

The Role of Digitalization on Enhancing Performance of Universal Banks in Lipa City

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Abstract

This study examines the effects of digitalization on the performance of universal banks in Lipa City. While digital transformation has been widely discussed in the banking sector, limited studies have explored the combined effects of digital culture, digital technologies, and digital skillsets on bank performance, particularly considering the mediating role of training. Specifically, the study investigates how digitalization influences banking performance and the extent to which training mediates this relationship. A descriptive-causal research design was employed, focusing on universal banks with multiple branches in Lipa City, Batangas. Data were collected from bank employees using an adapted survey questionnaire and were analyzed through mean, standard deviation, multiple regression, and the Baron and Kenny mediation analysis. The findings reveal that digitalization significantly affects banking performance, with digital technology and digital skillsets emerging as key predictors, while digital culture shows no significant effect. Training was found to partially mediate the relationship between digitalization and performance. These results highlight the importance of strengthening digital capabilities and enhancing training programs to improve overall bank performance. Based on the findings, the study recommends continuous upskilling programs, digital literacy initiatives, and sustained investment in modern banking technologies to further enhance efficiency, service delivery, and competitiveness.

Keywords: Digitalization, banking performance, digital technology, digital skillsets, nature of training

1. Introduction

1.1 Background of the Study

Many banks faced challenges in managing the financial risks during the COVID-19 pandemic, particularly in dealing with liquidity shortages, rising non-performing loans, and impact of economic lockdowns on loan repayment capacity. In other words, financial risks are among the most significant challenges facing banking industry, directly affecting the performance and stability. Recent studies highlight that risk management strategies in commercial banks must continuously adapt to external environmental factors and business model changes (Ngo & Trinh, 2025). Bartel (2024) explains that investors who want to make well-informed financial decisions often look at key indicators such as return on assets, return on equity, and the economic value of equity. These metrics show how a bank has performed in the past and help assess its potential profitability and overall financial stability, particularly during periods of economic uncertainty. In consumer behavior studies, purchase intention is defined as a consumer's deliberate plan or readiness to purchase a specific product or service, and it is commonly viewed as a reliable predictor of actual buying behavior. In digital commerce, purchase intention is influenced not only by product attributes such as price and quality but also by how businesses communicate with consumers, respond to inquiries, and establish trust through digital platforms. With the increasing use of social media and instant messaging technologies, communication quality has become a critical determinant of consumers' purchasing decisions (Duralia, 2024).

Universal banks, which combine commercial banking with a wide range of financial services such as investment banking and insurance, have attracted significant scholarly and industry attention due to their impact on financial markets and institutional performance. Recent research indicates that expanded universal banking powers enhance banks' ability to create liquidity — an important dimension of performance that affects credit

allocation and economic growth (Berger et al., 2024).

According to Diener, Dvoulety, and Spacek (2025), there is a need to develop digital business models to ensure that institutions remain competitive in a highly challenging and competitive environment. The change emphasizes that digitalization has become a necessity rather than an option. The transition to digital technologies in commercial banks has transformed the traditional service model and business practices, enabling banks to adapt more effectively to market competition and changing customer expectations in today's digital environment (Jia & Lux, 2024). This has contributed to improved operational efficiency and service delivery.

Despite the increasing adoption of digital technologies in the banking sector, there remains limited empirical evidence on how digitalization and training jointly influence banking performance, particularly among local universal banks in Lipa City. Lipa City recorded 231 registered industries, 318 financial institutions, and 44 leading banks, highlighting its significance as a regional financial hub (Philippine Daily Inquirer, 2023). Data from the Philippine Deposit Insurance Corporation further indicate that the city ranked third among CALABARZON cities and first in Batangas in terms of total bank deposits as of December 2021.

Universal banks in Lipa City maintain close working relationships with local entrepreneurs and cooperatives, allowing them to develop a deep understanding of the financial needs of small and medium enterprises, traders, and professionals within the city's expanding commercial and service sectors. These banks are primarily located in the commercial areas of Lipa City. However, empirical studies examining how digitalization and training initiatives translate into enhanced banking performance. To address this gap, the study aims to develop a digitalization and training enhancement plan for universal banks in Lipa City to help improve their overall performance. Digitalization can improve client satisfaction, support more sustainable practices, and make bank operations more efficient. Blockchain technology, AI-powered services, and mobile banking increase automation, lower costs, and increase financial inclusion (L'Hostis, 2022). The new digital banking system is designed to place customers at the center of its operations. By creating applications that enhance user experience, banks use these tools to build trust and engage more effectively with modern digital customers. (Barroso & Laborda, 2022). Additionally, digital banking reduces energy and paper use, helping achieve environmental objectives (L'Hostis, 2022). Banking should focus on regaining customer loyalty by offering facilities rather than imposing conditions (Barroso & Laborda, 2022). However, personnel training and adaptability are necessary for an effective digital transition. Professionals may utilize digital technology efficiently while upholding security and compliance if they engage in three ongoing skill developments (MDA Training, 2022).

Bank performance reflects how efficiently and effectively financial institutions use their resources, manage risks, and execute strategies to achieve profitability, maintain solvency, and ensure long-term stability (Al-Hosaini and Sofian, 2022). Bank performance is an important measure of the overall health and efficiency of a country's financial sector. In a rapidly changing and highly competitive economic environment, analyzing bank performance helps explain how financial institutions adjust to market developments, comply with regulations, and support economic growth (Yenni et al., 2024). In this study, banking performance is assessed through four main perspectives: financial performance, customer perspective, internal business processes, and innovation and learning. According to Chen (2026), financial performance provides investors with an overview of a firm's overall condition, reflecting its economic health and how effectively it is being managed. These indicators are measurable metrics that show how well a company is performing. Meanwhile, the customer perspective focuses on how clients perceive, experience, and engage with a business or its services. It's more than just feedback; it's their underlying feelings, emotions, and expectations, often unexpressed, but evident in their behaviors and decisions (Eleap Software, 2026). The Internal Business Process Perspective evaluates how effectively a company carries out its strategy through its internal activities, such as innovation and operations. It emphasizes the efficiency of these processes in achieving the organization's strategic objectives. (Wisdom Library, 2026). The Innovation and Learning Perspective, as described in Environmental Sciences, focuses on key success factors such as strengthening organizational capabilities, enhancing human resource skills, and building competencies. Within this perspective, collaboration plays a vital role in fostering innovation and continuous learning (Wisdom Library, 2026).

Digitalization within the banking sector should be used as a means to guarantee that the organization can help achieve worldwide sustainability objectives. As stated by Bahl, Kiran and Sharma (2023), digitalization and training are essential for enhancing banking performance. Their study discovered that digitalization enhances banking performance, particularly when influenced by training. Their analysis of data from 402 banking staff members demonstrated that digital culture, technological advancements, and skill sets improve banking productivity.

In addition, this study is situated within the broader context of the United Nations Sustainable Development Goals (SDGs), with particular attention to SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth). These goals are not directly measured or treated as variables in the research; rather, they serve as a relevant lens for understanding the broader implications of digitalization in the banking sector, particularly in relation to its impact on financial inclusion and economic growth.

SDG 1 underscores the importance of reducing poverty through improved access to financial services, often referred to as financial inclusion. In this regard, digital banking platforms—such as mobile banking, online transactions, and automated services—expand access to financial systems, especially for underserved populations. By reaching more clients efficiently, these innovations support inclusive participation in the financial sector.

SDG 8, on the other hand, emphasizes sustained economic growth, productive employment, and decent work. Within the banking industry, digitalization and training initiatives contribute to this goal by strengthening employee competencies, improving operational efficiency, and enhancing service productivity. Training equips staff with the digital skills needed to adapt to technological change, while digital systems streamline processes that foster business growth and better service delivery.

Thus, although SDG 1 and SDG 8 are not directly examined as variables in this study, they provide a relevant lens for understanding how digitalization and training can contribute to broader socio-economic outcomes through improved banking performance.

This study aims to assess the effect of digitalization on the banking performance in Lipa City and to examine the mediating role of training in this relationship. This will be helpful to the following: For banks, this study will provide insights into how digitalization and training improve operational efficiency, service quality, and overall banking performance.

For bank clients, they will benefit as the improvements for the bank's digital banking services may contribute to greater convenience, ease of access, security, and satisfaction in Lipa City. For academia, this extends the existing body of knowledge on the banking performance by integrating digitalization, and mediating the nature of training. It also employs a mediation framework that explains how digitalization and training jointly influence banking performance.

This study aims to comprehensively assess the effect of digitalization on banking performance among universal banks in Lipa City, with particular emphasis on evaluating how training functions as a mediating factor in this relationship. Specifically, it seeks to determine how digital transformation initiatives influence key dimensions of banking performance, including financial outcomes, customer satisfaction, internal business processes, and innovation and learning capabilities.

Furthermore, the study intends to examine the extent to which training enhances employees' ability to effectively utilize digital technologies, thereby strengthening organizational efficiency, service delivery, and adaptability in a rapidly evolving financial environment. By integrating digitalization and training, the research aims to provide a deeper understanding of how these factors jointly contribute to improved institutional performance. This study endeavors to develop a strategic and evidence-based digitalization and training enhancement plan tailored for universal banks in Lipa City. This plan is designed to support sustained operational excellence, strengthen competitive advantage, and ensure that banks are better equipped to respond to the demands of digital transformation and changing customer expectations.

1.2 Research Frameworks

Conceptual Framework

This research adapts the conceptual framework illustrated in Figure 1. The framework was used in 2023 by Bahl, Kiran and Sharma in their study “Scaling-Up Banking Performance for the Realization of Specific Sustainable Development Goals: The Interplay of Digitalization and Training in the Transformation Journey”. They checked the influence of digitalization on the banking performance, likewise the effect of the latter on the realization of SDG goals. In addition, the study has determined that the mediating effect of the training between digitalization and the banking performance in realizing sustainable banking operations. They also investigated whether digitalization, with the mediation of the training, influences banking performance, help in the realization of the identified SDGs (SDG1, SDG5, and SDG8).

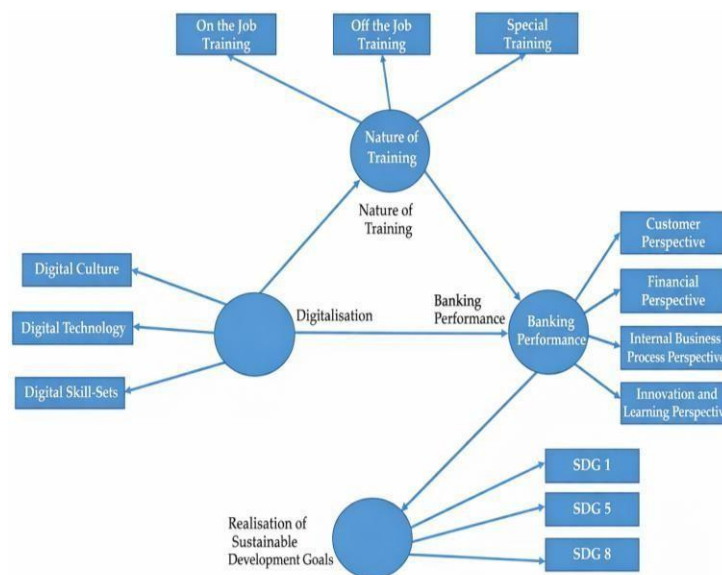


Figure 1: Conceptual Framework

Source: Bahl, Kiran, and Sharma (2023). Model of Scaling Up Banking Performance for the realization of specific Sustainable Development Goals

The research performed by Kiran and others (2023) indicates that indeed digitalization and training are the main pillars of the banking industry's better performance. The digitalization, which consists of the digital culture, the digital technologies, and the digital skillsets, has a great impact on employee training and overall banking performance. In addition to that, the authors assert that the role of training is essential throughout the whole process of digitalization up to banking performance. Good training, including on the job, off the job, and specialized training, that will equip the employees to utilize the digital tools efficiently; thus, the digitization gets more effective and powerful overall.

Good banking performance, however, is indicated to be the main driver of the SDGs being achieved at least to the extent that they have prior been defined. High-performing banks facilitate financial population and thereby contribute to poverty alleviation, promote gender equality by backing up with equal financial practices, and eventually, through increased business and employment, they cause decent work and economic development. These research results prove that the transformation in digital technology used in the banking sector, when accompanied by proper training, is a win-win situation; not only does it result in the performance enhancement of the banks but also the establishment of banks as sustainable-environment-friendly-development entities.

Operational Framework

While the study of Bahl, Kiran, and Sharma (2023) was conducted in foreign banks in New Delhi India such as the Citi Bank and Deutsche Bank, this research was conducted in Lipa City, Batangas, Philippines. This examined the relationships among digitalization, training, banking performance. It comprises the key components such as digitalization, that includes the digital culture, the digital technologies, and the digital skill sets influencing banking performance; while nature of training, categorized into on the job, off the job, and special training, which is determined as a mediator between digitalization and banking performance; and banking performance itself, measured through the financial metrics, customer satisfaction, internal processes, and innovation.

As seen in Figure 2, the study examines the structural relationships among digitalization, nature of training, and banking performance. Specifically, it tests whether digitalization, as represented by digital culture, digital skill sets, and digital technology, has a significant direct effect on banking performance and a significant effect on the nature of training. Furthermore, the study investigates whether the nature of training, comprising on-the-job, off-the-job, and special training, has a significant effect on banking performance.

Furthermore, the framework evaluates the mediating role of the nature of training in the relationship between digitalization and banking performance, determining whether training serves as a mechanism through which digitalization enhances organizational outcomes.

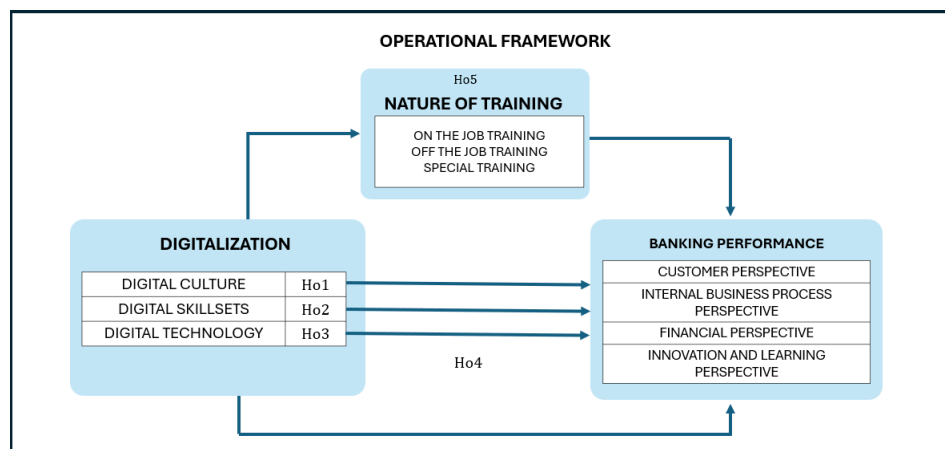


Figure 2. Operational Framework

This study explored the relationship between digitalization, training practices, and banking performance. The variables presented in Figure 2 are defined operationally as follows.

Digitalization is treated as a foundational driver of change within banking institutions. It operates through three mutually reinforcing dimensions: digital culture, digital skillsets, and digital technology. A strong digital culture fosters openness to innovation and supports customer-oriented service practices, creating an environment where transformation can take place. This cultural orientation is complemented by digital skillsets, which equip employees with the competencies needed to effectively use and adapt to emerging technologies. These human capabilities enable the meaningful application of digital technology, including financial platforms and systems that enhance operational processes and customer experience. Together, these dimensions position digitalization as both a structural and behavioral enabler of improved organizational outcomes.

The nature of training serves as a critical mechanism through which digitalization is translated into practice. Different modes of training provide varied pathways for capability development. On-the-job training facilitates immediate application of skills within the work environment, reinforcing learning through experience. Off-the-job training broadens employees' knowledge base by exposing them to new concepts, tools, and industry practices outside the organization. Meanwhile, special training programs are strategically designed to address specific digital transformation goals, ensuring that employees acquire advanced and specialized competencies

aligned with organizational priorities. In this way, training not only supports digital adoption but also strengthens employees' ability to effectively utilize digital tools, thereby enhancing the overall impact of digitalization on organizational performance.

Banking performance represents the outcome of these interacting variables and reflects the overall effectiveness of banking institutions in achieving their strategic objectives. It is evaluated across four key perspectives. The customer perspective captures clients' satisfaction, experience, and engagement with banking services. The internal business process perspective focuses on operational efficiency, process effectiveness, and the ability to innovate within organizational systems. The financial perspective assesses profitability, cost efficiency, and financial stability. Lastly, the innovation and learning perspective emphasizes employee development, organizational adaptability, and the institution's capacity for continuous improvement.

On the other hand, while the original framework of Bahl, Kiran, and Sharma (2023) associates banking performance with the realization of selected Sustainable Development Goals (SDGs), the present study does not directly measure SDG attainment as part of its variables. Instead, SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth) are incorporated only as contextual frameworks to support the interpretation of the study's findings.

In particular, SDG 1 is relevant in terms of financial inclusion, as digitalization in banking enables broader access to financial services, especially through digital platforms and technologies. Meanwhile, SDG 8 is reflected in the study through the role of digitalization and training in improving employee productivity, operational efficiency, and overall banking performance.

These goals are not operationalized or statistically tested in the study; rather, they provide a broader socio-economic perspective in understanding how improvements in banking performance may contribute to inclusive and sustainable development. SDG 5 (Gender Equality) is not included, as gender-related outcomes are beyond the scope of the present study's variables and analysis.

Overall, the framework posits that digitalization directly influences banking performance and exerts an indirect effect through training. This highlights the important role of training as a mediating variable that enhances the relationship between digitalization and performance, ensuring that technological advancements are effectively integrated into banking operations and translated into measurable outcomes.

1.3 Objectives of the Study

In general, this study determines the effect of digitalization and the nature of training on banking performance. Specifically, the study aims to:

1. determine if digitalization in terms of its aspects, digital culture, technologies, and skill sets has a significant effect on banking performance;
2. determine if digitalization as a whole has a significant effect on banking performance.
3. determine if the nature of training plays a significant mediating role in the relationship between digitalization and banking performance;
4. develop a transformative digitalization and training enhancement plan for local banks in Lipa City.

1.4 Hypotheses

In light of the stated objectives mentioned above, the following null hypotheses were tested:

- Ho1 : Digital culture does not have a significant effect on banking performance.
- Ho2: Digital skillset does not have a significant effect on banking performance.
- Ho3: Digital technology does not have a significant effect on banking performance.
- Ho4: Digitalization does not have a significant effect on banking performance.
- Ho5: Nature of training does not significantly mediate the relationship between digitalization and banking performance.

2. Methods

2.1 Research Design

The research used the descriptive causal research design. It describes the digitalization, nature of training, and bank performance of universal banks located in Lipa City. It is also causal in nature, as it determines the effect of digitalization and the nature of training on banking performance.

2.2 Locale of the Study

The study focused on top three universal banks, with different branches located in Lipa City, Batangas. The chosen location provided valuable insights into how digitalization and training affect the banking performance in the area. As Lipa City has transitioned from a primarily residential town to a more business-oriented metropolitan center, the local banking sector plays a crucial role in supporting this economic growth.

Focusing on the top three universal banks is beneficial as it possesses institutional knowledge of the city's economic structure, customer behavior, and business environment. Universal banks are governed by consistent regulations and usually have the resources and know-how to carry out extensive digitalization plans. By concentrating on top banks, respondents are certain to have firsthand experience with digital transformation projects, which improves the accuracy and dependability of their evaluations of banking performance and sustainability.

Looking into these banks across multiple branches allows for deeper and uniform analysis of digitalization and training activities while reducing the differences created by different organizational policies. This approach enables the study to generate more focused and tailored recommendations relevant to universal banks operating in similar contexts.

2.3 Respondents of the Study

The respondents of the study are bank employees of universal banks, either assigned to front-line or backroom functions. This provided a diverse range of experience, helping to ensure that the study included the viewpoint of those knowledgeable in digitalization, training, and the bank's performance.

2.4 Sampling Design

The respondents were selected through simple random sampling. Calculated using the G*Power analysis with an effect size = 0.15; α error probability = 0.05; power $[1-\beta] = 0.95$; and number of predictors = 4), the sample size needed for the study is 130 respondents.

2.5 Data Gathering Procedures

The study collection process was conducted over the course of two weeks, from March 04, 2026, to March 13, 2026. Prior to this, ethical clearance was obtained from the Research Ethics Review Council of De La Salle Lipa. A request letter fully noted by the thesis adviser, Graduate Program Chair, and CBEAM Dean, was presented to the six branches of the universal banks located in Lipa City. Distribution was through electronic means and was designed to minimize the time required from respondents.

2.6 Research Tools and Instruments

The study adapted the instrument from the 2023 study of Bahl, Kiran, and Sharma. The questionnaire employs a 4-point Likert scale ranging from 1 to 4, where 1 = Strongly Disagree, 2 = Disagree, 3 = Agree, and 4 = Strongly Agree. The variables have the corresponding number of questions: 3 for digital culture, 3 for digital skillsets, 3 for digital technology, under nature of training there are 6 questions each (on the job, off the job and special training) and under the banking performance, 3 for customer perspective, 2 for internal business processes, 4 for financial performance, 3 for innovation and learning perspective. The distribution of items across variables ensured that each construct was adequately represented and measured in line with the study's objectives. The questionnaire was pre-tested by administering it to 32 respondents who possess characteristics similar to those of the target population to assess the reliability of the research instrument. The results revealed that most constructs demonstrated good to excellent internal consistency, as indicated by

Cronbach's alpha values. Specifically, Digital Culture ($\alpha = 0.918$), Digital Technology ($\alpha = 0.788$), Nature of Training ($\alpha = 0.900$), Customer Perspective ($\alpha = 0.870$), Internal Business Process ($\alpha = 0.934$), Financial Perspective I ($\alpha = 0.892$), and Innovation and Learning Perspective ($\alpha = 0.843$), all exhibited good to excellent reliability. Further, Digital Skillsets ($\alpha = 0.649$) showed acceptable reliability. This result may be attributed to the fact that the items under this construct measured different aspects of digital competence, such as knowledge, technical skills, and practical application, which may have influenced the consistency of the respondents' answers. According to Tzafilkou, Perifanou, and Economides (2022), the acceptable reliability result for Digital Skillsets may be explained by the multidimensional nature of digital competence. Studies have shown that digital competence includes several domains rather than a single, uniform ability, which may reduce the internal consistency of a scale when only a few items are used. In addition, recent methodological literature emphasizes that reliability should be interpreted carefully in relation to the nature of the construct and not solely on the basis of Cronbach's alpha (Cheung et al., 2024).

The questionnaire specifications and reliability coefficient per variable are presented in Table 1.

Variable	Items	Cronbach's α	Interpretation
Digitalization			
Digital Culture	3	.918	Excellent
Digital Skillsets	3	.649	Acceptable
Digital Technology	3	.788	Excellent
Nature of Training			
Nature of Training Overall	6	.900	Excellent
Banking Performance			
Customer Perspective	3	.870	Excellent
Internal Business Process Perspective	2	.934	Excellent
Financial Perspective	4	.892	Excellent
Innovation and Learning Perspective	3	.843	Excellent
Overall	27	.967	Excellent

Table 1. Questionnaire Specifications and Reliability Coefficient per Variable

2.7 Data Analysis and Interpretation

The survey results were analyzed using the following tools and methods:

The frequency percentage distribution was used to summarize the profile of the respondents. Mean was utilized to represent the respondents' perceptions of the variables, with a corresponding verbal interpretation as shown in Table 2.

Table 2. Mean Ranges of Verbal Interpretation

Mean Range	Interpretation
1.00- 1.49	Low
1.50- 2.49	Fair
2.51- 3.49	Good
3.50- 4.00	Very Good

Simple regression was used to determine the effect of digitalization on training and banking performance as well as effect of overall banking performance while multiple linear regression analysis was used to determine the effect of digitalization in terms of digital culture, digital technology and digital skillsets on the bank performance as well as the effect of bank performance in terms of the customer perspective, internal business process perspective, financial perspective and innovation and learning perspective. A p-value of less than .05 indicates a significant effect. Additionally, R^2 determines the percentage caused by the independent variables to the independent variable. Further, standardized beta coefficients identify the independent variable that has the greatest contribution on the dependent variable. To test the mediating effect of the nature of training between digitalization and bank performance, the study employed Baron and Kenny's method. The study also identified if partial or full mediation exists. Full mediation occurs when digitalization no longer directly affects banking performance once training is included, while partial mediation occurs when digitalization still affects the banking performance, but the effect lessens after the training is considered.

2.8 Statistical Treatment Data

This study utilized Jamovi software for the analysis of data. Descriptive statistics, particularly mean and standard deviation, were employed to summarize and describe the respondents' perceptions of digitalization, nature of training, and banking performance.

Simple linear regression analysis was used to determine the effect of digitalization on banking performance. Moreover, multiple linear regression analysis was applied to assess the influence of the components of digitalization, namely digital culture, digital skillsets, and digital technology, on banking performance.

This was done to determine whether the nature of training serves as a mediating variable in the relationship between digitalization and banking performance. Specifically, the analysis aimed to identify whether the inclusion of training enhances or reduces the direct effect of digitalization on banking performance.

2.9 Ethical Consideration

All participants' rights and privacy were protected by adhering to ethical research rules. Before they participated, all respondents were asked for their informed permission, which guarantees that they are completely aware of the goals as well as the methods of the study. Respondents are free to discontinue participation at any moment without facing any repercussions, and participation is completely optional. Strict confidentiality and anonymity measures were taken to guarantee that no recognizable personal or commercial information is shared. Approval for ethical clearance was obtained from the Institutional Research Ethics Committee of De La Salle Lipa to ensure adherence to ethical research guidelines. Furthermore, any data gathered was used strictly for academic objectives and kept in a secure manner to avoid unauthorized access, thus safeguarding the integrity and privacy of the participants.

3. RESULTS AND DISCUSSION

3.1 Descriptive Statistics

Table 3 presents the data on respondents' perception on digitalization in terms of digital culture, digital skillsets, and digital technology; nature of training, banking performance in terms of the customer perspective, internal business process perspective, financial perspective, and innovation and learning perspective.

Based on the results, respondents strongly agreed with the statements pertaining to digitalization. Specifically, digital culture gained the highest agreement with a mean of 3.81 (SD=0.337), followed by digital skillsets with a mean of 3.56 (SD=0.401) and digital technology with a mean of 3.65 (SD=0.430). This means that employees strongly believe that their bank promotes a culture of digital openness and customer-first values and express feelings that they are equipped and supported by the digital tools provided by the bank. Overall digitalization (M=3.67, SD=0.389) is perceived to be very good by respondents, reflecting that digital transformation initiatives are well-established and effectively integrated within the bank's operations.

Table 3. Descriptive Statistics of Study Variables (N = 135)

Variable	Mean	SD	Interpretation
Digitalization (Overall)	3.67	0.389	Very Good
Digital Culture	3.81	0.337	Very Good
Digital Skillsets	3.56	0.401	Very Good
Digital Technology	3.65	0.430	Very Good
Nature of Training	3.49	0.450	Good
Customer Perspective	3.55	0.471	Very Good
Internal Business Process Perspective	3.46	0.498	Good
Financial Perspective	3.58	0.448	Very Good
Innovation & Learning Perspective	3.55	0.457	Very Good
Banking Performance (Overall)	3.53	0.427	Very Good

The Nature of Training revealed a slightly lower mean of 3.49 (SD = 0.450), pointing to a potential area for improvement in the training program. For Banking Performance, the Internal Business Process Perspective demonstrated with a mean of 3.46 (SD=0.498), a good level of assessment while the Customer Perspective with a mean of 3.55 (SD=0.471), Financial Perspective with a mean of 3.58 (SD=0.448) and Innovation and Learning Perspective with a mean of 3.55 (SD=0.457) were evaluated at very good level. Overall, banking performance was perceived to be very good (M = 3.53, SD = .427). In summary, the findings show strong overall banking performance and digital readiness, with the training presenting a great chance for further enhancement and continuous improvement. Furthermore, the findings were based on the respondents' perceptions and not on actual performance records. This means that although the respondents observed the presence of digital tools and systems in the bank, such observations do not automatically reflect actual improvements in banking performance. Thus, the difference between the descriptive results and the results of the statistical analysis may be due to the gap between perceived conditions and measured outcomes.

3.2 Effect of Digitalization on Banking Performance

A multiple regression analysis was conducted to examine the effect of digitalization, specifically digital culture, digital skillsets, and digital technology, on banking performance. As shown in Table 4, digital skillsets (B = 0.356, SE = 0.089, t = 3.993, p < .001) and digital technology (B = 0.474, SE = 0.086, t = 5.503, p < .001) were found to be significant positive predictors of banking performance. This indicates that improvements in employees' digital competencies and the use of advanced technologies contribute positively to overall banking performance. This supports the statement of Profirio et al. (2023), that Digital transformation (DT) is a must for every business and society, and the banking industry is probably one of the industries most affected by its impact.

Table 4. Multiple Regression Matrix for the Effect of Digitalization on Banking Performance

Model	Unstandardized Coefficients (β)	Std. Error	Beta	t-value	Sig	Interpretation
(Constant)	.310	.276		1.123	.264	
Digital Culture	.059	.081	.046	.728	.468	Not Significant
Digital Skillsets	.356	.089	.334	3.993	<.001	Significant
Digital Technology	.474	.086	.477	5.503	<.001	Significant

a. Dependent Variable: Banking Performance

b. Predictors: (Constant), Digital Culture, Digital Skillsets, Digital Technology

c. R² = .622, F-value = 71.922 p-value = <.001

On the other hand, digital culture ($B = 0.059$, $SE = 0.081$, $t = 0.728$, $p = .468$) did not show a significant effect on banking performance. This finding supports the study of Velyako and Musa (2024), which revealed that digital organizational culture is not a significant direct predictor of performance once digital capability is taken into account, indicating that its influence may be indirect rather than immediate. This suggests that while organizational culture toward digitalization is important, it may not directly influence performance outcomes without the support of actual skills and technological resources. performance.

The fast growth of the digital economy has pushed banks to adopt digitalization in order to remain competitive and relevant in the industry. Digital technologies enhance the value and services banks offer, especially from the customer's perspective. (Shanti et al., 2023). Overall, the results highlight that those tangible digital capabilities, particularly skills and technology, play a more critical role in enhancing banking performance.

Overall, an R^2 of .622 shows that 62.2% of banking performance can be attributed to changes in digital culture, digital technology and skillsets. In summary, the results show that digitalization significantly improves banking performance, mainly through digital technology and skillsets. While digital culture does not have a significant direct effect, this is possibly due to its supportive and enabling role, which enhances the impact of skills and technological resources on performance.

3.3 Effect of digitalization as a whole on banking performance

Results in Table 5 show that digitalization directly and significantly influences banking performance ($B = 0.979$, $p < .001$), indicating that higher levels of digitalization are associated with improved banking performance.

Table 5. Simple Regression Matrix on the Effect of Digitalization on Banking Performance

Model	R ²	Unstandardized Coefficients (β)	Std. Error	Beta	t-value	Sig	Interpretation
(Constant)		-.063	.263	.766	-.242	.809	Significant
1	.587	.979	.071		13.746	<.001	
Digitalization							

Dependent Variable: Banking Performance
 $R^2 = .622$, $F\text{-value} = 71.922$, $p\text{-value} = <.001$

This result is supported by Al-Hawary and Al-Syasneh (2022) who found that digital transformation initiatives, including the use of advanced banking technologies, have a direct and significant effect on organizational performance in the banking sector. The study collectively supports the present finding that increased digitalization leads to enhanced banking performance.

3.4 Mediating the Role of the Nature of Training in the Relationship between Digitalization and Banking Performance

The regression matrix in Table 6 presents the mediating effect of the nature of training on the relationship between digitalization and banking performance. Model 1 results show that digitalization directly and significantly influences banking ($B = 0.979$, $p < .001$), indicating that the higher the level of digitalization, the better the banking performance will be.

Table 6. Mediation Analysis Results for the Effect of Nature of Training between Digitalization and Banking Performance

Model	R ²	Unstandardized Coefficients (β)	Std. Error	Beta	t-value	Sig	Interpretation
(Constant)		-.063	.263		-.242	.809	
1 Digitalization	.587	.979	.071	.766	13.746	<.001	Significant
		-.200	.200		-.005	.996	
R ² = .587; F = 188.939 P value = <.001							
(Constant)		-.200	.200		-.005	.996	
2 Digitalization	.761	.412	.079	.323	5.202	<.001	Significant
Nature of Training		.579	.059	.609	9.824	<.001	Significant

Dependent Variable: Banking Performance
 R² = .761, F-value = 96.505, p-value = <.001

When the nature of training is introduced in Model 2, digitalization remains a significant predictor of banking performance ($B = 0.412$, $p < .001$). At the same time, the nature of training demonstrates a strong and significant the effect on banking performance ($B = 0.579$, $p < .001$). These findings indicate a partial mediation effect, where digitalization continues to have a significantly direct effect on banking performance while also exerting an indirect effect through the nature of training. This supports the study of Bahl et al. (2023), which examined digitalization and the training in the banking sector and found that digitalization has a significant direct effect on banking performance; however, this effect becomes stronger when training is introduced as a mediating variable. The study revealed that digitalization improves performance both directly and indirectly through training, confirming the presence of partial mediation. Notably coefficient of digitalization decreases when nature of training is introduced in Model 2. This reduction in the coefficient of digitalization suggests that part of its effect is transmitted through training.

Moreover, the increase in the coefficient of determination from $R^2 = 0.587$ in Model 1 to $R^2 = 0.761$ in Model 2 further indicates that the inclusion of the nature of training improves the explanatory power of the model. This implies that training plays a substantial role in enhancing how digitalization translates into better performance outcomes. This suggests that while digitalization can enhance performance on its own, its impact becomes much stronger when complemented by well-designed and relevant training programs. The findings emphasize the need to align training initiatives with digital transformation efforts. Banks that invest in both digital technologies and employee development through effective training are more likely to achieve improved performance outcomes.

3.5 Transformative Digitalization and Training Enhancement Plan for Local Banks in Lipa City

The proposed plan includes several digitalization improvements for local banks in Lipa City. These include the use of e-forms and e-signatures to make customer onboarding and other banking services faster and more convenient. It also covers workflow automation for common banking tasks such as account maintenance, reconciliation, and document processing to lessen manual work and improve accuracy. The use of role-based dashboards may also help employees monitor their performance, track service turnaround time, and support daily decision-making. In addition, knowledge base systems and digital case management tools may be used to improve access to information and make service delivery more consistent. These digitalization efforts are expected to improve efficiency, shorten processing time, reduce errors, and strengthen customer service and compliance.

For training enhancement, the plan may include a structured training program focused on digital banking and compliance. The topics may cover digital mindset, customer service, data privacy, proper handling of customer information, use of digital sales and service tools, automation, KYC/AML compliance, fraud awareness, and data literacy. The training may also include short learning sessions, workshops, simulations, compliance activities, and coaching sessions for supervisors and staff. These activities are intended to improve employees' knowledge and skills, increase their confidence in using digital systems, and help them adjust more easily to changes in banking operations.

3.6 Conclusion

This study examined the effect of digitalization and the nature of training on banking performance among universal banks in Lipa City and determined the mediating role of the nature of training in this relationship. It contributes to the growing body of knowledge by integrating digitalization and training within a mediation framework and by providing localized insights relevant to the Philippine banking sector.

Digital culture did not show a significant effect on banking performance; therefore, the study failed to reject H_{01} , while digital skillsets and digital technology significantly affect banking performance; therefore, the study rejects H_{02} and H_{03} . These results suggest that practical competencies and technological resources play a more crucial role than organizational culture alone in enhancing performance. Overall, results show that digitalization, as a whole, significantly affected banking performance; therefore, study rejects H_{04} .

Furthermore, the study established that the nature of training significantly mediates the relationship between digitalization and banking performance; therefore, the study rejects H_{05} . Partial mediation was discovered, which indicates that training strengthens and enhances the effect of digitalization on performance outcomes. This means that the positive influence of digitalization on banking performance becomes stronger when supported by training. Overall, the study highlights the importance of strengthening digital skillsets and digital technology as well as training systems, as key drivers of banking performance. These findings emphasize that banks need not only digital tools and systems, but also capable employees and training programs to ensure that digitalization efforts result in better performance.

3.7 Recommendations

Based on the findings of the study, the following are recommended:

Banks in Lipa City are encouraged to prioritize the enhancement of digital skillsets and the adoption of advanced digital technologies, as these were found to have significant effects on banking performance. Continuous upskilling programs, digital literacy initiatives, and investments in modern banking technologies can further improve efficiency, service delivery, and competitiveness. A detailed transformative digitalization and training enhancement plan for local banks in Lipa City to improve banking performance is presented in Appendix O.

Given the significant mediating role of training, banks are suggested to strengthen the design and implementation of their training programs. A balanced approach incorporating on-the-job, off-the-job, and specialized training should be institutionalized to ensure that employees can effectively adapt to digital transformation. Training programs should be aligned with current technological trends and tailored to the specific needs of employees.

Finally, future researchers may build upon this study by exploring the additional variables or the frameworks that better capture the relationship between banking performance and include sustainable development goals.

3.8 Limitations of the study

Despite its contributions, this study is subject to several limitations. First, the study focused only on employees from the top three universal banks in Lipa City, which may limit the generalizability of the findings to other types of banks or geographic locations. Differences in organizational practices, resources, and digital adoption across financial institutions may affect the extent to which the results can be applied in other settings. Future studies may expand the scope by including more banks and a wider geographic area to provide a more comprehensive analysis.

Moreover, although the mediation analysis established the significant role of the nature of training, the study did not examine other possible mediating or moderating variables that may also affect the relationship among the variables. Factors such as organizational leadership, innovation capacity, and regulatory factors may influence banking performance and may help explain the relationships more fully. These variables may therefore be considered in future studies to further strengthen the findings.

3.9 Declaration

This study received ethical clearance from the Institutional Research Ethics Committee of De La Salle Lipa. All procedures performed in this research involving human participants were conducted in accordance with ethical standards. Informed consent was obtained from all respondents, and their participation was voluntary. Confidentiality and anonymity were strictly maintained throughout the research process.

During the preparation of this manuscript, the author utilized OpenAI tools to assist in refining sentence structure and improving clarity. All generated content was carefully reviewed, revised, and validated by the author to ensure accuracy, coherence, and adherence to academic integrity. The majority of the work and analysis presented in this study remains the original contribution of the author.

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Appendix A. Questionnaire

Directions: Please use the following rating scale in making your judgment.

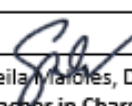
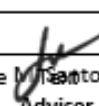
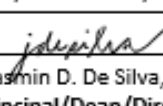
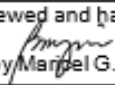
Check the box that corresponds to your answer. (4) Absolutely Agree, (3) Agree, (2) Disagree, (1) Absolutely Disagree.

Variable	No	Questions	4	3	2	1
	.					
Digital Culture	1	Our bank is using digital channels to provide customer service.				
	2	Our bank is using digital channels (online, social media) to market their products.				
	3	The digital culture of our bank positively affects employee engagement with customers.				
Digital Skillsets	1	There is a strong need for acquiring training in digital competencies to cope with e-banking.				
	2	Our bank employees are well equipped in using digital tools.				
	3	Digitization has forced to cultivate technical skills for the employees.				
Digital Technology	1	Use of digital technology has helped to link customer facing and operational processes.				
	2	Our bank employee's role involves a significant level of engagement with digital technology.				
	3	Use of digital technology enhances customer experience.				
Nature of Training	1	The training provided was worth my time and didn't interfere with the ethical work environment				
	2	The training provided was aligned with the requirements of the bank.				
	3	The training provided was sufficient to attain the goals of the organization and handle the customer grievances				
	4	Different types of training, like Job rotation from on-the-job training, classroom lectures from off-the-job training, and training for handling cyber-crimes from special training, have an impact on the presentation style.				
	5	The training session helped with Induction training from on-the-job training, conferences from off the job training and training to develop leadership skills to accommodate the personal needs				
	6	The training activities were engaging and efficiently provided to all levels of the employees. For example, internship, simulation training, training for stress management, etc.				
Customer Perspective	1	New Digitized technology and Training have helped in providing customer services on time by the banks.				
	2	New digitalized technology and Training have helped in handling the after-sales services.				
	3	New Digitalize technology and Training has increased employee satisfaction and helped in handling grievances in time.				

Internal Business Processes	1	New Digitalized technology and Training have assisted in quickly resolving and reducing the error rates.				
	2	New digitalized technology and Training assisted in establishing a timeline and protocol for harder-to-solve problems and reducing the operational errors.				
Financial Performance	1	New Digitalized technology and Training have helped to increase the revenue growth.				
	2	With new digitalized technology and training, the market share has improved, with Digitization.				
	3	The bank has become efficient in maintaining the liquidity ratio.				
	4	The bank has become effective in maintaining the customers' credit deposit ratio.				
Innovation and learning perspective	1	New Digitalize technology and Training have helped in the fuller utilization of resources,				
	2	There is more focus on employee engagement as it helps to increase the overall productivity our bank.				
	3	New Digitalize technology and Training helped in increasing the focus on reusing and recycling.				

Adapted from the study of Bahl, Kiran, and Sharma (2023). Model of Scaling Up Banking Performance for the realization of specific Sustainable Development Goals

Appendix B. Signed Research Ethics Review Clearance Form

 OVCRII rmco			DE LA SALLE LIPA Office of the Vice Chancellor for Research, Innovation & Internationalization Research Management and Coordination Office		
RESEARCH ETHICS REVIEW CLEARANCE FORM FOR GRADUATE AND UNDERGRADUATE STUDENTS					
Research Project Title: Enhancing Performance of Universal Banks in Lipa City: The Role of Digitalization in Sustainable Banking				RER No.: GP-0031-2526	
Researcher/s: EMMA GRACE L. AMAR					
Research Ethics Review Requested for: - internal survey (DLSL) - external survey to bank employees at Lipa City					
ENDORSEMENT					
I confirm that the student(s) is/are capable of undertaking this research safely and ethically.					
 Sheila Maloles, DBA Teacher in Charge		 Lanie M. Santos, PhD Adviser		 Jasmin D. De Silva, PhD Principal/Dean/Director	
RESEARCH ETHICS REVIEW					
I hereby certify that this paper has been reviewed and has satisfied the requirements for RER Clearance.					
 Ms. Baby Maribel G. Agonis Research Ethics Review Council Member Date: February 12, 2026					
RESEARCH ETHICS REVIEW CLEARANCE					
☐ I hereby approve the Research Ethics Review Clearance. (Undergraduate) ☐ I hereby recommend for the approval of the Research Ethics Review Clearance. (Graduate Program) ☒ I hereby confirm that your research has been reviewed and meets the requirement for expedited review.					
 Teodora G. Gatus, MBA Research Integrity and Compliance Officer Date: 2/18/26					
For Graduate Program RMCO Endorsement					
Analiza D. Resurreccion, Ph.D. Director- Research Management and Coordination Office Date: _____					
VCRII Approval					
Sheila E. Maloles, DBA Vice Chancellor for Research, Innovation, and Internationalization Date: _____					

Appendix C. Capstone Action

Title of the Project: The Role of Digitalization on Enhancing Performance of Universal Banks in Lipa City					
Goals/Objectives: - Enhance banking performance through strengthened digital skillsets and adoption of advanced digital technologies. - Improve the effectiveness of training programs (on-the-job, off-the-job, and specialized training) to support digital transformation. - Strengthen operational efficiency, customer service delivery, and innovation in banking processes.					
Timeframe: 12 months of implementation		Unit/Institution Responsible for the Project: Bank Management in coordination with Human Resource Department, IT Department, and Training Unit		Stakeholders:	
				- Bank Employees - Human Resource Department - IT Department	
Project Team: HR Officer, IT Head, Training Coordinator, Division Heads					
ACTION PLAN					
Activities What will be done?	In-charge Who will do it?	Timeline By When?	Resources - Resources Available - Resources needed (Financial, Human, Political and Other)	Potential Risks - What individuals or organizations might resist? - How?	Communications Plan - Who is Involved? - What Methods? - How Often?
Digital Readiness and Capability Assessment Program 1. Conduct a digital skills assessment of employees 2. Evaluate current digital technologies used in banking operations 3. Identify gaps in digital competencies and training needs	HR Department, IT Team	Month 1–3	A. Available: Existing HR data, internal assessment tools B. Needed: Digital assessment tools, budget allocation	A. Potential resistance from employees due to lack of motivation or fear of evaluation B. Possibility of inaccurate or subjective self-assessment of digital skill levels	A. HR Department and Employees B. Surveys, email announcements, department briefings C. Once during the assessment period
Digital Upskilling and Training Enhancement Program 1. Develop structured training programs (on-the-job, off-the-job, special training) 2. Conduct workshops on digital banking systems, automation, and compliance 3. Provide coaching and mentoring sessions for employees	HR Department, Training Unit, IT Head	Month 2–10	A. Available: Internal trainers, existing online learning platforms B. Needed: External facilitators, training materials, financial support	A. Low participation because employees are busy with their workload B. Some employees may be hesitant to use new learning systems	A. HR, Employees B. Workshops, online learning platforms, internal communication C. Monthly

Digital Technology Enhancement and Automation Initiative 1. Upgrade banking systems (e-forms, e-signatures, dashboards) 2. Automate workflows (account processing, reconciliation, documentation) 3. Improve cybersecurity systems and data protection	IT Department	Month 3–12	A. Available: Current IT systems and infrastructure B. Needed: Budget for software/hardware upgrades	A. Possible delays in operations due to system downtime during implementation B. Risk of security issues such as cyber threats	A. IT Team, Management B. Reports, technical briefings C. Quarterly
Operational Integration of Digital Systems 1. Integrate digital tools into daily banking operations 2. Standardize workflows across departments 3. Monitor system utilization and employee adaptation	Department Heads, IT Team	Month 6–12	A. Available: Existing systems and tools B. Needed: Training support materials	A. Employees may have difficulty adjusting to new systems B. Possible delays in daily operations during the transition	Communication Plan: A. Employees and Immediate Supervisors B. Meetings, emails C. Bi-weekly
Digital Customer Service and Experience Improvement Program 1. Improve digital banking services (mobile, online platforms) 2. Enhance customer response time and service delivery 3. Implement customer feedback systems	Operations Officer, IT Team	Month 7–12	A. Available: Digital platforms B. Needed: Customer service tools and enhancements	A. Customers may have difficulty adapting to new digital services B. Possible system errors that may affect transactions	A. Customers and Employees B. Announcements, emails, helpdesk support C. Continuous
Performance Monitoring and Continuous Improvement Program 1. Monitor banking performance (financial, customer, internal processes, innovation) 2. Evaluate effectiveness of digitalization and training programs 3. Implement improvements based on feedback and performance data	Bank Management, HR Department, Finance Department	Month 9–12	A. Available: Performance reports and data B. Needed: Analytics tools, dashboards	A. Possible inconsistencies in data records B. Delays in the submission and processing of reports	A. Management and Employees B. Reports and meetings C. Quarterly

Appendix D. Informed Consent Form

The Role of Digitalization on Enhancing Performance of Universal Banks in Lipa City**Informed Consent Form**

Bank Employees of Universal Banks in Lipa City

Emma Grace L. Amar

MBA Student

College of Business, Economics, Accountancy and Management

De La Salle Lipa

PURPOSE OF THE STUDY

You are invited to participate in a research study entitled “*The Role of Digitalization on Enhancing Performance of Universal Banks in Lipa City.*”

The purpose of this study is to examine how digitalization—specifically digital culture, digital technologies, and digital skillsets—and the nature of training influence banking performance in universal banks located in Lipa City.

You were chosen to participate because you are an employee of a universal bank and have experience relevant to digitalization, training, and banking operations.

STUDY PROCEDURES

If you agree to participate, you will be asked to answer a self-administered survey questionnaire. The questionnaire includes items related to:

- Digital culture, digital technologies, and digital skillsets
- Nature of training (on-the-job, off-the-job, and special training)
- Banking performance (financial performance, customer perspective, internal business processes, and innovation and learning)

No personal identifiers such as your name or specific bank branch will be collected.

DURATION

Respondents are expected to spend approximately 15–20 minutes completing the questionnaire. The study does not include interviews, focus group discussions, or experimental procedures, and no follow-up activities are required. The respondent’s participation ends upon completion and submission of the survey.

VOLUNTARY PARTICIPATION

Your participation in this study is completely voluntary. You may choose not to participate or to withdraw from the study at any time without penalty or negative consequences. If you withdraw before completing the survey, your responses will not be included in the study.

RISKS

This study involves minimal risk. Some questions may require reflection on workplace practices, but you may skip any question you are uncomfortable answering. There are no anticipated physical, psychological, or social risks associated with participation.

BENEFITS

There is no direct personal benefit for participating in this study. However, the findings may help banks improve digitalization and training initiatives, enhance banking performance, and support sustainable development efforts in Lipa City.

CONFIDENTIALITY

Your responses to this research will be anonymous. Every effort will be made by the researcher to treat them with strict confidentiality, including the following:

1. Data Collection and handling of information will follow the RA 10173 Data Privacy Act of 2012 (Philippines), ensuring that confidential, classified, or private information will not be disclosed.
2. A code or pseudonym will be assigned to each participant to replace personal names in all research notes, survey records, and documents.
3. All related materials, notes, and survey responses will be handled and stored securely in password-protected files, which is only accessible to the researcher.
4. No identifying information (such as names, photos, or recordings) will be collected during the survey.
5. Email addresses will be collected when answering the online survey questions but not recorded.

CONTACT INFORMATION

This study was approved by the Research Ethics Review Council of DE LA SALLE LIPA. If you have any questions at any time about this study, or if you experience any non-normative sensations as a result of participation, you may contact the researcher whose contact information is on the first page. If you have any questions regarding your rights or treatment as a research participant, or if problems arise during your participation that you do not feel you can discuss with the Principal Investigator, please feel free to send an email to rmco-rer@dls.edu.ph.

CONSENT*(This section is mandatory)*

I have read the provided information, or it has been read to me. I have had the opportunity to ask questions about it and any questions I have been asked have been answered to my satisfaction. I understand that I will be given a copy of this form, and the researcher will keep another copy on file. I consent voluntarily to be a participant in this study.

Print Name of Participant _____

Signature of Participant _____

Date _____

Day/month/year

(This section is mandatory)

Print Name of Researcher _____

Signature of Researcher _____

Date _____

Day/month/year

(This section is optional)

Print Name of Impartial Witness _____

Signature of Impartial Witness _____

Date _____

Day/month/year

(If the participant is illiterate ^{1/}

Appendix E. Mean Summary of Items from the Digital Culture

PARTICIPANT	DIGITAL CULTURE			MEAN
#1	4	4	4	4.00
#2	4	4	4	4.00
#3	4	4	4	4.00
#4	4	4	4	4.00
#5	3	3	3	3.00
#6	4	4	3	3.67
#7	4	4	4	4.00
#8	3	3	4	3.33
#9	4	4	3	3.67
#10	4	4	4	4.00
#11	4	4	4	4.00
#12	4	4	4	4.00
#13	3	4	3	3.33
#14	4	4	4	4.00
#15	4	4	4	4.00
#16	4	4	4	4.00
#17	3	3	3	3.00
#18	4	4	4	4.00
#19	4	4	4	4.00
#20	4	4	4	4.00
#21	4	4	3	3.67
#22	4	4	4	4.00
#23	4	4	3	3.67
#24	4	4	4	4.00
#25	3	3	3	3.00
#26	4	3	4	3.67
#27	4	4	4	4.00
#28	4	4	4	4.00
#29	4	4	4	4.00
#30	4	4	4	4.00
#31	4	4	3	3.67
#32	4	4	4	4.00
#33	4	4	3	3.67
#34	3	3	3	3.00
#35	4	4	4	4.00
#36	4	4	4	4.00
#37	4	4	3	3.67
#38	3	4	4	3.67
#39	3	3	3	3.00

#40	4	4	4	4.00
#41	4	4	4	4.00
#42	4	4	4	4.00
#43	3	4	4	3.67
#44	4	4	4	4.00
#45	4	4	4	4.00
#46	4	4	4	4.00
#47	4	4	4	4.00
#48	4	4	4	4.00
#49	4	4	1	3.00
#50	4	4	4	4.00
#51	4	4	4	4.00
#52	3	3	3	3.00
#53	4	4	4	4.00
#54	4	4	4	4.00
#55	4	4	3	3.67
#56	4	4	4	4.00
#57	4	4	3	3.67
#58	4	4	4	4.00
#59	4	4	4	4.00
#60	4	4	4	4.00
#61	4	4	4	4.00
#62	3	3	3	3.00
#63	4	4	4	4.00
#64	4	4	4	4.00
#65	3	3	3	3.00
#66	4	4	4	4.00
#67	4	4	4	4.00
#68	4	4	4	4.00
#69	4	4	4	4.00
#70	4	4	4	4.00
#71	4	4	3	3.67
#72	4	4	4	4.00
#73	4	4	4	4.00
#74	4	3	3	3.33
#75	4	4	4	4.00
#76	4	4	4	4.00
#77	4	4	4	4.00
#78	4	4	4	4.00
#79	4	4	4	4.00
#80	3	4	4	3.67

#81	4	4	4	4.00
#82	3	3	3	3.00
#83	4	3	4	3.67
#84	4	4	4	4.00
#85	4	4	4	4.00
#86	4	4	4	4.00
#87	4	4	4	4.00
#88	4	4	3	3.67
#89	4	4	4	4.00
#90	4	4	4	4.00
#91	4	4	4	4.00
#92	4	4	3	3.67
#93	3	3	3	3.00
#94	3	3	3	3.00
#95	3	4	3	3.33
#96	4	4	3	3.67
#97	4	4	3	3.67
#98	4	4	3	3.67
#99	4	4	4	4.00
#100	4	4	4	4.00
#101	4	4	4	4.00
#102	4	4	4	4.00
#103	4	4	4	4.00
#104	3	3	3	3.00
#105	4	4	4	4.00
#106	4	4	4	4.00
#107	4	4	3	3.67
#108	4	4	4	4.00
#109	4	4	4	4.00
#110	4	4	4	4.00
#111	4	4	4	4.00
#112	4	4	4	4.00
#113	4	4	4	4.00
#114	4	4	4	4.00
#115	4	4	4	4.00
#116	4	4	4	4.00
#117	4	4	4	4.00
#118	4	4	4	4.00
#119	3	3	3	3.00
#120	4	4	4	4.00
#121	4	4	4	4.00

#122	3	3	3	3.00
#123	4	4	4	4.00
#124	4	4	4	4.00
#125	4	4	4	4.00
#126	4	4	4	4.00
#127	4	4	4	4.00
#128	4	4	4	4.00
#129	3	3	3	3.00
#130	4	4	4	4.00
#131	4	4	4	4.00
#132	4	4	4	4.00
#133	4	4	4	4.00
#134	4	4	4	4.00
#135	4	4	4	4.00
MEAN	3.84	3.86	3.73	3.81

Appendix F. Mean Summary of Items from the Digital Skillsets

PARTICIPANT	DIGITAL SKILLSETS			MEAN
#1	4	4	4	4.00
#2	3	3	4	3.33
#3	4	3	3	3.33
#4	4	4	4	4.00
#5	3	3	4	3.33
#6	3	3	3	3.00
#7	4	4	4	4.00
#8	4	3	3	3.33
#9	4	4	4	4.00
#10	4	3	4	3.67
#11	4	4	4	4.00
#12	3	4	4	3.67
#13	4	3	3	3.33
#14	4	4	4	4.00
#15	4	4	4	4.00
#16	4	4	4	4.00
#17	3	3	3	3.00
#18	4	4	4	4.00
#19	4	4	4	4.00
#20	3	3	3	3.00
#21	2	3	3	2.67
#22	4	4	4	4.00
#23	3	3	4	3.33
#24	4	4	4	4.00
#25	3	2	3	2.67
#26	4	3	3	3.33
#27	4	4	4	4.00
#28	3	4	4	3.67
#29	4	3	4	3.67
#30	4	4	4	4.00
#31	4	4	3	3.67
#32	4	3	3	3.33
#33	4	3	3	3.33
#34	3	3	3	3.00
#35	4	4	4	4.00
#36	4	4	4	4.00
#37	3	3	3	3.00
#38	4	3	4	3.67
#39	3	3	3	3.00

#40	3	4	4	3.67
#41	4	4	4	4.00
#42	4	4	4	4.00
#43	4	3	3	3.33
#44	3	4	4	3.67
#45	4	4	4	4.00
#46	4	4	4	4.00
#47	4	4	4	4.00
#48	4	3	4	3.67
#49	3	4	3	3.33
#50	4	4	4	4.00
#51	4	3	3	3.33
#52	3	3	4	3.33
#53	4	4	4	4.00
#54	4	3	4	3.67
#55	4	3	3	3.33
#56	3	3	3	3.00
#57	3	3	3	3.00
#58	4	4	4	4.00
#59	4	3	3	3.33
#60	4	4	4	4.00
#61	4	3	3	3.33
#62	3	3	3	3.00
#63	4	4	3	3.67
#64	4	4	4	4.00
#65	3	3	3	3.00
#66	4	4	4	4.00
#67	4	4	4	4.00
#68	4	3	4	3.67
#69	4	4	4	4.00
#70	4	4	4	4.00
#71	4	3	3	3.33
#72	3	4	4	3.67
#73	3	4	4	3.67
#74	3	3	3	3.00
#75	4	4	4	4.00
#76	4	4	4	4.00
#77	4	4	4	4.00
#78	4	4	4	4.00
#79	4	4	4	4.00
#80	4	3	3	3.33

#81	4	4	4	4.00
#82	4	3	3	3.33
#83	4	3	3	3.33
#84	4	4	4	4.00
#85	4	4	4	4.00
#86	4	4	4	4.00
#87	4	4	4	4.00
#88	3	3	4	3.33
#89	4	4	4	4.00
#90	4	4	4	4.00
#91	3	3	3	3.00
#92	3	3	3	3.00
#93	4	3	3	3.33
#94	3	3	3	3.00
#95	4	3	4	3.67
#96	4	4	4	4.00
#97	3	3	4	3.33
#98	4	3	4	3.67
#99	4	4	4	4.00
#100	3	4	4	3.67
#101	4	4	4	4.00
#102	3	4	4	3.67
#103	4	4	4	4.00
#104	3	3	3	3.00
#105	3	4	4	3.67
#106	4	3	3	3.33
#107	4	3	4	3.67
#108	4	3	4	3.67
#109	4	4	3	3.67
#110	4	3	3	3.33
#111	3	3	3	3.00
#112	4	3	4	3.67
#113	3	3	3	3.00
#114	3	3	3	3.00
#115	4	3	4	3.67
#116	4	3	4	3.67
#117	3	3	3	3.00
#118	3	3	3	3.00
#119	3	3	3	3.00
#120	3	3	3	3.00
#121	3	3	3	3.00

#122	3	3	3	3.00
#123	3	3	3	3.00
#124	3	3	3	3.00
#125	3	3	3	3.00
#126	3	3	3	3.00
#127	3	3	4	3.33
#128	3	4	3	3.33
#129	4	4	4	4.00
#130	4	3	4	3.67
#131	3	3	4	3.33
#132	4	3	3	3.33
#133	4	3	3	3.33
#134	4	3	4	3.67
#135	4	4	4	4.00
MEAN	3.63	3.45	3.59	3.56

Appendix G. Mean Summary of Items from the Digital Technology

PARTICIPANT	DIGITAL TECHNOLOGY			MEAN
#1	4	4	4	4.00
#2	4	4	4	4.00
#3	4	4	4	4.00
#4	4	4	4	4.00
#5	4	4	3	3.67
#6	3	3	3	3.00
#7	4	4	4	4.00
#8	3	3	4	3.33
#9	3	4	4	3.67
#10	4	4	4	4.00
#11	4	4	4	4.00
#12	4	4	4	4.00
#13	3	3	3	3.00
#14	4	4	4	4.00
#15	4	4	4	4.00
#16	4	4	4	4.00
#17	3	3	3	3.00
#18	3	4	4	3.67
#19	4	4	4	4.00
#20	3	4	4	3.67
#21	3	3	3	3.00
#22	4	3	3	3.33
#23	3	3	3	3.00
#24	4	4	4	4.00
#25	3	3	3	3.00
#26	3	3	3	3.00
#27	4	4	4	4.00
#28	4	4	4	4.00
#29	4	4	4	4.00
#30	4	4	4	4.00
#31	4	4	4	4.00
#32	3	3	3	3.00
#33	4	4	3	3.67
#34	3	3	3	3.00
#35	4	4	4	4.00
#36	4	4	4	4.00
#37	3	3	3	3.00
#38	4	4	4	4.00
#39	3	3	3	3.00

#40	4	4	4	4.00
#41	4	4	4	4.00
#42	4	4	4	4.00
#43	3	3	4	3.33
#44	4	4	4	4.00
#45	4	4	4	4.00
#46	4	4	4	4.00
#47	4	4	4	4.00
#48	4	4	4	4.00
#49	3	3	4	3.33
#50	4	4	4	4.00
#51	3	3	4	3.33
#52	3	4	3	3.33
#53	4	4	4	4.00
#54	4	4	4	4.00
#55	3	3	3	3.00
#56	4	3	4	3.67
#57	3	4	3	3.33
#58	4	4	4	4.00
#59	4	4	4	4.00
#60	4	4	4	4.00
#61	4	4	4	4.00
#62	3	3	3	3.00
#63	3	3	3	3.00
#64	4	4	4	4.00
#65	3	3	3	3.00
#66	4	4	4	4.00
#67	4	4	4	4.00
#68	4	4	4	4.00
#69	4	4	4	4.00
#70	4	4	4	4.00
#71	3	4	3	3.33
#72	4	4	4	4.00
#73	4	4	4	4.00
#74	3	3	3	3.00
#75	4	4	4	4.00
#76	4	4	4	4.00
#77	4	4	4	4.00
#78	4	4	4	4.00
#79	4	4	4	4.00
#80	3	3	3	3.00

#81	4	4	4	4.00
#82	3	3	3	3.00
#83	3	3	4	3.33
#84	4	4	4	4.00
#85	4	4	4	4.00
#86	4	4	4	4.00
#87	4	4	4	4.00
#88	4	4	4	4.00
#89	4	4	4	4.00
#90	4	4	4	4.00
#91	3	4	4	3.67
#92	3	3	3	3.00
#93	3	3	3	3.00
#94	3	4	4	3.67
#95	4	3	4	3.67
#96	4	4	4	4.00
#97	4	4	4	4.00
#98	3	3	3	3.00
#99	4	4	4	4.00
#100	4	4	4	4.00
#101	4	4	4	4.00
#102	3	4	3	3.33
#103	4	4	4	4.00
#104	3	3	3	3.00
#105	4	4	4	4.00
#106	4	4	4	4.00
#107	4	4	4	4.00
#108	4	4	4	4.00
#109	3	4	4	3.67
#110	3	4	4	3.67
#111	4	3	4	3.67
#112	4	4	4	4.00
#113	3	3	3	3.00
#114	3	3	3	3.00
#115	4	4	4	4.00
#116	4	4	4	4.00
#117	3	3	3	3.00
#118	3	3	3	3.00
#119	3	3	3	3.00
#120	3	3	3	3.00
#121	3	3	3	3.00

#122	3	3	3	3.00
#123	3	3	3	3.00
#124	3	3	3	3.00
#125	3	3	3	3.00
#126	3	3	3	3.00
#127	4	4	4	4.00
#128	4	4	4	4.00
#129	4	4	4	4.00
#130	4	4	3	3.67
#131	3	4	3	3.33
#132	3	4	4	3.67
#133	4	4	4	4.00
#134	3	3	4	3.33
#135	4	4	4	4.00
MEAN	3.61	3.67	3.68	3.65

Appendix H. Mean Summary of Items from the Nature of Training

PARTICIPANT	ON-THE-JOB, OFF-THE-JOB, AND SPECIAL TRAINING						MEAN
#1	4	4	3	2	2	3	3.00
#2	3	4	4	3	4	4	3.67
#3	3	3	3	3	3	3	3.00
#4	4	4	4	4	4	4	4.00
#5	3	3	4	3	3	3	3.17
#6	3	3	3	3	3	3	3.00
#7	3	4	4	4	4	4	3.83
#8	3	3	3	3	3	3	3.00
#9	3	4	4	3	3	3	3.33
#10	4	3	3	4	3	3	3.33
#11	4	4	4	4	4	4	4.00
#12	4	4	4	4	4	4	4.00
#13	4	3	3	3	3	3	3.17
#14	4	4	4	4	4	4	4.00
#15	4	4	4	4	4	4	4.00
#16	4	4	4	4	4	4	4.00
#17	3	3	3	3	3	3	3.00
#18	4	4	4	4	3	3	3.67
#19	4	4	4	4	4	4	4.00
#20	3	3	3	3	3	3	3.00
#21	3	3	3	3	3	3	3.00
#22	3	3	3	3	3	3	3.00
#23	3	3	3	3	3	3	3.00
#24	4	4	4	4	4	4	4.00
#25	3	3	3	3	3	2	2.83
#26	3	3	3	3	3	3	3.00
#27	4	4	4	4	4	4	4.00
#28	3	4	4	3	3	4	3.50
#29	3	4	3	3	4	3	3.33
#30	4	4	4	4	4	4	4.00
#31	3	4	4	4	4	4	3.83
#32	3	3	3	3	3	3	3.00
#33	3	4	3	3	3	3	3.17
#34	3	3	3	3	3	3	3.00
#35	4	3	4	4	4	4	3.83
#36	4	4	4	4	4	4	4.00
#37	3	3	3	3	3	3	3.00
#38	3	4	4	4	3	4	3.67

#39	3	3	3	3	3	3	3.00
#40	4	4	4	3	3	4	3.67
#41	4	4	4	4	4	4	4.00
#42	4	4	4	4	4	4	4.00
#43	4	4	4	3	3	4	3.67
#44	3	4	4	4	4	4	3.83
#45	4	4	4	4	4	4	4.00
#46	4	4	4	4	4	4	4.00
#47	4	4	4	4	4	4	4.00
#48	4	4	4	4	4	4	4.00
#49	3	4	4	3	3	4	3.50
#50	4	4	4	4	4	4	4.00
#51	3	4	3	3	3	3	3.17
#52	4	3	3	4	4	4	3.67
#53	4	4	4	4	4	4	4.00
#54	3	3	3	3	3	3	3.00
#55	2	3	3	3	3	3	2.83
#56	4	4	4	4	3	3	3.67
#57	3	3	3	3	3	3	3.00
#58	4	4	4	4	4	4	4.00
#59	3	3	3	4	4	4	3.50
#60	4	4	4	4	4	4	4.00
#61	3	3	3	3	3	3	3.00
#62	3	3	3	3	3	3	3.00
#63	3	3	3	3	3	3	3.00
#64	4	4	4	4	4	4	4.00
#65	3	3	3	3	3	3	3.00
#66	3	3	3	3	3	3	3.00
#67	4	4	4	4	4	4	4.00
#68	3	4	4	3	3	3	3.33
#69	4	4	4	4	4	4	4.00
#70	3	3	4	4	3	3	3.33
#71	3	3	3	4	3	3	3.17
#72	4	4	4	4	4	4	4.00
#73	3	3	3	3	3	3	3.00
#74	3	3	3	3	3	3	3.00
#75	4	4	4	4	4	4	4.00
#76	4	4	4	4	4	4	4.00
#77	4	4	4	4	4	4	4.00
#78	4	4	4	4	4	4	4.00
#79	4	4	4	4	4	4	4.00

#80	3	3	3	3	3	3	3.00
#81	4	4	4	4	4	4	4.00
#82	3	3	3	3	3	3	3.00
#83	3	3	3	3	3	3	3.00
#84	4	4	4	4	4	4	4.00
#85	3	4	3	3	3	3	3.17
#86	4	4	4	4	4	4	4.00
#87	4	4	4	4	4	4	4.00
#88	4	4	3	4	4	4	3.83
#89	4	4	4	4	4	4	4.00
#90	4	4	3	4	4	3	3.67
#91	3	3	3	3	3	3	3.00
#92	3	3	3	4	3	3	3.17
#93	3	3	3	3	3	3	3.00
#94	4	4	4	4	4	4	4.00
#95	3	3	3	3	3	3	3.00
#96	4	4	4	4	4	4	4.00
#97	3	3	3	3	3	3	3.00
#98	3	3	3	3	3	3	3.00
#99	4	4	4	4	4	4	4.00
#100	4	4	4	4	4	4	4.00
#101	4	4	4	4	4	4	4.00
#102	3	3	3	3	3	3	3.00
#103	4	4	4	4	4	4	4.00
#104	3	3	3	3	3	3	3.00
#105	3	4	4	4	4	3	3.67
#106	4	4	4	4	4	4	4.00
#107	3	3	3	4	4	4	3.50
#108	4	4	4	4	4	4	4.00
#109	4	4	4	3	3	4	3.67
#110	4	4	4	4	4	4	4.00
#111	3	3	3	4	3	3	3.17
#112	4	4	4	4	4	4	4.00
#113	3	3	3	3	3	3	3.00
#114	3	3	3	3	3	3	3.00
#115	3	4	3	4	4	4	3.67
#116	4	4	4	4	4	4	4.00
#117	3	3	3	3	3	3	3.00
#118	3	3	3	3	3	3	3.00
#119	3	3	3	3	3	3	3.00
#120	3	3	3	3	3	3	3.00

#121	3	3	3	3	3	3	3.00
#122	3	3	3	3	3	3	3.00
#123	3	3	3	3	3	3	3.00
#124	3	3	3	3	3	3	3.00
#125	3	3	3	3	3	3	3.00
#126	3	3	3	3	3	3	3.00
#127	3	4	4	3	3	4	3.50
#128	3	4	3	4	3	3	3.33
#129	4	4	4	4	4	4	4.00
#130	4	3	3	3	3	3	3.17
#131	3	3	4	4	4	4	3.67
#132	3	3	3	4	4	4	3.50
#133	3	3	3	3	3	3	3.00
#134	3	2	2	3	3	3	2.67
#135	4	4	4	4	4	4	4.00
MEAN	3.44	3.53	3.50	3.51	3.46	3.49	3.49

Appendix I. Mean Summary of Items from the Customer Perspective

PARTICIPANT	CUSTOMER PERSPECTIVE			MEAN
#1	4	3	3	3.33
#2	4	4	4	4.00
#3	3	3	3	3.00
#4	4	4	4	4.00
#5	4	3	3	3.33
#6	3	3	3	3.00
#7	4	4	4	4.00
#8	3	3	3	3.00
#9	4	3	3	3.33
#10	3	3	3	3.00
#11	4	4	4	4.00
#12	4	4	4	4.00
#13	3	3	3	3.00
#14	4	4	4	4.00
#15	4	4	4	4.00
#16	4	4	4	4.00
#17	3	3	3	3.00
#18	4	4	3	3.67
#19	4	4	4	4.00
#20	3	3	3	3.00
#21	3	3	3	3.00
#22	3	3	3	3.00
#23	4	4	3	3.67
#24	4	4	4	4.00
#25	2	2	2	2.00
#26	4	4	4	4.00
#27	4	4	3	3.67
#28	3	3	4	3.33
#29	4	3	3	3.33
#30	4	4	4	4.00
#31	4	4	4	4.00
#32	3	3	3	3.00
#33	4	3	4	3.67
#34	3	3	3	3.00
#35	4	4	4	4.00
#36	4	4	4	4.00
#37	3	3	3	3.00
#38	3	4	4	3.67
#39	3	3	3	3.00

#40	4	4	4	4.00
#41	4	4	4	4.00
#42	4	4	4	4.00
#43	3	4	4	3.67
#44	4	4	4	4.00
#45	4	4	4	4.00
#46	4	4	4	4.00
#47	4	4	4	4.00
#48	4	4	4	4.00
#49	4	3	3	3.33
#50	4	4	4	4.00
#51	3	3	3	3.00
#52	3	4	3	3.33
#53	4	4	4	4.00
#54	3	3	3	3.00
#55	3	3	3	3.00
#56	4	4	4	4.00
#57	3	3	3	3.00
#58	4	4	4	4.00
#59	4	4	4	4.00
#60	4	4	4	4.00
#61	3	3	3	3.00
#62	3	3	3	3.00
#63	3	3	3	3.00
#64	4	4	4	4.00
#65	3	3	3	3.00
#66	3	3	3	3.00
#67	4	4	4	4.00
#68	4	4	4	4.00
#69	4	4	4	4.00
#70	4	3	3	3.33
#71	3	3	3	3.00
#72	4	4	4	4.00
#73	3	3	3	3.00
#74	3	3	3	3.00
#75	4	4	4	4.00
#76	4	4	4	4.00
#77	4	4	4	4.00
#78	4	4	4	4.00
#79	4	4	4	4.00
#80	3	4	4	3.67

#81	4	4	4	4.00
#82	3	3	3	3.00
#83	4	4	4	4.00
#84	4	4	4	4.00
#85	4	4	4	4.00
#86	4	4	4	4.00
#87	4	4	4	4.00
#88	4	4	3	3.67
#89	4	4	4	4.00
#90	3	3	3	3.00
#91	3	3	4	3.33
#92	3	3	3	3.00
#93	3	3	3	3.00
#94	3	3	3	3.00
#95	3	3	3	3.00
#96	4	4	4	4.00
#97	3	3	3	3.00
#98	3	3	3	3.00
#99	4	4	4	4.00
#100	4	4	4	4.00
#101	4	4	4	4.00
#102	4	4	4	4.00
#103	4	4	4	4.00
#104	3	3	3	3.00
#105	4	3	3	3.33
#106	4	4	4	4.00
#107	4	4	4	4.00
#108	4	4	4	4.00
#109	3	3	4	3.33
#110	3	3	4	3.33
#111	4	3	3	3.33
#112	3	4	4	3.67
#113	3	3	3	3.00
#114	3	3	3	3.00
#115	4	4	4	4.00
#116	4	4	4	4.00
#117	3	3	3	3.00
#118	3	3	3	3.00
#119	3	3	3	3.00
#120	3	3	3	3.00
#121	3	3	3	3.00

#122	3	3	3	3.00
#123	3	3	3	3.00
#124	3	3	3	3.00
#125	3	3	3	3.00
#126	3	3	3	3.00
#127	4	4	4	4.00
#128	4	4	3	3.67
#129	4	4	4	4.00
#130	4	4	3	3.67
#131	4	4	4	4.00
#132	4	4	4	4.00
#133	4	4	4	4.00
#134	4	3	3	3.33
#135	4	4	3	3.67
MEAN	3.58	3.54	3.52	3.55

Appendix J. Summary of Items from the Internal Business Process

PARTICIPANT	INTERNAL BUSINESS PROCESS		MEAN
#1	3	3	3.00
#2	4	4	4.00
#3	4	4	4.00
#4	4	4	4.00
#5	4	4	4.00
#6	3	3	3.00
#7	3	4	3.50
#8	3	3	3.00
#9	3	3	3.00
#10	3	3	3.00
#11	4	3	3.50
#12	4	4	4.00
#13	3	3	3.00
#14	4	4	4.00
#15	3	3	3.00
#16	4	4	4.00
#17	3	3	3.00
#18	3	3	3.00
#19	4	4	4.00
#20	3	3	3.00
#21	3	3	3.00
#22	3	3	3.00
#23	3	3	3.00
#24	4	4	4.00
#25	2	2	2.00
#26	3	3	3.00
#27	4	4	4.00
#28	4	4	4.00
#29	3	3	3.00
#30	4	4	4.00
#31	4	4	4.00
#32	3	3	3.00
#33	3	4	3.50
#34	3	3	3.00
#35	4	4	4.00
#36	4	4	4.00
#37	3	3	3.00
#38	3	3	3.00
#39	3	3	3.00

#40	3	3	3.00
#41	4	4	4.00
#42	4	4	4.00
#43	3	3	3.00
#44	4	4	4.00
#45	4	4	4.00
#46	4	4	4.00
#47	4	4	4.00
#48	3	3	3.00
#49	3	3	3.00
#50	4	4	4.00
#51	3	3	3.00
#52	4	3	3.50
#53	4	4	4.00
#54	3	3	3.00
#55	3	3	3.00
#56	4	4	4.00
#57	3	3	3.00
#58	4	4	4.00
#59	4	4	4.00
#60	4	4	4.00
#61	3	3	3.00
#62	3	3	3.00
#63	3	3	3.00
#64	4	4	4.00
#65	3	3	3.00
#66	3	3	3.00
#67	4	4	4.00
#68	4	4	4.00
#69	4	4	4.00
#70	3	3	3.00
#71	3	3	3.00
#72	4	4	4.00
#73	3	3	3.00
#74	3	3	3.00
#75	4	4	4.00
#76	4	4	4.00
#77	4	4	4.00
#78	4	4	4.00
#79	4	4	4.00
#80	3	4	3.50

#81	4	4	4.00
#82	3	3	3.00
#83	4	4	4.00
#84	4	4	4.00
#85	4	4	4.00
#86	4	4	4.00
#87	4	4	4.00
#88	3	4	3.50
#89	4	4	4.00
#90	3	3	3.00
#91	3	3	3.00
#92	3	3	3.00
#93	3	3	3.00
#94	3	3	3.00
#95	3	3	3.00
#96	4	4	4.00
#97	3	3	3.00
#98	3	3	3.00
#99	4	4	4.00
#100	4	4	4.00
#101	4	4	4.00
#102	4	4	4.00
#103	4	4	4.00
#104	3	3	3.00
#105	3	3	3.00
#106	4	4	4.00
#107	4	4	4.00
#108	4	4	4.00
#109	3	3	3.00
#110	3	3	3.00
#111	3	4	3.50
#112	4	4	4.00
#113	3	3	3.00
#114	3	3	3.00
#115	4	4	4.00
#116	4	4	4.00
#117	3	3	3.00
#118	3	3	3.00
#119	3	3	3.00
#120	3	3	3.00
#121	3	3	3.00

#122	3	3	3.00
#123	3	3	3.00
#124	3	3	3.00
#125	3	3	3.00
#126	3	3	3.00
#127	4	4	4.00
#128	3	4	3.50
#129	4	4	4.00
#130	3	3	3.00
#131	3	3	3.00
#132	3	3	3.00
#133	3	3	3.00
#134	3	3	3.00
#135	3	4	3.50
MEAN	3.44	3.47	3.46

Appendix K. Mean Summary of Items from the Financial Performance

PARTICIPANT	FINANCIAL PERFORMANCE				MEAN
#1	3	3	3	3	3.00
#2	4	4	4	4	4.00
#3	4	4	3	3	3.50
#4	4	4	4	4	4.00
#5	4	4	4	4	4.00
#6	3	3	3	3	3.00
#7	4	4	4	4	4.00
#8	3	3	3	3	3.00
#9	4	3	4	4	3.75
#10	3	3	4	4	3.50
#11	3	3	3	4	3.25
#12	4	4	4	4	4.00
#13	4	3	4	3	3.50
#14	4	4	4	4	4.00
#15	4	4	4	4	4.00
#16	4	4	4	4	4.00
#17	3	3	3	3	3.00
#18	4	4	4	4	4.00
#19	4	4	4	4	4.00
#20	4	3	3	3	3.25
#21	3	3	3	3	3.00
#22	3	3	3	3	3.00
#23	3	3	3	3	3.00
#24	4	4	4	4	4.00
#25	3	3	3	3	3.00
#26	3	3	3	3	3.00
#27	4	4	4	4	4.00
#28	3	3	3	3	3.00
#29	4	4	3	3	3.50
#30	4	4	4	4	4.00
#31	4	4	4	4	4.00
#32	4	4	3	3	3.50
#33	4	4	3	3	3.50
#34	3	3	3	3	3.00
#35	4	4	4	4	4.00
#36	4	4	4	4	4.00
#37	3	3	3	3	3.00
#38	4	4	3	4	3.75
#39	3	3	3	3	3.00

#40	4	4	4	4	4.00
#41	4	4	4	4	4.00
#42	4	4	4	4	4.00
#43	4	4	4	4	4.00
#44	4	4	4	4	4.00
#45	4	4	4	4	4.00
#46	4	4	4	4	4.00
#47	4	4	4	4	4.00
#48	4	4	4	4	4.00
#49	3	4	4	4	3.75
#50	4	4	4	4	4.00
#51	3	3	3	3	3.00
#52	4	4	4	3	3.75
#53	4	4	3	3	3.50
#54	3	3	3	3	3.00
#55	4	4	3	3	3.50
#56	4	4	3	3	3.50
#57	3	3	4	4	3.50
#58	4	4	4	4	4.00
#59	3	4	4	4	3.75
#60	4	4	4	4	4.00
#61	3	3	3	3	3.00
#62	3	3	3	3	3.00
#63	3	3	3	3	3.00
#64	4	4	4	4	4.00
#65	3	3	3	3	3.00
#66	3	3	3	3	3.00
#67	4	4	4	4	4.00
#68	4	4	4	4	4.00
#69	4	4	4	4	4.00
#70	4	4	4	4	4.00
#71	3	3	3	3	3.00
#72	4	4	4	4	4.00
#73	3	3	3	3	3.00
#74	3	3	3	3	3.00
#75	4	4	4	4	4.00
#76	4	4	4	4	4.00
#77	4	4	4	4	4.00
#78	4	4	4	4	4.00
#79	4	4	4	4	4.00
#80	3	3	3	3	3.00

#81	4	4	4	4	4.00
#82	3	3	3	3	3.00
#83	4	4	4	4	4.00
#84	4	4	4	4	4.00
#85	4	4	4	4	4.00
#86	4	4	4	4	4.00
#87	4	4	4	4	4.00
#88	4	4	4	4	4.00
#89	4	4	4	4	4.00
#90	4	4	4	3	3.75
#91	3	3	3	3	3.00
#92	3	3	3	3	3.00
#93	3	3	4	4	3.50
#94	3	3	3	3	3.00
#95	3	3	3	3	3.00
#96	4	4	4	4	4.00
#97	3	3	3	3	3.00
#98	3	3	3	3	3.00
#99	4	4	4	4	4.00
#100	4	4	4	4	4.00
#101	4	4	4	4	4.00
#102	4	4	4	4	4.00
#103	4	4	4	4	4.00
#104	3	3	3	3	3.00
#105	4	4	4	4	4.00
#106	4	4	4	4	4.00
#107	4	4	3	3	3.50
#108	4	4	4	4	4.00
#109	4	4	4	4	4.00
#110	3	4	4	4	3.75
#111	4	4	4	4	4.00
#112	4	4	4	4	4.00
#113	3	3	3	3	3.00
#114	3	3	3	3	3.00
#115	3	4	4	4	3.75
#116	4	4	4	4	4.00
#117	3	3	3	3	3.00
#118	3	3	3	3	3.00
#119	3	3	3	3	3.00
#120	3	3	3	3	3.00
#121	3	3	3	3	3.00

#122	3	3	3	3	3.00
#123	3	3	3	3	3.00
#124	3	3	3	3	3.00
#125	3	3	3	3	3.00
#126	3	3	3	3	3.00
#127	4	4	3	3	3.50
#128	3	3	3	4	3.25
#129	4	4	3	4	3.75
#130	3	3	4	4	3.50
#131	4	4	4	4	4.00
#132	4	4	4	4	4.00
#133	3	3	3	3	3.00
#134	4	4	3	3	3.50
#135	4	4	4	4	4.00
MEAN	3.59	3.60	3.56	3.56	3.58

Appendix L. Mean Summary of Items from the Innovation and Learning Perspective

PARTICIPANT	INNOVATION AND LEARNING PERSPECTIVE			MEAN
#1	3	4	3	3.33
#2	4	4	4	4.00
#3	4	4	3	3.67
#4	4	4	4	4.00
#5	4	4	4	4.00
#6	3	3	3	3.00
#7	4	4	3	3.67
#8	3	3	3	3.00
#9	4	4	4	4.00
#10	4	3	3	3.33
#11	4	4	3	3.67
#12	3	4	4	3.67
#13	3	3	3	3.00
#14	4	4	4	4.00
#15	4	4	4	4.00
#16	4	4	4	4.00
#17	3	3	3	3.00
#18	4	4	4	4.00
#19	4	4	4	4.00
#20	3	3	3	3.00
#21	3	3	3	3.00
#22	3	3	3	3.00
#23	4	4	4	4.00
#24	4	4	4	4.00
#25	3	3	3	3.00
#26	3	3	3	3.00
#27	4	4	4	4.00
#28	4	3	3	3.33
#29	3	3	3	3.00
#30	4	4	4	4.00
#31	4	4	3	3.67
#32	3	3	3	3.00
#33	3	3	3	3.00
#34	3	3	3	3.00
#35	4	4	4	4.00
#36	4	4	4	4.00
#37	3	3	3	3.00
#38	4	4	3	3.67

#39	3	3	3	3.00
#40	4	4	4	4.00
#41	4	4	4	4.00
#42	4	4	4	4.00
#43	4	4	4	4.00
#44	4	4	4	4.00
#45	4	4	4	4.00
#46	4	4	4	4.00
#47	4	4	4	4.00
#48	4	4	4	4.00
#49	3	3	3	3.00
#50	3	3	4	3.33
#51	3	3	3	3.00
#52	3	3	4	3.33
#53	3	4	4	3.67
#54	3	3	3	3.00
#55	3	3	3	3.00
#56	4	4	4	4.00
#57	4	3	3	3.33
#58	4	4	4	4.00
#59	4	3	4	3.67
#60	4	4	4	4.00
#61	3	3	3	3.00
#62	3	3	3	3.00
#63	3	3	3	3.00
#64	4	4	4	4.00
#65	3	3	3	3.00
#66	3	3	3	3.00
#67	4	4	4	4.00
#68	4	4	4	4.00
#69	4	4	4	4.00
#70	3	3	3	3.00
#71	4	4	3	3.67
#72	4	4	4	4.00
#73	4	4	4	4.00
#74	3	3	3	3.00
#75	4	4	4	4.00
#76	4	4	4	4.00
#77	4	4	4	4.00
#78	4	4	4	4.00
#79	4	4	4	4.00

#80	3	3	3	3.00
#81	4	4	4	4.00
#82	3	3	3	3.00
#83	4	4	4	4.00
#84	4	4	4	4.00
#85	4	4	4	4.00
#86	4	4	4	4.00
#87	4	4	4	4.00
#88	3	4	4	3.67
#89	4	4	3	3.67
#90	4	3	3	3.33
#91	3	3	3	3.00
#92	3	3	3	3.00
#93	3	3	3	3.00
#94	3	3	3	3.00
#95	3	3	3	3.00
#96	4	4	4	4.00
#97	3	3	3	3.00
#98	3	3	3	3.00
#99	4	4	4	4.00
#100	4	3	4	3.67
#101	4	4	4	4.00
#102	4	4	4	4.00
#103	4	4	4	4.00
#104	3	3	3	3.00
#105	3	3	4	3.33
#106	4	4	4	4.00
#107	4	4	4	4.00
#108	4	4	4	4.00
#109	4	4	4	4.00
#110	4	4	3	3.67
#111	3	3	3	3.00
#112	4	4	4	4.00
#113	3	3	3	3.00
#114	3	3	3	3.00
#115	4	4	3	3.67
#116	4	4	4	4.00
#117	3	3	3	3.00
#118	3	3	3	3.00
#119	3	3	3	3.00
#120	3	3	3	3.00

#121	3	3	3	3.00
#122	3	3	3	3.00
#123	3	3	3	3.00
#124	3	3	3	3.00
#125	3	3	3	3.00
#126	3	3	3	3.00
#127	4	4	4	4.00
#128	4	3	3	3.33
#129	3	4	4	3.67
#130	4	4	3	3.67
#131	4	4	4	4.00
#132	4	4	4	4.00
#133	4	4	4	4.00
#134	3	3	3	3.00
#135	4	4	4	4.00
MEAN	3.57	3.56	3.51	3.55

Appendix M. Statistical Analyses for the Results of the Effect of Digitalization and Banking Performance

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.789 ^a	.622	.614	.26559	.622	71.922	3	131	<.001

a. Predictors: (Constant), AVE_DT, AVE_DC, AVE_DSS

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.220	3	5.073	71.922	<.001 ^b
	Residual	9.241	131	.071		
	Total	24.461	134			

a. Dependent Variable: BANKPERF

b. Predictors: (Constant), AVE_DT, AVE_DC, AVE_DSS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.310	.276		1.123	.264	-.236	.857
	AVE_DC	.059	.081	.046	.728	.468	-.101	.219
	AVE_DSS	.356	.089	.334	3.993	<.001	.179	.532
	AVE_DT	.474	.086	.477	5.503	<.001	.304	.645

a. Dependent Variable: BANKPERF

Appendix N. Statistical Analyses for the Results of Nature of Training between Digitalization and Banking Performance

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.844 ^a	.712	.710	.22998

a. Predictors: (Constant), AVE_NATURE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.427	1	17.427	329.488	<.001 ^b
	Residual	7.034	133	.053		
	Total	24.461	134			

a. Dependent Variable: BANKPERF

b. Predictors: (Constant), AVE_NATURE

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.735	.155		4.729	<.001
	AVE_NATURE	.802	.044	.844	18.152	<.001

a. Dependent Variable: BANKPERF

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics			
						F Change	df1	df2	Sig. F Change
1	.766 ^a	.587	.584	.27564	.587	188.939	1	133	<.001
2	.873 ^b	.761	.758	.21029	.174	96.505	1	132	<.001

a. Predictors: (Constant), DIGITALIZN

b. Predictors: (Constant), DIGITALIZN, AVE_NATURE

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.356	1	14.356	188.939	<.001 ^b
	Residual	10.105	133	.076		
	Total	24.461	134			
2	Regression	18.623	2	9.312	210.559	<.001 ^c
	Residual	5.838	132	.044		
	Total	24.461	134			

a. Dependent Variable: BANKPERF

b. Predictors: (Constant), DIGITALIZN

c. Predictors: (Constant), DIGITALIZN, AVE_NATURE

Coefficients^a

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-.063	.263		-.242	.809
	DIGITALIZN	.979	.071	.766	13.746	<.001
2	(Constant)	-.001	.200		-.005	.996
	DIGITALIZN	.412	.079	.323	5.202	<.001
	AVE_NATURE	.579	.059	.609	9.824	<.001

a. Dependent Variable: BANKPERF

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.133	4	1.533	11.820	<.001 ^b
	Residual	16.864	130	.130		
	Total	22.997	134			

a. Dependent Variable: AVE_SDG

b. Predictors: (Constant), AVE_INNOV, AVE_IBP, AVE_FP, AVE_CP

Appendix O. Transformative Digitalization and Training Enhancement Plan for Banks

1) Executive Summary

This plan provides a practical blueprint for a people-first digital transformation in a banking context. It focuses on digitizing critical processes, uplifting workforce capabilities, and embedding a culture of compliance and continuous improvement. The approach balances technology, process, and human enablement to improve productivity, customer experience, and risk outcomes.

2) Objectives & Target Outcomes (12 months)

Revenue & Service: Increase cross-sell/upsell and lead conversion; improve Net Promoter Score (NPS) and First Contact Resolution. Efficiency: Reduce cycle time and manual rework via workflow, e-forms, and automation. Risk Assessment & Adherence: Achieve $\geq 98\%$ completion for mandatory training with scenario-based assessments and audit-ready evidence. People Management: Build digital fluency, data literacy, and coaching culture; increase internal mobility and engagement among employees.

3) Scope & Workstreams

Digitalization of Key Processes

- Explore digital tools that streamline banking processes, using robotic process automation and low-code platforms.
- Evaluate a training program to improve skills, that mixes different learning to help employees learn proper skills.
- Explore changes for everyone to be involved, focused and supported sufficiently.

B. Training Enhancement (Bank Capability Academy)

Highlight strong governance and effective data management to sustain digital transformation. Establishment of a Steering Committee to monitor activities. Prioritize strong data governance by implementing access controls for different individuals, tracking data usage, and ensuring data safety. Align training systems that comply to internal control systems, audits and regulatory compliance.

C. Change Management & Adaptation:

Integration of learning management systems with access control policies to ensure compliance-based system authorization. Implementation of data governance principles, including role-based access control, audit trails, encryption, and data lineage documentation. Alignment of training records with internal control systems to support audit and regulatory requirements.

4) Governance, Data, and Controls

Establish a monthly Steering Committee to track outcomes, remove blockers, and align to risk appetite. Data governance of role-based access, audit logs, encryption, and documented data lineage.

90-Day Starter Plan (Quick Wins)

- Deploy LMS/LXP with core compliance curriculum; launch 8–10 micro-learning modules.
- Automate 2–3 high-volume manual tasks (e.g., account maintenance, reconciliation).
- Introduce e-forms/e-sign for onboarding/servicing; publish role-based dashboards (pilot branches/teams).
- Run phishing simulation and KYC/AML scenario workshop; start leader coaching circles.

5) One-Week Training Program: Digital Banking & Compliance Excellence Target

Audience: Relationship Managers, Tellers/Branch Associates, Contact Center Agents, Operations Analysts, and Team Leads.

Format: Daily 3.5–4 hours combining micro-learning, workshops, simulations, and assessments.

Day 1 — Digital Mindset, Customer Journeys, and Data Privacy

Objectives:

Adopt a customer-centric, digital-first mindset supported by bank policies.

Understand local data privacy obligations and secure handling of customer data.

Topics:

Omnichannel banking journeys and service design basics. Data privacy principles, consent, and secure data handling; phishing red flags.

Day 2 — Digital Sales; Service Enablement for Frontline

Objectives:

Improve lead management and compliant cross-sell using bank tools.

Increase first contact resolution through effective probing and knowledge base use.

Topics:

CRM/RM cockpit basics; next-best-action and compliant scripting. Objection handling; empathy and de-escalation; digital migration to self-service.

Day 3 — Operations Automation, E-Forms, and Workflow

Objectives:

Reduce cycle time and errors by standardizing requests via e-forms and workflow.

Identify opportunities for RPA/low-code automations with proper controls.

Topics:

Designing good e-forms and validations; SLA-based routing; exception handling. Intro to low-code/RPA; control points, logs, and audit evidence.

Day 4 — KYC/AML, Fraud Awareness, and Case Handling

Objectives:

Strengthen risk culture and regulatory compliance in daily tasks.

Improve quality of escalations and case documentation.

Topics:

KYC/CDD/EDD requirements; sanctions and screening basics. Fraud typologies in retail/SME; red flags; alert triage and documentation.

Day 5 — Data Literacy, Dashboards, and Coaching for Transfer

Objectives:

Use role-based dashboards to run daily huddles and make data-driven decisions.

Establish coaching habits and personal action plans to sustain changes.

Topics:

Reading KPIs (conversion, TAT, error rate, CSAT/NPS, training status). Coaching models (GROW), feedback basics, and habit formation.

6) Measurement & Reporting

- Weekly: adoption (active users, learning time), process TAT, error/rework, CSAT.
- Monthly: lead conversion, cross-sell rate, % automated steps, cost-to-serve.
- Quarterly: skill mastery heatmaps, internal mobility, attrition, audit findings tied to training.

7) Enablers & Tools (Vendor-Neutral)

- LMS/LXP with skills taxonomy and analytics; xAPI for learning telemetry.
- Workflow/case management with e-forms and e-signature.
- Low-code/RPA for high-volume, rules-based tasks.
- BI dashboards with row-level security; knowledge base with semantic search.
- Identity and Access Management linking critical access to certification

Appendix P. Community Needs Analysis

Name EMMA GRACE L. AMARBatch/Section MBA24-02**NEEDS ASSESSMENT**

A needs assessment is a systematic process used to identify and evaluate the current conditions, problems, or challenges within an organization, community, or any other context. The goal of a needs assessment is to determine what specific needs exist so that appropriate strategies, interventions, or solutions can be developed to address those needs effectively. This will make up most of the context of your Introduction.

Organization/Industry

Needs assessment is a process to gain valuable insights into a company's actions or processes to determine efficiency or current situations, events or happenings affecting organizations under an industry. This assessment can be part of a company's planning process to determine gaps or needs and how to address areas for improvement.

Please identify Organization or Industry

Community/Sector

Needs assessment is a process to gain valuable insights to understand the specific needs, challenges, and opportunities within a community or sector.

Please identify Community or Sector

- A community is a group of individuals who live in proximity to each other and share common interests, values, and goals
- Sector is a specific part of society or the economy and made up of similar elements

Goal of Needs Assessment

This assessment aims to focus on the local banks located in Lipa City, which is the vital component of the economy, on how digitalization will impact on the banking performance. It will also identify the specific training needs of bank employees to enhance their digital skills and operational efficiency. The challenges faced by banks on the new technologies and have a deeper understanding of how digitalization and training impact banking performance and the realization of specific Sustainable Development Goals (SDGs). The primary goal is to achieve **systems change** that is enhancing the banking performance by effectively integrating training programs with digitalization efforts.

SDG Addressed

- | | |
|---|---|
| <ul style="list-style-type: none"> • GOAL 1: No Poverty • GOAL 2: Zero Hunger • GOAL 3: Good Health and Well-being • GOAL 4: Quality Education • GOAL 5: Gender Equality • GOAL 6: Clean Water and Sanitation | <ul style="list-style-type: none"> • GOAL 7: Affordable and Clean Energy • GOAL 8: Decent Work and Economic Growth – Promoting a productive and satisfied workforce • GOAL 9: Industry, Innovation, and Infrastructure – Encouraging innovative practices to improve workplace dynamics. • GOAL 10: Reduced Inequality • GOAL 11: Sustainable Cities and Communities – Supporting sustainable construction practices through efficient workforce management. • GOAL 12: Responsible Consumption and Production |
|---|---|

SITUATION/OBSERVATION

- Define the organization/industry or community or sector to assess, its profile or the general description of the general context in which the problem is to be viewed and discussed or situations in and the process by which problem arose and developed as well as reasons for choosing the topic
- Provide the trends and facts (statistics) of the phenomenon and offer possible explanations of the trends.
- Provide an overview of what your own research is about in terms of your general assumptions and in terms of where the data will be coming from

With the growing digital technologies in the banking industry, there are several challenges that need to be addressed and to ensure smooth transition also the optimal bank performance. One of the significant challenges is the impact of digital transformation on bank employees and how they will adapt and knowledge to perform their jobs effectively in a digital environment. Digitalization has been used by banks as a central theme in the global economy and banks have increasingly adopted this trend to increase their operations and customer experience. As banking processes and financial regulations become increasingly globalized, local banks face stricter regulatory frameworks and compliance requirements. This shift demands greater effort from local banks to adapt to evolving financial policies, ensuring alignment with international standards. Failure to comply can lead to financial penalties, operational restrictions, or reputational damage, making regulatory adaptation a critical aspect of their sustainability and competitiveness. (Financial Stability Board, 2023).

The research will determine if digitalization effect the nature of training, banking performance and SDG realization. The data will coming from the bank employees who are working in the various local banks in Lipa City.

PROBLEM

- From your observation of preliminary research, what do you think is the problem?

Based on my preliminary research, the problem identified is that digitalization and training are essential for enhancing banking performance and achieving specific Sustainable Development Goals (SDGs). The positive impact of digitalization on banking performance is significantly amplified when it is supported by effective training programs.

- What do you think causes the problem in the organization/industry or the community or sector?

Lack of Digital Skills: Most of employees especially those who are in their 40 years old above do not have the digital skills needed to use new technologies effectively, making it harder for them to adapt to digital changes

Poor Training Programs: Current training programs are often not thorough or aligned with the needs of digital transformation, resulting in gaps in employees' knowledge and confidence.

- What will be necessary to solve the problem (solution)?

Enhanced Training Programs: Developing comprehensive training programs that focus on digital skills, incorporating both on-the-job, off the-job and special training to ensure employees are well-prepared for digital tools.

Strategic Integration: Developing a plan that combines digital efforts with training and performance reviews so that everything works well together with employees.

- What should be the primary objective of your study and what should be the goal of the identified solution

This primary objective of my study is to investigate how digitalization impacts banking performance and workers' accomplishment of sustainable development goals. Bahl, Kiran, and Sharma's (2023) research looks on the role of digital culture, technology, and skill sets in enhancing operations, as well as how banking performance contributes to SDGs 1, 5, and 8. Finally, the study intends to develop an integrated model that links digitalization and banking performance in order to encourage long-term growth.

The goal is to improve banking performance by integrating the nature of training programs with digitalization. This will help employees gain the skills needed for a digital environment, leading to better efficiency and supporting Sustainable Development Goals like poverty eradication (SDG1), gender equality (SDG5), and decent work and economic growth (SDG8).

References:

Bahl, K. Kiran, R. and Sharma, A. (2023). Sustainability, 13798. <https://doi.org/10.3390/su151813798>

Financial Stability Board. (2023). *Promoting global financial stability: 2023 FSB annual report*. Retrieved from <https://www.fsb.org/uploads/P111023.pdf>