THE EFFECT OF INNOVATION, ORGANIZATIONAL LEARNING, AND TEAMWORK ON MANAGERIAL AND ORGANIZATIONAL PERFORMANCE OF RURAL BANKING IN THE PROVINCE OF SOUTH KALIMANTAN

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Abstract: The banking industry's objectives can be met through high-caliber job output. The managerial performance largely impacts the success of the banks. Studies on administrative and organizational performance typically analyze performance using just one method. The goal is to investigate and assess how innovation, organizational learning, and teamwork impact the management and organizational performance of rural banking in South Kalimantan Province using a variety of metrics. This study differs from earlier ones in that it assesses business performance using the Balanced Scorecard model and managerial performance using the Mahoney model. In this kind of research, it is unusual to employ organizational learning and teamwork as predictor factors. This study included 140 respondents from 14 rural banks in South Kalimantan Province. Structural Equation Modeling (SEM), carried out using the statistical computer application LISREL, was used to examine the data after it was obtained via a questionnaire. The findings indicate that teamwork, organizational learning, and innovation significantly impact managerial success. Collaboration among managers and their effectiveness greatly affect how well a firm performs. On the other hand, organizational performance is not much impacted by corporate innovation or learning. The results of this study provide crucial empirical support for the growth of organizational behavior theory and application.

Keywords: rural banking, innovation, organizational learning, teamwork, managerial and organizational performance

Introduction

A type of service company is Rural Bank. Its fundamental responsibility is to give its clients a satisfying and worthwhile experience, which it can only accomplish by constantly innovating and having a strong internal foundation. Teamwork, organizational learning, and innovation must be handled to enhance performance. In contrast to other research, which mostly examined short-term financial success indicators, this one uses the balanced scorecard idea. Accounting ratio-based financial performance has come under fire since it is frequently insufficiently observant and unsuitable for determining the sources of competitive advantage. Organizations must assess performance from various angles, with HR capabilities playing a strategic role. To manage the business's short- and long-term operations, measurements that are both financial and non-financial are required.

The problem in this study is formulated as follows in light of the description above: (1) Does innovation have a significant impact on managerial performance? (2) Does organizational learning have a significant impact on managerial performance? (3) Does teamwork have a significant impact on managerial performance? (4) Does managerial performance have a significant impact on organizational performance? (5) Does innovation have a significant impact on organizational performance? The goal of the study is to examine how managerial performance is impacted by (1) innovation, (2) organizational learning, (3) teamwork, and (4) managerial performance on organizational performance, as well as (5) innovation, (6) organizational learning, and (7) teamwork on organizational performance.

Different aspects of organizational performance have been examined in the literature's extant studies. However, the older research does not address the significance of organizational learning within the managerial and organizational performance. Therefore, this study aims to ascertain how cooperation, organizational learning, and innovation affect the managerial and organizational performance of rural banking in the South Kalimantan province. This study aims to improve the corporate performance model by considering the many contributing elements. This study is important since it has added new variables to the literature on managerial and organizational performance. On the other hand, this research's theoretical and practical implications for improving organizational performance are truly astounding. Future directions from this research will help future studies advance the body of knowledge.

Theoretical Review

Organizational behavior explores the influence of individuals, groups, and systems on organizational behaviour to promote effectiveness through applying knowledge (Purwanto, 2022). Individuals and groups determine the behavior of organizations. Group behavior and interpersonal influence have a significant impact on organizational effectiveness. Creativity and innovation are also the company's primary and usual activities. According to Mughal et al. (2022), innovation refers to new items or initiatives to achieve breakthroughs. There is a correlation between innovation and managerial and organizational performance, particularly in process and product innovation. Product innovation will directly impact the company's performance, as evidenced by an increase in revenue and profit. Changes in business processes will produce performance outcomes that may be quantified regarding market share and profitability (López-Arceiz, del Río, & Bellostas, 2022).

Individual initiative, risk tolerance, direction, integration, management support, control, identity, incentive system, conflict tolerance, and communication patterns are characteristics of organizational learning (Li, Castaño, & Li, 2018). According to Zhong, Li, and Luo (2022), competent top leadership is the primary element impacting change in organizational learning strategies. Good organizational learning can increase organizational performance, which is defined by (1) strong leadership at the top, (2) concern for key constituents, (3) respect for innovation, (4) a strong and flexible culture, and (5) business diversification.

Teamwork is a certain approach to boost the production and effectiveness of a business. To effectively manage a group, at least six fundamental aspects must be considered: structure, hierarchical rank, roles, norms, leadership, and cohesiveness. Cooperation increases productivity, especially when complicated tasks need coordination and the willingness to share information. The ability of managers to plan, move, coordinate, and regulate corporate activities is the most important aspect of an organization's success. Generally speaking, business managers' jobs can be separated into two categories: market theory and planning and control theory. The market theory assumes that a manager's duty in an organization includes making decisions in response to environmental circumstances. According to planning and control theory, the manager's role in an organization is to create company conditions. The management of an organization will affect the organization's performance.

Organizational performance is the result attained by an organization during a specified period concerning predetermined standards. The focus on performance might be either short- or long-term. It can also be observed at the level of the individual, the group, or the organization. In highly effective organizations, management helps build beneficial synergies; the sum of the parts is larger than the whole. At every level, no single metric or criterion accurately reflects performance. The majority of studies measure performance from a monetary perspective. Despite this, it is also essential to consider leadership, corporate growth, productivity, customer satisfaction, efficiency, and effectiveness. The Balanced Scorecard (BSC) approach is used to evaluate the performance of an organization. The BSC method is a technique for measuring the success of an organization or corporation by considering four views, namely (1) a financial perspective, (2) a consumer perspective, (3) an internal business process perspective, and (4) a learning and development process perspective. In analyzing a corporation's performance, this measurement method is seen as more exhaustive.

Hypothesis Development

The effect of innovation on managerial performance

Polas et al. (2021) discovered that 1) management innovation has no direct effect on organizational performance, 2) management performance has a direct effect on organizational performance, and 3) management performance mediates the effect of management innovation on organizational performance. Similarly, innovation is a crucial component for the performance of employees since firms that enable employees to perform well (Khalil, Usman, & Manzoor, 2020) have an environment that encourages innovation (Rachmawati et al., 2022). Similarly, new business performance trends are emerging, and the management's primary job is to accept them for the organization's adoption of innovation with sustainability (Ajmal, Jabeen, & Vihari, 2021). Adopting innovation can alter the corporate culture since the new technology enables employees to achieve organizational objectives more effectively (Latifah et al., 2020).

Hypothesis 1: Innovation has a significant effect on managerial performance

The impact of organizational learning on managerial performance

Kareem et al. (2021) concluded that organizational learning affects managerial performance significantly. According to Lai et al. (2020), competent leadership at the top is the most influential component in organizational learning change. Companies that adhere to a customer-focused learning approach and shareholder, employee, and managerial leadership at all levels have the potential to outperform those that do not. Organizational learning can be a determining component of success. Any organization's personnel must learn about new working tools and patterns for innovation in the workplace (AlMujaini et al., 2021). Employees can accomplish sustainability in the workplace, but the management must emphasize understanding innovative working practices Dimitropoulos and Chatzigianni (2022). Because they are eager to learn about other firms' culture and adapt it constructively, the employees with superior job performance consistently achieve high results (Hang et al., 2022). Organizational learning also contributes to developing a company's competitive edge (Purwanto, 2020).

Hypothesis 2: Organizational learning has a significant effect on managerial performance.

The influence of teamwork on managerial performance

According to Galli and Lopez (2018), the success of project management is contingent on numerous factors. Clarity of superior-subordinate goals and the physical proximity of group members influence cross-functional performance positively and considerably. In their research, Cubin (2019) discovered that the development of work teams substantially impacted managerial performance. Zhang, Oo, and Lim (2022) concluded that work groups have a strong simultaneous or partial impact on organizational performance. Teamwork is more important for employee performance in any firm (Rahmadani et al., 2020). The performance of employees is boosted in firms that have built a culture of teamwork (Gaunt & Treacy, 2020). In contrast, the effectiveness of employees in firms that do not cultivate teamwork is diminished due to a lack of originality and comprehension of their ideas (Kakemam et al., 2021). Moreover, cooperation is more valuable in the service industry since employees can learn and build a better approach to their work when they share their experiences (Gaunt & Treacy, 2020).

Hypothesis 3: Teamwork has a significant effect on managerial performance.

Impact of managerial performance on organizational performance

Superior business performance is affected by personnel who work to satisfy consumers and involve them in the primary process (Cubin, 2019). Several studies have indicated that a history of senior management's dedication to quality is one of the characteristics of a very well-managed service organization (Albassami et al., 2019; Khan & Ghayas, 2022). Any organization's management is directly accountable for its functions and for guiding the team to achieve its objectives (AlMujaini et al., 2021). Furthermore, management should focus on strategic development because strategic management is conducive to enhanced organizational performance (Lo et al., 2016). Any organization's managers influence their employees, and they can achieve their goals by inspiring their people to perform more effectively (Purwanto, 2020). Less focus on the team can drive the organization in a poor direction that is inappropriate for the organization's management (Kwon & Lee, 2021).

Hypothesis 4: Managerial performance has a significant effect on organizational performance.

The effect of innovation on organizational performance

Innovation can boost the banking industry company performance (Imran et al., 2021; Robertson & Carleton, 2018). Robertson and Carleton (2018) suggested that radical innovation and performance are positively related. Innovation affects business performance, according to research by Ullah et al. (2022), finance and service sectors. Moreover, innovation is an important element of organizational productivity since it is encouraged in organizations where individuals are permitted to realize their full potential (Taiwo, 2016). Similarly, as new business performance trends arise, the management's primary responsibility is to accept them so that the company can implement innovation while retaining sustainability (Dimitropoulos & Chatzigianni, 2022). On the other hand, accepting innovation may result in a shift in organizational culture since the new technology enables individuals to collaborate more effectively to achieve organizational goals (AlMujaini et al., 2021).

Hypothesis 5: Innovation has a significant effect on organizational performance.

The effect of organizational learning on performance

In their study, Hermawan, Thamrin, and Susilo (2020) discovered that organizational learning influences performance both directly and indirectly via the effectiveness of marketing strategy elements. According to research by Mathafena and Msimango-Galawe (2022), organizational learning is one of six intangible organizational components that can explain performance. According to Faisal and Naushad (2020), firms that utilize choose or leader values and effective human resources have greater financial performance than organizations that use meritocratic or collegial values. Organizational learning is an essential component that management must comprehend (Zhu et al., 2022). Leadership must drive the company to achieve the productive performance required for competitive advantage in the target market (Lin & Huang, 2020). The importance of business performance to organizational learning stems from the profit it generates (Hang et al., 2022). Innovative approaches and business practices are important to organizational performance (Dimitropoulos & Chatzigianni, 2022).

Hypothesis 6: Organizational learning has a significant effect on organizational performance.

The influence of teamwork on organizational performance

Several studies have examined the connection between the group and individual performance: (1) According to Verney's research. There is a positive relationship between role perception and performance. (2) There is a positive relationship between group norms and performance. (3) There is a positive relationship between status equity in the group and performance. (4) There is a positive relationship between group cohesiveness and performance. Several other research on the relationship between group and satisfaction, however, have reached the following conclusions: (1) A positive and significant association exists between role perception and satisfaction, (2) a positive relationship exists between status equality and contentment, and (3) a positive relationship exists between group size and satisfaction. Robertson and Carleton (2018) explain that leadership and teamwork influence organizational performance.

Hypothesis 7: Teamwork has a significant effect on organizational performance.

Methodology

This study's target population comprises all Rural Banks (RB) in South Kalimantan Province. The affordable population includes all RBs with offices in South Kalimantan province and registered with Bank Indonesia (BI). According to BI statistics, there will be fifteen in South Kalimantan Province in 2021. The sampling method employs a census (total sampling) due to the minimal number of population elements. However, one bank was recently founded and has been in operation for less than a year. Therefore, it does not match the sample requirements. Consequently, the number of research samples was reduced to 14. The respondents were selected based on their managerial roles, including commissioners, directors, managers, and unit heads.

The research variables consist of 5 variables, namely: (1) innovation, (2) organizational learning, (3) teamwork, (4) managerial performance, and (5) organizational performance. Innovation (X1) is a change made in an organization that includes creativity in creating new products, services, ideas, or new processes. It is measured through 4 indicators: product innovation (X1.1), process innovation (X1.2), technology innovation (X1.3), and HR innovation (X1.4). Organizational learning (X2) is a process of change and adaptation carried out to changes in the internal and external environment, which is measured through the characteristics of organizational learning (X2.1) and the direction of organizational learning (X2.2). Teamwork (X3) is an activity carried out by several people who are members of a group to achieve a common goal. It is measured through the transition process (X3.1), the action process (X3.2), and the interpersonal process (X3.3). Managerial performance (X4) is the quantity and quality of work achieved by managers during a certain period. Indicators of management functions, namely, measure it: planning (X4.1), organizing (X4.2), driving (X4.3), and controlling (X4.4). Organizational performance (Y) is the quantity and quality of work influenced by internal and external factors during a certain period. It is seen through 4 indicators of performance perspective, namely: finance (Y1), customers (Y2), internal business processes (Y3), and learning and growth (Y4).

As shown in Table 1, the data was collected using a questionnaire, and the responses were measured using a Likert scale. A score of 1 indicates significant disagreement with the provided statement, while a score of 5 indicates strong agreement. Innovation is calculated using the tool and organizational learning identified in previous studies. Teamwork and managerial performance were evaluated using a method devised by previous research. Finally, the Balanced Scorecard is used to measure organizational performance.

All questionnaires were re-received, and 136 were completed to be processed and analyzed. Data analysis employed Factor Analysis and Structural Equation Modeling (SEM). The purpose of factor analysis is to test hypotheses, classify things based on their features, extract several factors from the initial variables, and demonstrate whether the indicators created are accurate assessments. The generated factor score can serve as the initial input for numerous additional types of data analysis. SEM analysis is utilized to determine the instrument's validity and reliability, evaluate the model of the relationship between variables and develop a forecasting model.

Results

Most responders are between 26 and 45 years old, male, directors, or unit heads with 1 to 5 years of experience and a bachelor's degree. Each variable has an average score in the good category, except the teamwork variable, which has an average score in the very good category (see Table 3). The results of the normality test of the variables' data indicated a critical ratio value (c.r.) < 2.58, indicating that the data are normal (see Table 4). The outlier test findings for the analyzed variables revealed that p1 and p2 were greater than 0.05, indicating no outliers. Considering that the r-count is more than the r-Table, it may be concluded that all variables are legitimate. The reliability test results suggest that the build reliability value is greater than 0.60. Hence all can be considered reliable. The findings of model testing using confirmatory factor analysis (CFA) and Goodness-of-Fit Index (GFI) indicate that most of the applied criteria yielded positive outcomes. It suggests that the proposed model needs modification. The measurement of the loading factor and probability values reveals a value of < 0.05, indicating that they are all of considerable significance. Modifications to the Goodness of Fit Index calculation yield improved findings, allowing the analysis to proceed to the hypothesis testing phase. The p-value criterion for testing the hypothesis is= < 0.05, and the t critical is 1.96. H1, H2, H3, H4, and H7 are approved, whereas H5 and H6 are denied.

Discussions and Conclusions

This study aims to assess the impact of innovation, organizational learning, and cooperation on the management and organizational performance of rural banks in South Kalimantan. The conclusions of relevant variables align with those of previous research. According to Expósito and Sanchis-Llopis (2019), the effect of innovation on management success is significant. Technological and process innovations (correlation coefficients of 0.737 and 0.634, respectively) are the most influential innovation indicators of managerial success. In the rural banking sector, technological innovation significantly enhances public confidence. The use of computer technology, communication, automated teller machines, and mobile banking has boosted client satisfaction with financial services. In addition, innovation in customer service processes is a crucial component of competition success. RB, for instance, provides services not only in the banking hall but also with a cash pick-up pattern (collection/delivery of money at the customer's location). Process innovation can also be perceived as practicality and comfort in service delivery.

This finding contradicts Xue, Boadu, and Xie's (2019) assertion that managerial performance influences innovation. Commitment, support, and management climate affect innovation's success rate. According to Sayyadi Tooranloo, Ayatollah, and Alboghobish's (2018) study, the lack of management commitment, the lack of discretion, and the depth of examination of crucial elements are the primary causes of reengineering failure. The absence of management support is another significant barrier to creating new products in financial institutions (Khatib et al., 2021).

With a probability of 0.009, organizational learning strongly affects managerial performance. This result is consistent with Danoshani and Ravivathani's (2019) study. Because organizational learning involves reorientating shared thinking and acting, its effect can be comprehended. However, it contradicts the research of Barbosa, Gerhardt, and Kickul (2007), which indicates that effective leadership at the top has the greatest impact on organizational learning change.

Probability-wise, teamwork has little effect on managerial performance. Collaboration's impact on organizational performance reflects a group's six qualities: structure, hierarchical status, roles, norms, leadership, and cohesiveness. This influence is strengthened by the existence of a distinct group structure. It implies that the more formal the system, the more predictable the group's behavior. The cohesion of the cooperative movement established by daily activities at RB reflects the critical role of managers in the organization's forward progress. Coordination activities organized quarterly, weekly, biweekly, or monthly evaluation meetings are a technique for coaching, in-house training, and coordination.

The data indicate a likelihood of 0.026 that managerial performance influences organizational performance. It concludes that managers play a significant impact in determining the scale of organizational performance. Corporate management affects organizational performance, and its primary objective is to maximize administrative value and shareholder welfare by managing existing resources. The primary determinant of organizational success is the managers' capacity to plan and direct company activities (Al Issa, 2020).

In contrast to past studies on the banking industry, which concluded that management performance has no substantial effect on organizational performance, this finding contradicts this theory. This disparity in results is likely attributable to changes in sample size, diversity of respondents, and kind of bank. This study utilized 136 respondents, whereas Abosede et al. utilized only 35. A larger sample size is more likely to provide a mean value that closely matches the features of the population.

Innovation has no significant effect on organizational performance (probability level = 0.431), consistent with Nasiri, Saunila, Rantala, and Ukko's (2022) assertion that the impact of innovation on organizational performance is moderated by management performance. Nonetheless, it differs from the notion positing a connection between innovation and organizational effectiveness. Product innovation will boost earnings, market share, and profitability (Barcellos et al., 2009).

The prominent role of management in RB decision-making is believed to explain the discrepancy between these results and the theory and several earlier investigations. Management activities are crucial in determining organizational performance in these settings compared to other factors. The findings are corroborated by Crivelli et al. (2019), who argue that top management encourages new technologies to raise organizational sensitivity to develop new technologies.

With a probability value of 0.328, organizational learning has no meaningful effect on organizational performance. Organizational learning positively and significantly impacts performance via the intervening variable of public accountability. Learning in RB is highly dependent on the leadership style of the manager. Theoretically, capital structure, organizational culture, human resources, managerial effectiveness, leadership style, motivation, employee dedication, and external factors all directly or indirectly affect performance.

The chance that teamwork affects organizational performance is 0.010. These findings coincide with those of Giedraiti and Stašys (2019). In contrast, the conclusions of this study contradict those of several other investigations. His research demonstrates that businesses with independent sociotechnical teams achieve higher labor productivity than businesses with other team arrangements. However, this effect is diminished by intervening variables such as activity type, organization size, age, product type, and strategy. Consequently, the team structure has no substantial impact on the organization's performance.

Implications

Innovation, organizational learning, and teamwork have a large and favorable impact on managerial success. The variables of organizational performance and teamwork have a favorable and substantial effect on organizational performance. Innovation and corporate learning variables do not influence organizational performance.

Innovation influences management performance, as suggested by this finding's theoretical ramifications. This study complements Hung and Chiang (2010), who claim that managerial performance influences innovation. The result that organizational learning has a favorable effect on organizational performance is consistent with AlMujaini et al. (2021)'s assertion that managerial performance influences organizational learning.

The practical application is that management must build the company's internal environment by encouraging innovative thinking and practices, organizational learning that supports achieving corporate goals, and other group cohesion initiatives. The managerial and workgroup performance has a favorable effect on encouraging organizational performance enhancement. Furthermore, this study highlighted the significance of sustainable working and organizational learning, which are essential for organizational effectiveness. This study proposes that the organization's management be inventive and that the organization accept new trends. New organizational trends and cultures enable organizations to achieve competitive advantage through creative means. In addition, this study argued that management should focus on strategic goals because they are essential for organizational effectiveness.

Limitations and Future Research

This study does not differentiate between Rural Bank kinds. The research focuses on two types: conventional and Sharia. Similarly, individuals whose legal entities are Limited Liability Companies (PT) and Regional Companies (PD). Differences in an organization's internal characteristics may influence the study's outcomes based on the types of organizations. Future research on BPR management leadership, managerial performance research using indicators outside the management function (planning, organizing, implementing, and controlling), and organizational performance research using indicators other than BSC (balanced scorecard) should be conducted to enrich the concept of organizational behavior. Additionally, more studies must be performed on the effect of managerial performance on innovation, organizational learning, and teamwork. In this manner, these relationships would be examined, and a contribution would be made to the corpus of knowledge.

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