their Years in Bank**

| Profile       | Categories        | Mean | Digital Banking Skills |         | Remarks         | Decision         |
|---------------|-------------------|------|------------------------|---------|-----------------|------------------|
|               |                   |      | F-value                | p-value |                 |                  |
| Years in Bank | 3 - 6 months      | 3.33 | 0.465                  | 0.709   | Not Significant | Failed to Reject |
|               | 7 months - 1 year | 3.33 |                        |         |                 |                  |
|               | 2 years - 4 years | 3.21 |                        |         |                 |                  |
|               | 5 years and above | 3.21 |                        |         |                 |                  |

## 6. Is there a significant influence between digital banking skills and the work competencies of the employees?

Table 23 reveals a significant relationship between digital banking skills and work competencies among government bank employees. The analysis in Model, as indicated by the ANOVA for Regression, yielded a substantial F-value of 92.1 ( $p < .001$ ), underlining the overall significance of the regression model. Notably, while Technical Skills did not exhibit a significant impact on digital banking skills, Non-Technical Skills emerged as a significant predictor, positively influencing digital banking competencies. This finding challenges the conventional emphasis placed solely on technical proficiency in digital banking roles and highlights the importance of non-technical skills such as communication, problem-solving, adaptability, and teamwork in contributing to overall work competencies in the context of digital banking (Usmia et al., 2024).

The significance of Non-Technical Skills in predicting digital banking competencies aligns with broader research highlighting the importance of soft skills in the workplace, particularly in roles that require interaction with clients, collaboration with colleagues, and adaptation to changing technological landscapes. In the context of digital banking, where customer service, effective communication, and problem-solving are essential components of job performance, employees with strong non-technical skills are better equipped to navigate complex situations, build rapport with clients, and contribute to overall organizational success. Employees tasked with digital banking responsibilities often find themselves in situations requiring quick thinking, empathy, and the ability to resolve issues efficiently. Studies by have underscored the positive impact of soft skills on job performance in technology-driven industries, highlighting their significance in facilitating effective client interactions and fostering teamwork and collaboration in dynamic work environments.

Furthermore, research by Lahope et al. (2020) has demonstrated a strong correlation between NTS and job satisfaction, suggesting that employees with well-developed soft skills are better equipped to handle the demands of digital banking roles and tend to experience greater job fulfillment and engagement. These findings suggest that government bank employees with well-developed soft skills are better positioned to meet customers' evolving needs and expectations, thereby contributing to the bank's reputation and public trust.

Moreover, as government banks undergo digital transformation initiatives, the ability of employees to effectively communicate digital banking services, assist customers in navigating online platforms, and address technical issues becomes increasingly critical (Lubis et al., 2022). Employees with strong NTS

can play a pivotal role in facilitating this transition by providing personalized support, building rapport with customers, and fostering a culture of trust and confidence in digital banking services.

The role of employees with strong NTS in driving digital transformation extends beyond customer interactions to internal processes and organizational culture. As advocates for digital innovation and change agents within the organization, these employees can inspire their colleagues to embrace new technologies, adapt to new ways of working, and continuously improve their digital skills (Bueno et al., 2024).

**Table 23**  
**The Multiple Regression Analysis between Digital Banking Skills and Work Competencies**

| <b>Model 1</b>                                                                        |                                    |       |                      |                          |
|---------------------------------------------------------------------------------------|------------------------------------|-------|----------------------|--------------------------|
| <b>Predictors</b>                                                                     | <b>Unstandardized Coefficients</b> |       | <b>Stand. Coeff.</b> | <b>t-value (p-value)</b> |
| (Constant)                                                                            | 0.534                              | 0.210 |                      | 2.55 (0.012)             |
| X1: Technical Skills                                                                  | 0.193                              | 0.119 | 0.176                | 1.62 (0.108)             |
| X2: Non-Technical Skills                                                              | 0.631                              | 0.112 | 0.617                | 5.65 (<.001)             |
| <i>Note:</i> Adjusted R <sup>2</sup> = .591 ANOVA for Regression: F = 92.1, p = <.001 |                                    |       |                      |                          |

In Model 2 of the Linear Regression Analysis between Digital Banking Skills and Work Competencies, both the constant term and the predictor variable, Digital Banking Skills, demonstrate statistical significance. The constant term exhibits a significant t-value of 3.17 ( $p = 0.002$ ), while Digital Banking Skills show a highly significant t-value of 10.5 ( $p < .001$ ). These results suggest that both variables contribute meaningfully to predicting Work Competencies among government bank employees.

**Table 24**  
**The Linear Regression Analysis between Digital Banking Skills and Work Competencies**

| <b>Model 2</b>                                                                        |                                    |     |                      |                          |
|---------------------------------------------------------------------------------------|------------------------------------|-----|----------------------|--------------------------|
| <b>Predictors</b>                                                                     | <b>Unstandardized Coefficients</b> |     | <b>Stand. Coeff.</b> | <b>t-value (p-value)</b> |
| (Constant)                                                                            | 17.3                               | 1.0 |                      | 3.17 (0.002)             |
| X1: Digital Banking Skills                                                            | 19.6                               | 125 | 0.685                | 10.5 (<.001)             |
| <i>Note:</i> Adjusted R <sup>2</sup> = 0.465 ANOVA for Regression: F = 110, p = <.001 |                                    |     |                      |                          |

Moreover, the adjusted R-squared value of 0.465 indicates that Digital Banking Skills can explain approximately 46.5% of the variability in Work Competencies. Additionally, the ANOVA for Regression yields a significant F-value of 110 ( $p < .001$ ), indicating the overall statistical significance of the regression model. This underscores the robustness of the relationship between Digital Banking Skills and Work Competencies in this context. These findings have practical implications for organizations, particularly government banks, in their recruitment, training, and development strategies. Investing in enhancing employees' digital banking skills can potentially lead to significant improvements in their work competencies, thereby enhancing organizational efficiency and effectiveness in navigating the increasingly digitized banking landscape (Madanat & Khasawneh, 2018). Additionally, the results highlight the importance of ongoing training and development

initiatives to continually enhance employees' digital banking skills to remain competitive in the industry.

### **7. What do government bank employees need to be able to enhance their work competencies?**

Continuous learning and development have become imperative in the banking industry, reflecting the dynamic nature of the sector and the evolving needs of customers. Across various responses, the unanimous emphasis on training and seminars underscores a shared recognition of the value these avenues offer in keeping bank employees abreast of industry trends, regulatory changes, and technological advancements. Moreover, the recurring mention of soft skills development alongside technical competencies highlights a holistic approach to employee growth, acknowledging that effective communication, leadership, and customer service are just as crucial as staying updated on banking laws and compliance. This consensus underscores a shift in focus towards a more well-rounded skill set that enables employees to thrive in a rapidly changing environment.

Furthermore, the emphasis on continuous professional development extends beyond mere compliance with regulations; it speaks to a proactive mindset prevalent in the industry. By fostering a culture of lifelong learning, banks can ensure that their workforce remains adaptable and resilient in the face of disruption. The recognition of the need for digital skills and technology mastery reflects the ongoing digitization of banking services and the imperative for banks to remain competitive in a digital-first landscape. This aligns with the broader trend of digital transformation sweeping across industries, where technological proficiency is increasingly viewed as a prerequisite for success.

Moreover, the specific competencies outlined for government bank employees highlight the unique requirements of different segments within the banking sector. While the fundamentals of continuous learning apply universally, tailoring development initiatives to suit the specific needs and roles within an organization can maximize their impact. Additionally, the acknowledgment of the importance of a supportive work environment and work-life balance underscores the role of organizational culture in facilitating employee growth and well-being.

In essence, the shared emphasis on continuous learning, soft skills development, digital proficiency, and a supportive work environment reflects a collective understanding within the banking industry of the factors driving success in the modern landscape. By prioritizing employee development in these areas, banks can not only future-proof their workforce but also cultivate a culture of innovation and excellence that sets them apart in an increasingly competitive market.

Research by Salman et al. (2020) emphasizes the significance of training and seminars in keeping bank employees up-to-date with industry trends, regulatory changes, and technological advancements. The study found that organizations that provide regular training opportunities experience higher employee engagement and productivity levels, leading to enhanced customer experiences and increased profitability. This underscores the value of continuous learning initiatives in equipping employees with the knowledge and skills necessary to meet the evolving needs of customers in the banking sector.

Additionally, studies have shown that a holistic approach to employee growth, encompassing both technical competencies and soft skills development, yields tangible benefits for banks (Bailey et al., 2018). Effective communication, leadership, and customer service skills in driving customer satisfaction and loyalty is important in the banking industry. By integrating soft skills development programs alongside technical training initiatives, banks can cultivate a workforce that is not only proficient in banking laws and compliance but also adept at building meaningful relationships with customers and colleagues.

## CONCLUSION

Based on the findings of the study, the following conclusions are drawn: the research findings provide comprehensive insights into the demographic characteristics, digital banking skills, and work competencies of government bank employees in Misamis Oriental. The majority of respondents are within the 26-35 age group, predominantly female, and hold college degrees, with a significant proportion in rank-and-file positions and tenure of five years or more. Regarding digital banking skills, respondents demonstrate proficiency in technical areas such as data visualization and machine operation, with opportunities for growth in interpreting complex financial data and explaining digital banking features to clients. Non-technical skills like communication and problem-solving also play a crucial role in enhancing work competencies, highlighting the importance of a holistic approach to employee development.

Significantly, there is no statistically significant difference in digital banking skills based on demographic factors such as gender, age, educational attainment, job level, or tenure within the bank. This suggests a level playing field for skill acquisition and underscores the importance of continuous learning and practical experience in skill development. Furthermore, the analysis reveals a significant relationship between digital banking skills and work competencies, with non-technical skills emerging as key predictors of overall competence in the digital banking sector.

To enhance work competencies, continuous learning and development initiatives are crucial, with an emphasis on both technical and non-technical skills. Training programs, seminars, and workshops are identified as valuable avenues for keeping bank employees updated on industry trends and technological advancements. Additionally, fostering a supportive work environment that encourages skill development and embraces digital innovation is essential for future-proofing the workforce and ensuring organizational success in a rapidly evolving banking landscape. Overall, prioritizing employee development in areas such as continuous learning, soft skills, and digital proficiency is essential for building a resilient and competitive workforce capable of meeting the evolving needs of customers and driving organizational growth.

## Recommendations

Based on the findings and conclusions of the study, the following recommendations are drawn:

1. Develop customized training programs that address both technical and non-technical aspects of digital banking. These programs should cater to the specific needs of employees based on their demographic characteristics, job roles, and tenure within the bank. Incorporate hands-on workshops, simulation exercises, and real-life case studies to provide practical learning experiences.
2. Foster a culture of continuous learning and professional development within the organization. Encourage employees to pursue further education, certifications, and skill enhancement courses relevant to their roles in digital banking. Provide access to online learning platforms, industry conferences, and workshops to facilitate ongoing skill acquisition.
3. Place a strong emphasis on developing non-technical skills such as communication, problem-solving, adaptability, and teamwork. Offer workshops and coaching sessions specifically focused on enhancing these skills, as they are crucial for effective performance in the digital banking sector.
4. For government bank employees, take advantage of training programs, workshops, and seminars offered by the bank to stay updated on industry trends, regulatory changes, and technological advancements in digital banking. Actively seek further education and skill development opportunities to remain competitive in the evolving banking landscape.

5. Future researchers should, examine further the role of organizational culture and leadership styles in fostering work competencies among government bank employees. Investigate how supportive work environments, inclusive leadership practices, and empowerment initiatives contribute to employee engagement, performance, and skill development.

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