

# Organizational Communication Strategy Leadership Style in Socializing the Culture of Digitalization of Financial Product Registration Using Kurt Lewin's Change Model

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## ABSTRACT

This study aims to analyze leadership communication strategies in promoting a digital culture for financial product registration at DBS Bank. In the ever-evolving digital era, financial organizations are faced with the challenge of adapting to new technologies and changing the way they operate. DBS Bank, as one of the leading banks in Asia, has undertaken a significant organizational transformation by integrating digitalization into the financial product registration process. This study uses a literature review approach to analyze the communication strategies employed by organizational leaders in DBS Bank's transformation. The results indicate that effective communication strategies, including framing messages, using metaphors that focus on digitalization, and understanding concerns and providing solutions to reduce feelings of uncertainty, play a crucial role in employees' acceptance of the change message. This study also highlights the importance of visionary leadership and communication across multiple channels so that new cultural values can be absorbed and embraced by all employees. Thus, this study makes an important contribution to understanding how leadership communication can facilitate digital transformation in the financial sector and offers recommendations for other banks seeking similar changes.

**Keywords:** Organizational Communication, Leadership Style, Digitalization Transformation

## INTRODUCTION

Digital transformation has become a key pillar of the global banking industry. DBS Bank, a leading bank in Asia, is currently undergoing massive changes through a program transforming the online registration of financial products, such as credit cards, deposits, savings plans, and securities investments.

According to DBS Bank's 2022 annual report, approximately 70% of banking transactions are now conducted through digital platforms, indicating a significant shift from traditional methods (DBS Bank, 2022). In this context, leadership communication strategies are crucial for socializing the changes taking place. Katherine Miller, in her theory of organizational change, emphasizes the importance of effective communication in managing change (Miller, 2004). This is relevant in the context of DBS Bank facing challenges to change the way of working within the organization.

However, making the shift from conventional registration to digitalization is not easy. Digitalizing financial product registration isn't just about technology, but also about changing organizational culture. Change typically confronts companies with anxiety, such as internally, where employees feel threatened by the changes, and there are concerns that their jobs will be replaced by technology, fear of uncertainty will their future roles, responsibilities and careers, concerns about the new workload where they have to learn a new culture and system in adapting to change.

According to an internal survey conducted by DBS Bank, approximately 40% of employees feel unprepared for this rapid change (DBS Bank, 2022). Meanwhile, according to data from the Financial Services Authority

(OJK), 60% of customers in Indonesia prefer using digital services over conventional ones (OJK, 2022). This data suggests that banks must adapt to changing preferences. customers. Effective leadership is needed to drive the adoption of new technologies and ensure that all members of the organization understand and support the change and develop effective communication strategies to address the fears and concerns faced.

An effective communication strategy is key to ensuring that every member of the organization understands and supports the changes being made. Transparent and open communication between management and employees can reduce resistance to the digital transformation process. Employees feel more motivated when they have a clear understanding of the goals and benefits of the change. Therefore, leaders at DBS Bank must be able to convey a clear and compelling vision.

Employee enthusiasm to actively participate in the digitalization process. Effective leadership in this context includes the ability to clearly communicate the benefits of digitalization, not only for customers but also for the company.

Also for employees. In this context, Miller (2020) stated that transparent and inclusive communication can help build trust and reduce uncertainty among employees. Therefore, leaders need to be agents of change who can inspire and motivate their teams to embrace transformation.

This digital era with the right communication strategy. The right communication strategy can create a sense of engagement and ownership among employees, which in turn will increase the effectiveness of digitalization implementation.

This aligns with research showing that organizations with strong internal communications tend to have higher transformation success rates (Kotter, 1996). Against this backdrop, this study aims to explore the leadership communication strategies implemented by DBS Bank in promoting the digitalization of financial product registration. This research is expected to provide valuable insights for other financial institutions seeking similar transformations.

## State Of The Art

In this state of the art, several previous studies are taken as a guide research conducted which will later become a reference and comparison in conducted this research. This state-of-the-art study includes five journals, two of which are national journals and three of which are international journals.

No	Name	Research Title	Methodology	Research result
1	Almira	The Role of Style Leadership and Communication Leadership In Forming Organizational culture By the Leader On Management Level (Case Study On	Quantitative	The communication style of company leaders plays an important role in managing all forms of change within the company.  Corporate culture is a unifying factor and character formation for employees, so corporate culture must be realized and implemented by its employees.  The leadership style of a company leader also influences how the

2	Dian Puspita Sari	<p>Ecosystem Builder</p> <p>Gather)</p> <p>University Thesis</p> <p>Indonesia</p> <p>I nternal Communication</p> <p>In Building</p> <p>Organizational culture</p> <p>To make it real</p> <p>Employee Engagement</p> <p>(Case study: PT</p> <p>Guarantee.</p> <p>Infrastructure</p> <p>Indonesia)</p>	<p>Qualitative</p> <p>Qualitative</p>	<p>leader carries out reciprocal communication with his employees, especially regarding the cruel policies that are decided upon.</p> <p>Focus on strategy leader in building culture whereas in the research it only focuses on building culture and just the implementation Office through Application of Agronomy and K3</p> <p>Leadership Communication in leading a business must prioritize the well-being aspect which is reflected in the company culture.</p>
3.	<p>Kadek</p> <p>Yuliandari</p>	<p>The Role of Style</p> <p>Leadership, Organizational culture, and Teamwork</p> <p>In Building Performance</p> <p>Employees at PT.</p> <p>Bank BTPN Tbk</p> <p>Banyuwangi Branch Office</p> <p>Artha Journal</p> <p>True Dharma</p> <p>Building Culture</p> <p>Healthy Work and</p> <p>High Performance:</p> <p>Integrate</p>	<p>Qualitative</p>	
4.	<p>Ayu</p> <p>Larassati</p>	<p>Work-life balance</p> <p>in Management</p>		

5.	Nur Awalia	Indonesian Communication Strategy BNI Bank Branch Parepare Building Culture Organization in the Future Covid-19 Pandemic	Qualitative	
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## RESEARCH METHODS

This study uses a literature study method to analyze leadership communication strategies in promoting digitalization culture. Literature studies are conducted by collecting and analyzing various academic sources, such as scientific journals, books, industry reports, and research articles related to leadership communication strategies that have been implemented and the socialization of digitalization. Data are analyzed using a qualitative approach to identify existing patterns, challenges, and appropriate strategies used in various companies experiencing change and transformation in the organization.

## RESEARCH RESULT

Digital Transformation at DBS Bank Digital transformation has become a central issue in the global banking industry, including in Indonesia. DBS Bank, known as one of Asia's leading banks, has taken significant steps in adopting digital technology to improve services and operational efficiency. According to DBS's 2022 annual report, the bank has invested more than USD 1 billion in digital technology over the past five years, demonstrating its commitment to digital transformation (DBS Annual Report, 2022).

One crucial aspect of digital transformation is the digitization of financial product registration. This not only makes it easier for customers to access services but also increases transparency and security in transactions. Data from the Financial Services Authority (OJK) shows that the use of digital services in the banking sector increased by 40% during 2021, reflecting a shift in consumer behavior toward online transactions over traditional methods (OJK, 2021).

In this context, leadership communication strategies are crucial. Leaders at DBS Bank need to clearly communicate the digital transformation vision and goals to all employees and stakeholders. This is crucial for creating awareness and a deep understanding of the benefits of digitalization, as well as for building an organizational culture that supports innovation and adapting to change (Miler, 2020).

Challenges in Implementing Digitalization Culture in every change will certainly cause anxiety because change or transformation presents uncertainty so that leaders need to carry out comprehensive strategic communication to reduce anxiety within the organization. The following are the things that become challenges in implementing Digitalization Culture faced. Senior Employee Resistance to Digital. One of the main challenges is resistance to change, especially from employees who are used to manual systems. According to the results of interviews with several employees, many feel anxious and uncomfortable with rapid change, so they tend to refuse to adapt to new technology.

An internal survey showed that 40% of employees admitted they found it difficult to transition from traditional to digital methods (DBS Internal Survey, 2022). This occurs because employees feel comfortable with the old system. Another obstacle is the lack of digital skills, which makes some employees feel left behind by younger

employees, and there are concerns that digital systems are more complex than conventional systems. Although banks have provided training, not all employees have adequate technological backgrounds. According to a World Economic Forum report, approximately 50% of employees worldwide need to upgrade their skills to meet the demands of work in the digital era (World Economic Forum, 2021).

This highlights the need for a more personalized approach to training, providing employees with additional support to enhance their skills. Generational gaps: Younger employees tend to adapt to new technologies more quickly than older employees. This creates a disparity in technology adoption rates among employees. Data shows that 75% of employees under 30 feel comfortable using digital applications, while only 45% of employees over 50 feel the same (Miler, 2023).

Therefore, it is crucial for DBS Bank to design a training program that can bridge this gap. Finally, the perception that digitalization will reduce the need for labor. The shift from conventional to digital models has raised concerns among employees about workforce reductions. This raises concerns that system automation will replace human roles and various administrative tasks, which could lead to layoffs in the future.

Therefore, navigating change requires strategic communication management support to implement a digital culture, concrete actions, and support from leadership to achieve the desired changes. A study showed that 50% of employees felt their managers' support in the digitalization process was inadequate (Miler, 2023). This demonstrates the need for active leadership involvement in supporting every step of digital transformation in banks. The continued movement toward modernization cannot prevent gaps arising from the change process.

Kurt Lewin in Matt Watson (2019) said that in building an organization to be more agile and adaptive, it is necessary to plan a popular change management framework which begins with the following stages:

Unfreeze, Change, and Refreeze: With this model, organizations can more easily manage structured change. Employee groups with age and tenure gaps can be prepared to enter this model.

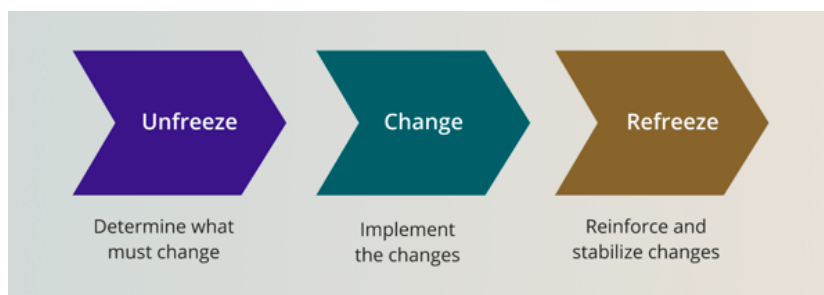


Figure 2. Kurt Lewin's Management Change Model, 2019

Leaders can immediately map each employee according to their role and function, all employees from the phase: communicating the reasons for the change, eliminating resistance, building a more conducive change environment. Once all employees are at the same point, the planned change stages (changing behavior, implementing the change plan, providing support in the form of training), will be more effective, because all employees move from the same point, the friction and gaps that are feared will be easily minimized, if all employees can accept the changes intended by management then it can be continued to the freezing/settling/refreeze stage (strengthening change behavior, providing appreciation, providing mentoring/guiding so as not to return to old patterns)

### Message Packaging Communication Strategy

In the Shannon & Weaver (1948) communication model, it explains that a message to be delivered must be able to be translated well by the message recipient. The simple model referred to by Shannon & Weaver only involves 4 (four) components: sender, message, channel and recipient, this model actually emphasizes the encoding and decoding process. It is further explained that the message sender must have good communication skills so that a message can be packaged with a good structure and is easy to understand by the message

recipient supported by attitudes and knowledge of the content of the message sent and understanding the channel and situation when the message was sent along with the existence of differences in background and culture of the message recipient.

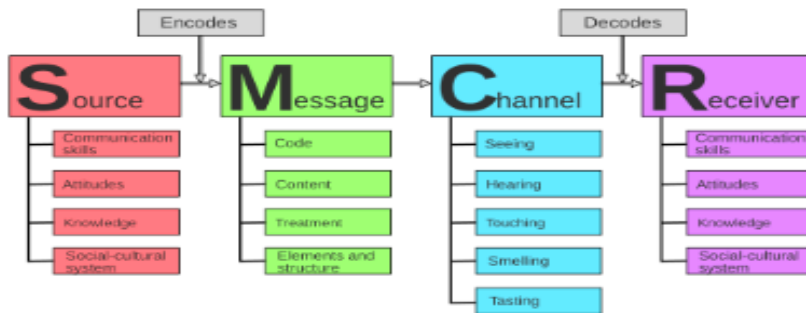


Figure 1. Shannon & Weaver's Linear Communication Model

Based on the research findings, DBS Bank employed several leadership communication strategies to promote a digital culture for financial product registration. These strategies were grouped into three main categories: "Underscore and Explore," the use of framing within the digitalization narrative, and multi-channel communication. Each strategy plays a crucial role in shaping employee understanding and acceptance of digitalization, which in turn contributes to the bank's operational efficiency and effectiveness.

### 1. "Underscore and Explore" Strategy as the Main Approach

Research found that the "Underscore and Explore" strategy is the most dominant and effective communication approach at DBS Bank. This strategy involves focusing on key digitalization issues, providing employees with space to explore, and encouraging two-way communication. By emphasizing the importance of digital efficiency, security, and convenience, DBS leaders have successfully raised awareness among employees about the benefits of digital transformation. According to a report by McKinsey (2020), companies that successfully implement digital transformation often have clear and open communication regarding the purpose and benefits of the change.

An example of this strategy's implementation is seen in the Digital Townhall, where the CEO and executive leadership regularly hold open discussion sessions with employees. During these sessions, they explain ongoing digital changes and answer questions from employees.

Additionally, DBS's internal Hackathon program provides employees with the opportunity to contribute to the development of digital solutions, giving them a sense of ownership in the innovation process. According to internal data, employee participation in the Hackathon increased by 40% from the previous year, demonstrating high enthusiasm for digital initiatives.

### 2. Use of Framing in Digitalization Narratives

DBS leaders also employ framing techniques to convey digitalization messages to employees. This technique involves the use of metaphors, internal jargon, and storytelling to construct a compelling and understandable narrative. For example, the metaphor "Digital transformation is a journey to the future of banking" helps employees understand that digitalization is not just a technological change, but also a strategic step to address future challenges. Internal jargon such as "DBS Digital First" and "Seamless Banking" are frequently used in internal communications to emphasize the company's commitment to digitalization.

Furthermore, storytelling, featuring success stories from leaders who are willing to embrace change and learn together for success, is also an effective tool for inspiring fellow employees. An inspirational video titled "DBS Digital Champions," showcasing employees successfully adapting to new digital systems, was viewed by more than 1,000 employees within a month of its launch. This demonstrates that a strong narrative can build ownership and motivation among employees.



### 3. Multichannel Communication to Reach Employees

To reach all employees, DBS Bank implements multi-channel communications that encompass various internal digital platforms, email, newsletters, webinars, and gamification. The use of enterprise communication applications such as Workplace by Meta and Slack allows employees to discuss digitalization initiatives in real time, creating a collaborative environment that supports innovation.

Internal emails and newsletters also serve as a means of providing weekly updates on digitalization developments and testimonials from employees who have successfully adopted new technologies. According to an internal survey, 85% of employees felt the information provided through these channels was very helpful in understanding the changes. Furthermore, digital training, packaged as micro-learning videos, facilitates access for all employees, with over 70% completing the training in less than a week.

Gamification and rewards are also part of the communication strategy implemented.

The introduction of a digital points system for employees who complete digitalization training or contribute innovative ideas not only increases participation but also creates a positive culture of innovation within the organization. Data shows that this program increases employee engagement by up to 30% in proposed digitalization initiatives. Implementation of Leadership Communication in Building a Digital Culture In an effort to socialize the digitalization culture of financial product registration, DBS Bank has adopted several effective communication strategies. One of the main strategies implemented is top-down and bottom-up communication.

Through this approach, bank leaders actively communicate the digitalization vision and goals to all employees through various internal communication channels, such as email, meetings, and digital communication platforms. For example, in a survey conducted by Rizky (2023), 78% of employees stated that they felt more engaged when leaders directly communicated the bank's digital transformation goals. This demonstrates the importance of leadership in creating awareness and commitment to change.

Furthermore, DBS Bank encourages employee participation in providing feedback on the digitalization process. Through discussion forums and question-and-answer sessions, employees are given the opportunity to express their opinions and input. According to data from researchers (2025), 65% of employees feel that their input is valued and implemented in the digitalization process. This demonstrates that a bottom-up approach not only increases a sense of ownership but also strengthens collaboration between teams in addressing digitalization challenges.

#### 1. Conduct a New Organizational Culture Workshop

The shift from conventional to digital sales and registration of various financial products requires a shift in mindset and work methods for all DBS Bank employees at all levels. Therefore, DBS Bank consistently conducts two phased workshops with the goal of initiating this change process. This is carried out by leaders by presenting new cultural values as a culture that will lead the organization to success and ensuring the organization shares a common vision.

#### 2. Internal campaigns and digital training

An integral part of the implemented communications strategy, DBS Bank regularly conducts training to improve digital literacy among employees. In this training, employees are taught how to use new technologies and updated banking systems. For example, in a workshop held in 2023, 85% of participants reported an increased understanding of the digital tools used in their daily work. This demonstrates the importance of investing in training to support the transition to a digital culture.

#### 3. Socialization in Raker (Work Meeting)

In the work meeting, the leadership officially conveyed the new values of the organization that will be

implemented to employees to achieve the vision of being a leading global bank. Through the work meeting attended by every managerial level and above, the message was related to the understanding of the new culture so that the managerial level can provide socialization as a disseminator to each division or the smallest work unit regarding the change in conventional culture to digital. This was done to build an understanding of the reasons for change and why the change was made and why this is important so that all organizational units can apply the new values.

#### 4. Internal Media Communication

Furthermore, communication of digital culture is carried out through organizational communication media such as the use of digital collaboration platforms Microsoft Teams and Slack, allowing employees to interact and share information in real time. According to internal data, the use of these collaboration platforms increased by 60% during 2021, indicating that employees are more active in communicating and sharing ideas related to digitalization (DBS Internal Survey, 2022). Furthermore, division leaders also routinely socialize the culture every Friday morning during Employee Gatherings and joint prayer events for each division. Furthermore, employees also use communication technology such as digital applications and platforms, such as the use of employee applications and communication dashboards, which allow important information to be conveyed in real time. Thus, the use of technology not only simplifies the communication process but also increases employee productivity.

#### 5. Communication through organizational artifacts

In addition to verbal communication, DBS Bank also communicates its culture through the placement of standing banners and running texts in the office environment to create an atmosphere and familiarize employees with the new organizational culture, making it easier for them to learn and understand, embody the new organizational values, and adapt organizational behavior as expected. By socializing and providing information in every corner of the room, this becomes an information medium to all employees.

### Digital Transformation

Digital transformation is a shift from traditional methods to digital technology concepts. In other words, digital transformation is the process of change in the application of digital technology across all areas of society. Digital transformation is also referred to as the developmental stage of digital competence and digital use.

Rapid technological advancements have us all entered the digital era. Essentially, existing technology is incredibly helpful in simplifying all human work and activities. However, some people haven't been able to adapt to these technological changes. The concept of digitalization requires a process to implement, especially for those unfamiliar with technology. In fact, digital trends have been implemented in almost every field, so you inevitably need to master them. Along with the advancement of technology in the digital era, the term digital transformation has emerged. This article will discuss and explain the meaning and benefits of digital transformation. Here's the information.

#### Definition of Digital Transformation

Digital transformation is a shift from traditional methods to digital technology concepts. In other words, digital transformation is the process of changing the application of digital technology in all areas of society. Digital transformation is also referred to as the developmental stage of digital competence and digital use. In the process, digital transformation opens society's eyes to the importance of digital awareness.

In fact, digital transformation also reduces paper use in both individual and corporate businesses. The digital transformation phase has even been widely utilized in various sectors, such as business, banking, service delivery, and others. Digital transformation even influences various forms of thinking, such as changes in marketing strategies, public services, and information dissemination. In other words, digital transformation is also considered a method for creating new business models and cultures based on digital technology.



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## Technologies That Influence Digital Transformation

Digital transformation is made possible by digital technologies such as the internet, big data, cloud computing, and mobile devices. According to [crmsoftware.co.id](http://crmsoftware.co.id), cloud computing plays a crucial role because it provides unlimited access to capabilities anytime, anywhere. Beyond information access, cloud computing also offers unlimited storage access.

Other technological trends that are no less important in the development of digital transformation are also growing. These include the Internet of Things, Artificial Intelligence, Blockchain, Robotics, 3D Printing, Augmented Reality, and Virtual Reality. These technological trends play a significant role, especially in the business sector, as they impact the customer experience. Furthermore, these technological trends will help companies determine new products and utilize machines. However, if we had to rank them, Artificial Intelligence would be the most influential in digital transformation.

## The Impact of Digital Transformation

Data from the 2024 annual report of the Ministry of Communication and Digital explains that digital transformation has brought changes to the promotional system for businesses. Take the hospitality industry, for example. Hoteliers can easily advertise their room rentals online and through various hospitality apps available for download on smartphones. As a potential customer, you can also easily transact with these services. With just a few clicks, you can book a hotel from anywhere, anytime.

The impact of digital transformation is also deeply felt in banking services. Previously, all banking transactions required a visit to the nearest bank or ATM. Mobile banking and internet banking services and applications simplify and save time. While you used to have to print out your passbook to check your account balance, now you can simply open a mobile banking app. You can also transfer funds and pay various bills through mobile banking. Technological trends in digital transformation are constantly evolving. Starting with the internet and cloud computing, digital transformation is now also supported by other technologies such as IoT, Artificial Intelligence, Robotics, AR, and VR.

## CONCLUSION

In the ever-evolving digital era, the importance of leadership communication strategies in promoting a digital culture, particularly in the context of financial product registration, cannot be overstated. A study of organizational transformation at DBS Bank shows that successful digitalization adoption depends not only on the technology used but also on how leadership communicates and builds a culture that supports the change.

DBS Bank has successfully implemented various effective communication strategies to educate employees and address public anxiety impacted by change. By utilizing various communication channels, from internal training to engaging marketing campaigns, the bank has been able to create greater awareness and understanding of the importance of digitalization. According to a report published by McKinsey & Company, companies that succeed in digital transformation often have strong leadership and clear communication (McKinsey & Company, 2020).

Through an inclusive approach, DBS Bank not only involves employees in the transformation process but also carries out a message adjustment strategy, a message that focuses on the main issues of digitalization and solutions for employee anxiety that can calm concerns and uses framing techniques in conveying messages involving the use of metaphors, internal jargon, and storytelling to make the narrative of change easily accepted and even the change gets support from all employees.

Ensuring changes are implemented and become organizational culture by socializing, communicating to sending messages through organizational artifacts understanding what employees are worried about and crafting the right messages makes change less scary to undergo. through the implementation of standing banners and running text in the office environment building a sense of familiarity with digitalization making employees understand and embody the new values of the organization encouraging organizational behavior to

change as expected thus, an effective leadership communication strategy is the key to socializing the digitalization culture at DBS Bank.

Successful organizational transformation requires close collaboration between all parties, as well as a commitment from leadership to continuously support and facilitate change. This success serves as an example for other financial institutions seeking similar transformations in the digital age.

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