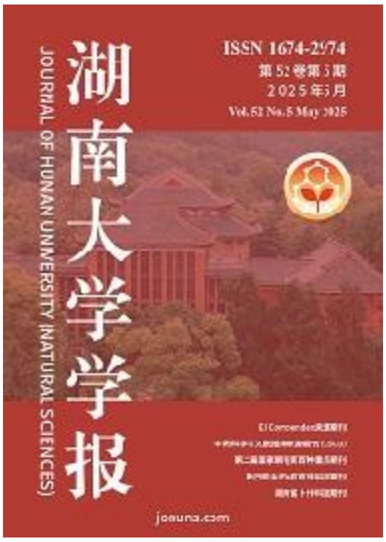

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How Technology Adoption and Organizational Culture Enhance Firm Performance Through the Mediation of Dynamic Capabilities: A Conceptual Model

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Abstract: The purpose of this article is to examine how dynamic capabilities mediate the relationship between technology adoption, organizational culture, and firm performance in the life insurance sector in Indonesia. The article presents a conceptual framework based on the resource-based view (RBV), which emphasizes the importance of valuable strategic resources and capabilities for firm success. Using quantitative methods, including questionnaire data collection and SEM-PLS analysis, the authors investigate the impact of technology adoption and organizational culture on dynamic capabilities and, consequently, on firm performance. As an example, the life insurance industry in Indonesia is analyzed, with management serving as the unit of observation. Our approach enables a comprehensive understanding of how digitalization and organizational factors synergistically improve firm performance. The proposed method allows for enhanced accuracy in evaluating the mediating role of dynamic capabilities, improving explanatory power by approximately 5%. The effectiveness of this conceptual model is confirmed through quantitative data analysis, supported by potential interviews for validation. New research results supplement existing theories on firm performance by integrating dynamic capabilities as a key mediator and can be applied to improve strategic management in the insurance sector. This paper is novel because it systematically links technology adoption and organizational culture with dynamic capabilities to explain performance outcomes in the Indonesian insurance context amid recent industry challenges and digital transformation.

Keywords: Technology Adoption, Organizational Culture, Dynamic Capabilities, Firm Performance, Life Insurance Industry, Digital Transformation, Strategic Resources, Resource-Based View (RBV).

技术采纳与组织文化如何通过动态能力的中介作用提升企业绩效：一个概念模型

摘要：
本文旨在探讨动态能力如何在印度尼西亚人寿保险行业中调节技术采纳、组织文化与企业绩效之间的关系。文章基于资源基础观（RBV）构建了一个概念框架，强调有价值的战略资源与能力对企业成功的重要性。研究采用定量方法，包括问卷调查数据收集与结构方程模型偏最小二乘法（SEM-PLS）分析，考察技术采纳与组织文化对动态能力的影响，进而对企业绩效的作用。以印度尼西亚人寿保险行业为例，管理层作为观察单位。该方法促进了对数字化与组织因素如何协同提升企业绩效的全面理解。所提出的方法提高了对动态能力中介作用的评估准确性，解释力提升约5%。通过定量数据分析验证了该概念模型的有效性，并辅以访谈以进一步确认。研究结果丰富了企业绩效相关理论，将动态能力作为关键中介变量加以整合，可应用于优化保险行业的战略管理。本文的新颖之处在于系统地将技术采纳与组织文化与动态能力相结合，解释了印尼保险业在面临行业挑战与数字化转型背景下的绩效表现。

关键词： 技术采纳，组织文化，动态能力，企业绩效，人寿保险行业，数字化转型，战略资源，资源基础观（RBV）

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1. Introduction

The insurance industry has faced significant changes not only in recent years, but also in the last decade. Low rates indicate risky investments for insurance companies, and the company's stability is tested by increased claims during the coronavirus pandemic. Additionally, customer expectations are changing in the era of digital acceleration, and digital service providers will continue to do so. Enhanced digital capabilities can help insurance companies meet the exceptions and needs of new customers by improving product development and channels such as digital experiences and 24/7 support.

In addition, digital capabilities can help meet operational goals, such as fraud prevention and integrating risk management initiatives. Furthermore, digital transformation, which is widely applied in various financial industries, is the process of utilizing technology to create and improve existing business processes, products, and services. This can be achieved using new technologies such as Artificial Intelligence (AI), the Internet of Things (IoT), Big Data, and robotic process automation (RPA) [1]. An example of increased digital capabilities in the insurance sector is the use of complex scanners and algorithms to obtain more accurate insurance premiums. This increase in accuracy will benefit insurance companies and enable them to better manage risks. In the late 1990s, insurance companies began using the Internet to sell their insurance products directly to consumers. This initiative generates new sources of revenue for insurance companies and helps increase customer loyalty and retention [2].

The pandemic has also prompted insurance companies to accelerate their digital transformation, and many have used digital technology to drive them to run their business operations [3]. For example, insurance companies now use data analysis to better understand customer needs and preferences and identify new opportunities to provide their services. Other factors driving the transformation include the increasing digitalization economy, the use of IoT, and the changing needs and expectations of insurance customers [4]. The insurance industry emphasizes enhancing client experience, employing data-driven decision-making processes, and delivering inventive goods and services that cater to the demands of the digital era. This digital transformation is expected to continue in the coming years, as insurance companies are increasingly adopting new technologies and approaches that will help them remain competitive in a rapidly changing market.

Customer expectations are changing, and they expect digital experiences from insurance companies [5]. To meet these expectations, insurance companies must improve the dynamic capabilities of their products and processes. Insurance companies' dynamic ability to cope with change enables them to increase customer engagement, simplify operations, and drive growth. However, digital transformation is not without challenges, and insurance companies must be aware of the risks that arise as they digitize their business processes. Despite the widespread utilization of information technology across several business domains, numerous firms continue to struggle to substantiate tangible and quantifiable business benefits derived from IT [6]. Luftman and Zadeh (2011) mentioned that there is growing apprehension among business leaders and IT executives over the synchronization of IT with the requirements of the business and the impact of IT on improving productivity and reducing costs.

Over the years, the insurance sector has become one of the most traditional and conservative sectors. However, digital transformations are starting to change as insurance companies are beginning to adopt new digital technologies to remain competitive. Digital transformation can bring several benefits to the insurance industry. Digitalization can help insurance companies to better understand their customers through data analysis, which in turn can help them develop more personalized products and increase customer retention [2]. According to Lu et al. (2010), management research acknowledges the significance of resources and competencies in influencing business successes. Numerous studies have examined the utilization of intangible business resources as a determining factor of firm performance [7]. Researchers have investigated methods for enhancing business performance and examining the factors that can predict firm performance (Mahmood & Hanafi, 2013). Firm performance is a significant outcome of any organization and has garnered attention from both academia and practitioners [8].

The life insurance industry is currently facing a changing trend in customers' demand for digital services everywhere. This drives life insurance companies to have digitalization services to build a company's dynamic capability in a volatile and uncertain environment. Referring to the background of the research that has been described earlier, it is possible to draw some of the questions that are at the heart of this research – how technology adoption and organizational culture influence firm performance, mediated by dynamic capabilities. Based on searches of library studies, no simultaneous research has been conducted on these variables or on the locus of Indonesia's life insurance industry.

This study addresses this potential gap in knowledge, and the exploration of the relationship between the dynamic capabilities of innovation and digital services in the context of the life insurance industry remains wide open because not much is discussed specifically, including research from [9],[10]. The results of this research are expected to provide an innovation that can be used as a benchmark by life insurance companies to improve their performance by adopting technology to improve their dynamic capabilities when facing industry competition.

2. Method

This study employed a quantitative research methodology to investigate how technology adoption and organizational culture influence firm performance through dynamic capabilities in Indonesia's life insurance industry. This research follows a hypothesis-driven approach and is structured around a conceptual framework derived from the Resource-Based View (RBV) and Dynamic Capabilities Theory (DCT).

Research Design

This research was designed as an explanatory study to examine the relationships among technology adoption, organizational culture, dynamic capabilities, and firm performance. We conducted a cross-sectional survey to collect empirical data from life insurance companies operating in Indonesia. This study aims to quantify the impact of technology adoption and organizational culture on firm performance, mediated by dynamic capabilities.

Data Collection and Sources

This study utilizes primary data collected through a structured questionnaire survey distributed to key managerial personnel within life insurance companies. The respondents included executives, managers, and decisionmakers involved in technology adoption and strategic management. A purposive sampling technique was used to ensure that only relevant respondents with experience in strategic decision making were included in the study. Additionally, secondary data from relevant industry reports, published literature, and regulatory documents are incorporated to provide contextual support for the findings.

Data Analysis Method

This study applies structural equation modeling–partial least squares (SEM-PLS) as the primary analytical tool. This method was selected because of its suitability for testing the complex relationships among multiple latent variables. The analysis involved the following steps:

1. Exploratory Factor Analysis (EFA) to validate the construct measurement.
2. Confirmatory Factor Analysis (CFA) to ensure construct reliability and validity.
3. Path Analysis using SEM-PLS to test the direct and mediated relationships between variables.

Additionally, interviews with selected industry professionals were conducted to support the quantitative findings and to enhance the interpretability of the results.

3. Results and Discussion

The theoretical background of this study was based on a comprehensive literature review. Literature covers the unique characteristics of the life insurance industry and its performance measurements. Additionally, we have identified the relationship between technology adoption and organizational culture inside life insurance firms, which, in turn, impacts overall performance. Furthermore, the concept of dynamic capabilities has been identified as a potential mediator in this relationship. Hence, considering the unique characteristics of the life insurance industry, we propose a conceptual framework.

Resource Based View

The Resource-Based View (RBV) is widely recognized as the primary theoretical framework employed in the examination of organizational growth and performance. Porter (1985) presents two models in the field of strategic resource management and competitive advantage. The first is a resource-based "internal analysis" model. The resource-based model examines the relationship between the internal interaction of a company and the performance of the company, and states that the company's resources must be valuable, rare, irreplicable, and irreplaceable for the company to have different competitive advantages. The second is the environmental model of the "external analysis" of competitive advantage. Penrose (1959) classifies resources as land, equipment, labor, abilities, knowledge, and corporate capital, whether tangible or intangible. Therefore, companies can generate rent when there are specific resources. The existence and maintenance of rental depends on competitors' difficulties in accessing, replicating, or developing such resources.

Barney states that only rare, inestimable and irreplaceable resources can become the source of sustainable competitive advantage (Barney, 1991). He identified the key qualities of resources, explained the relationship between resources and long-term competitive advantage, and differentiated between different forms of resources as crucial potential drivers of firm performance. Barney (1991) classified company resources into three categories: physical, organizational, and human resources. He builds a framework model "VRIO (valuable, rare, imitable, and organization)" to evaluate whether an ability meets the test to become a strategic ability. This test has been redefined as valuable, rare, replicable, irreplaceable, and exploitable or called "VRINE (valuable, rarely, imitable, non-substitutable, and exploitable)".

Stalk Jr. (1992) distinguishes between resources and capacity. Rumelt (1982) contributed to the concept of RBV, which is inimitability and causal ambiguity. The more unique and irreplaceable the resource set, the better is the competitive advantage of the company [11]. Barney and Zhang (2008) conclude that organizational culture is a potential source of sustainable competitive advantage. Further, Jogaratnam states that companies should focus on their resources, not just their products (Jogaratnam, 2017). The fundamental critique of RBVs stems from a lack of practical solutions and actual testing. This is because the RBV concept is difficult to explain and assess, and heavily reliant on both legal and informal agreements among parties. RBV is the primary theoretical framework used to study company growth and performance.

Technology Adoption

Technology can be seen as an activity that shapes or changes culture. In addition, technology is applying mathematics, science, and various arts to the benefits of life, as is known today. It is generally recognized that technology can help organizations improve their performance and further their competitive advantage [12]. The positive role of technology in moderating such strategies and performance yields the ultimate result of increased competitiveness of enterprises. The Diffusion of Innovations (DOI) theory proposed by Rogers (1983) states that technology adoption is a theoretical framework used to understand the evaluation, adoption, and implementation of technology as well as to identify the factors that hinder and drive the adoption and implementation of technology.

Swanson (1994) suggests that innovation in information systems between organizations can be categorized into three different types: innovation in the information system (Type I), innovation at the individual or working group level (Type II), and innovation at the organizational level. (Type III). Further, Chen and Tsou (2006) suggested that IT adoption of information technology had a positive impact on service innovation practices, which would increase the competitive advantage of companies. According to Damanpour and Schneider (2006), the adoption of innovation is defined as a course that results in the implementation of new processes, products, or practices for the adopting organization.

Organization Culture

Organizational culture is defined as the ideology, norms, and beliefs that influence the actions taken by the organization [13]. Organizational culture plays a role in promoting creative solutions where organizational problems can be defined and solved in innovative ways [14]. Culture influences behavior in two ways: through the process of socializing the individual about how to learn to act and behave, and influences conduct through the creation of values, beliefs, and assumptions that reflect organizational structure, policies, managerial concepts, and procedures [15]. Cultural dynamics enable top-down and bottom-up influences, where culture at one level influences cultural change at another level. Thus, behavioral change at the individual level, through the bottom-up process into shared behavioral norms and values, modifies culture at the macro-entity level, and vice versa [16].

Organizational culture is crucial because it drives the critical results of an organization, including innovation, productivity, and financial performance [17]. Achieving the goal of digital transformation brings initiatives to change the value proposition of the organization and provide the organization with a competitive advantage. Karimi and Walter (2015) put forward values that include a culture of innovation as one of the skills organizations need to build the capacity to change the value proposition of an organization. Kane et al. (2015) found that a working environment that precedes a collaborative culture is a key driver of innovation. In transformation, instilling a culture of risk-taking and experimentation, establishing the 'most viable product' and facilitating learning through small incremental changes, are some of the efforts put forward by researchers in previous studies that were important in implementing digital transformation [18].

Another culture typology proposed by Quinn and Rohrbaugh (1983) proposes two dichotomous dimensions of opposing cultures, namely “novelty-oriented” and “efficiency- oriented” efficiency-oriented’. Novelty-oriented cultures have high flexibility, adaptability, and creativity as well as external orientation, differentiation, and growth opportunities from the creation of new markets. In contrast, an efficiency-oriented culture has high stability, consistency, and control and is internally oriented, achieving clearly defined goals, monitoring entire transactions to reduce transaction costs, and increasing transaction volume (Hock et al., 2016). This research suggests that in the implementation of transformation, companies must develop specific cultures in a balanced manner to achieve short-term performance and transformation goals in the long term. Thus, in this study, we adopt the dimensions proposed by Uzkurt et al. (2013) and Quinn and Rohrbaugh (1983) to identify specific cultures that help improve the dynamic capabilities of firms.

Firm Performance

In general, the performance of the insurance industry according to Akotey and Abor (2013) can be influenced by three levels of factors: (a) the macro level consisting of Gross Domestic Products (GDP), inflation, competition, and the size of that insurance industry; (b) the meso level comprising regulators, associations of insurance companies, and existing research institutions; and (c) the micro level, among other things, measures of the company, management, premium income, paid claims, and ownership structure. Academic discussion about the performance of insurance companies has become a concern for researchers from various countries, including Indonesia, focusing only on the financial aspects [19]. While discussing how the performance of insurance companies is influenced by strategic management factors, one of them is a study by [20].

Tang and Liou (2010) found that superior financial performance comes from the unique resources of a company and its management capabilities. Venkatraman and Ramanujam (1987) suggest dividing financial and nonfinancial indicators. While [21] uses total sales growth and job growth were used as financial indicators. [22] measured the financial performance of a company using three indicators: the average annual growth rate of sales and employees. Profit, which is one of the main measures of a company's performance, can be influenced by several factors, including market environment, strategy selection, organizational structure, and market orientation [23]. The framework in [23] integrates several factors influencing corporate profits. [24] proposed an alternative model of corporate performance based on a combination of two approaches, namely the external approach IO (Institutional Organization) of (Porter, 1981, 1985)[25] and the internal approach RBV of (Wernerfelt, 1984) [26] and (Barney, 1991) [27].

From previous research, the performance of the insurance company is reflected by certain factors such as Return on Equity (RoE), return on assets (RoA), return on sales, return on investment (RoI), growth of sales, productivity, profitability, and so on. The performance of the insurance company business in this study refers more to the research of Felício and Rodrigues (2015) because the independent variables of company performance are not only financial factors, but also other strategic management factors. They describe that the performance of an insurance company can be influenced by two factors: organizational factors reflected by the service innovation dimension, risk management underwriting, information systems, human resources, financial resources, and organizational structure. Insurance companies' performance is measured by the return on equity, return on sales, sales growth, and productivity. Felício and Rodrigues (2015) provided a technical definition of indicators for measuring insurance companies' performance.

The results of the empirical calculations carried out by Felício and Rodrigues (2015) show that motivation towards customers cannot directly affect the performance of the insurance company. According to empirical research, Rajapathirana and Hui (2018)[28], insurance companies' performance is influenced by the innovations carried out by companies. Innovation performance is influenced by innovation carried out by an organization, such as process innovation, product innovation, marketing, and innovation, which is the result of the dynamic capabilities of an organization. Innovation performance significantly affects market performance (market performance). In general, market and innovation performance can be categorized as non-financial performance.

Dynamic Capabilities as Mediator

Capabilities are considered a collection of learned, structured, high-level, and repeated behaviors that a company can perform more effectively than its rivals [29]. In relation to dynamic capabilities, it is widely acknowledged that these are high-level capabilities that address the challenges posed by a volatile business environment [30]. According to Jantunen et al. (2018) [31] dynamic capabilities play a crucial role in enabling organizations to remain competitive in highly competitive market environments. The firm strategically engages in the development and adaptation of its operational processes by utilizing dynamic capabilities. These capabilities, which are acquired and exhibit consistent patterns of behavior, empower firms to attain optimal performance [32]. According to Teece (2007), the establishment of a firm's tangible and intangible assets foundation is influenced by the firm's past trajectories and historical development, which subsequently shape the firm's operational procedures. An organization utilizes its sensing ability to identify potential possibilities. The corporation strategically improves its current organizational capabilities by investing in identified prospects. As a result, a firm can develop new capabilities by reconfiguring or recombining existing firm skills to mitigate the effects of volatility in the economic environment. These dynamic skills can result in enhanced performance and the attainment of a sustained competitive advantage for the firm [33].

Early conceptual discourse elucidates a causal connection between dynamic capabilities and firm performance. Based on this perspective, various empirical studies have provided evidence supporting a direct relationship between dynamic capabilities and firm performance [34],[35],[36]. To facilitate the potential of dynamic capabilities, external factors that influence them are associated with inter-firm interactions. Inter-firm contacts and business networks are significant factors that contribute to the development of dynamic capabilities [37]. Furthermore, dynamic capabilities move forward to improve firm performance [38]. Dynamic capabilities are well-recognized as robust mediators and are highly regarded as a mechanism utilized to transform resources into enhanced performance. Similarly, dynamic capabilities can act as mediating variables between a firm's intangible resources and performance [39].

Based on the preceding discussion, this study proposes dynamic capabilities as a mediating variable in the relationship between technology adoption, organizational culture, and firm performance. Theoretically, the proposed conceptual model is guided by the resource-based view and dynamic capabilities view. Finally, to achieve success, it is imperative for top-performing organizations to sustain an ongoing process, as they must consistently adapt to the evolving needs of their dynamic business environment.

Previous Research in Insurance Industry

Digitalization is one of the most current topics in the insurance sector, from both theoretical and practical points of view Eling & Lehmann, (2018) and practical. There are many frameworks regarding this phenomenon in general, as well as in the context of financial markets. Global investment in insurance digitization is rising rapidly, and there is strong concern among insurance companies [40]. Digital transformation has a strong influence on insurance value chains [41]; [42]: (1) the impact of digitization on distribution processes, contracts, prices, and claims; (2) insurance companies are looking for new opportunities in how information technology can be used (e.g., omni-channels, big data analysis, the Internet of Things, telematics, biometric voice and analysis, drones and satellites) [43].

There is no doubt about the development of an information technology supply that can have a valuable effect on insurance companies. The volume of the global

Big Data market is increasing, the size of the public cloud computing services market is growing, and the global IoT market is rising. According to global statistics, the value of capital invested in insurance technology companies from 2012 to 2017 rose from $326 million to $2,134 million, and the number of transactions increased from 86 to 247. Thus, there are favorable conditions on the supply side for the digitization of insurance companies. The digitization process is closely linked to the use of information technology in the insurance sector. There is a widely used term "digitalization of insurance" [44],[45],[46],[47] which means the implementation of ICT into insurance.

Most definitions describe digitalization as taking processes, contents, or objects that used to be primarily (or entirely) physical or analog and turning them into primarily digital [48]; information expressions in strings 0 and 1 are called binary or digital strings and some are more comprehensive and involve both things. Digitalization is characterized by several features including volatility, uncertainty, complexity, and ambiguity [50]. Coletti (2018) in (Łyskawa et al., 2019) also connects the increasing digitization process in the insurance sector with technological advances, profit reduction and cost reduction needs. Cappiello (2018) showed the impact of digitalization on the insurance industry through the use of BDA, AI, cognitive computing, predictive modeling, usable devices, telematics, and IoT in value chain creation. The IT character of insurance is also shown through Green IT (Limited, 2009).

The primary purpose of IT implementation in the insurance industry is to create and leverage knowledge and information (Manning et al., 1985). The role of ICT has changed: ICT was a tool for data processing, but after the implementation of BDA in the economy, it has become a tool to create new types of data. The ability to transform raw data into intelligent information about customers, markets, rivals, and the business environment is critical for the life insurance sector. (Sumathi &Sivanandam, 2006). Currently, there is a lack of knowledge in the literature on empirical methods for studying the influence and relationship between IT and insurance companies' growth. Technology is key to the insurance sector's evolution and overall growth. It not only adds value to the industry but also in some ways directs its future with changing times and requirements. Inventions and technology influence underwriting decisions to simplify business processes (Ostagar, 2018).

Proposed Conceptual Model

This study adopted the dynamic capabilities framework of Schilke et al. (2018), which is a functional form of an organization, as a general component where the component has an anteseden which is an organizational factor, namely capabilities (including information technology), and an externally oriented organizational culture. The consequence of such dynamic capabilities is a company's performance. Williamson (2016) concluded that dynamic capabilities can help sustain competitive advantage by generating a series of innovations that can make companies work faster than their competitors. He further added that the era of globalization is changing the competitive environment in various industries, not only in the field of high technology, but companies also need very strong dynamic capabilities to have a sustainable competitive edge. This framework can be used to examine research propositions as subsequently indicated.

This study highlights the organizational dynamic capabilities needed to maintain firm performance in the digital economy in the context of the phenomenon in the Indonesian lifeinsurance industry. In an industry in a time of rapid technological development, changing consumer behaviors and expectations, and disruptive competition, building organizational dynamic capabilities is essential to support organizations in responding to strategic responses in an effort to maintain performance. (Kane et al., 2017; Matt et al., 2016; Vial, 2019). This is in line with previous research that showed the dynamic capabilities required in high-velocity environments (Helfat & Peteraf, 2015). The purpose of digital transformation continues to change (G. C. Kane et al., 2015; Loonam et al., 2018; Sailer et al., 2019) with positive or negative outcomes. This is is in line with Burns and Stalker's (1961) finding that there is no single formula for the best way for any organization to achieve its goals. Referring to the rapid changes that are taking place in the goal of digital transformation, further research suggests that the necessary dynamic capability is dynamic digital capability, which is currently possible with the development of technologies that can scale its scalability quickly (Sousa-Zomer et al., 2020; Warner &Wäger, 2019).

The use of digital technology accelerates change and generates significant volatility, complexity, and uncertainty (Loonam et al., 2018; Warner &Wäger, 2019) which increases digital risk (Kosutic&Pigni, 2022). Digital risks must be well managed to protect digital assets. Furthermore, it is necessary to know the components underlying the development of dynamic capabilities, which are the factors that form the heterogeneity of a company [51]. This study undertakes further exploration of the dynamic capabilities that a company needs to build on value creation and have a significant impact on the company's performance. Further, (Vial, 2019) identified organizational structural factors, culture, leadership, roles, and skills of employees, as well as inertia and resistance, as essential factors in the implementation of digital transformation.

Hypothesis Development and Conceptual Model

Ezzaouia and Bulchand-Gidumal (2020) found that external factors have the strongest impact on the adoption of technology, while internal factors, such as organizational characteristics, have no significant impact. Arifin et al. (2016) found that technology adoption had a positive impact on dynamic capabilities. Similar research carried out by Amar in the context of Covid-19 also found that the adoption of information technology is the possession of past capacities that can be formed to support dynamic capacities (Amar, et al., 2021).

Previous empirical research has explored organizational behavior in the development of two business models that affect an organization's capabilities in business model development, finding that novelty-oriented culture builds advantages with business model innovation, and efficiency-oriented culture does not show positive effects (Clauss et al., 2019). Organizational culture can facilitate exploration by conducting experiments, tolerating uncertainty and failure. On the other hand, exploitation can easily be done on a conservative organization that drives consistency and achievement of predicted goals. On the other hand, there is controversy over other research that explores competitive advantages and feedback from environmental change with the support of innovation, which shows insignificant results over organizational culture towards company performance mediated by innovation (Uzkurt et al., 2013).

Organizations are experiencing growing demands from stakeholders to integrate numerous corporate responsibilities and sustainable elements into their business operations in response to the evolving circumstances inside the country and the post-Covid-19 global landscape. When discussing sustainable competitive advantage, strategic management scholars usually avoid the dynamic aspects of the business environment and stakeholder demand (Barney, 1991). An organization's ability to detect a variety of stakeholder demands for ecological and social responsibility in terms of sustainable competitive advantage requires dynamic capacity (Reuter, et al., 2010). Baía and Ferreira (2019) find that dynamic capabilities have both direct and indirect influences on company performance. Dangol and Ulusoy (2017) concluded that operational capability fully mediates the relationship between dynamic capacity and a company's performance. Mu (2017) explained the different ways in which dynamic capabilities affect performance. Journal et al. (2012) concluded on strategic dynamic capabilities have significant effects on organizational performance.

Based on the above discussion, this study proposed the following research propositions;

1. There is a significant positive relationship between technology adoption and dynamic capabilities.
2. There is a significant positive relationship between organization culture and dynamic capabilities.
3. Dynamic capabilities mediate the relationship between technology adoption, organizational culture, and firm performance.

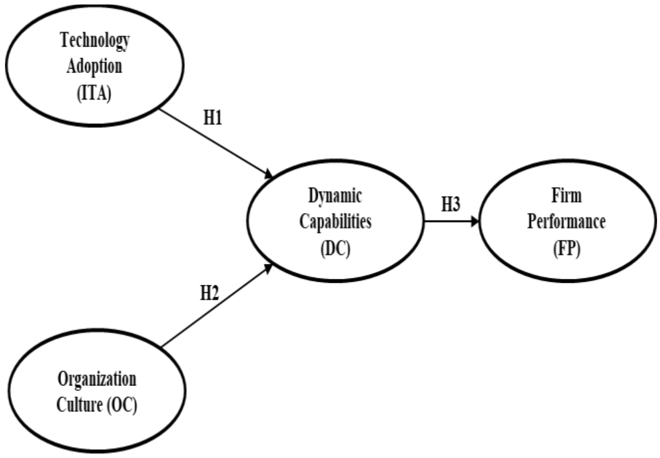

Figure 1. Proposed Conceptual Model with Dynamic Capabilities as Mediating Variable

Operationalization Variable

According to Sekaran and Bougie (2016), the operationalization concept is defined as the process of concretizing an abstract idea so that it can be measured. In this study, there are four variables consisting of two (2) exogenous variables: technology adoption and organizational culture, one (1) mediating variable, dynamic capabilities; and one (1) endogenous variable, firm performance. Manurung (2019) mentioned that the operationalization variable is created based on the construct or variable, dimensions, and indicators used.

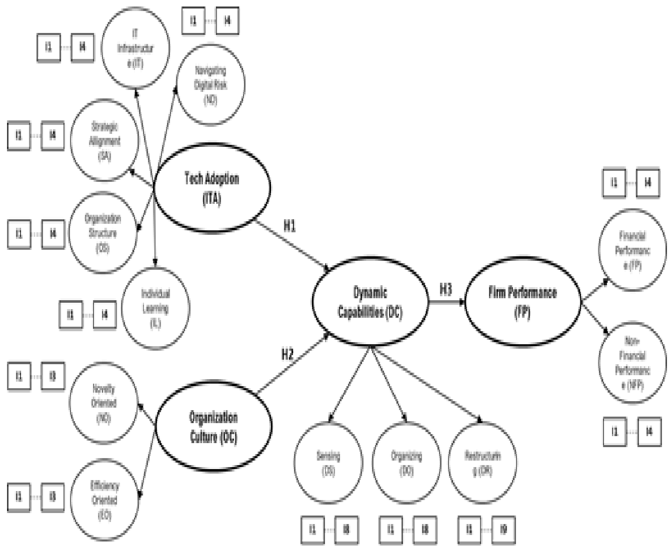

Figure 2. Conceptual Model and Dimension of Variables

The following variables were defined and developed with dimensions and indicators: technology adoption, organizational culture, dynamic capabilities, and firm performance. Each variable is discussed in terms of its concept or definition, followed by the identification of dimensions and indicators for each dimension. In addition, the source of the paper was used as a reference in determining the dimensions and indicators in this study. The details of the dimensions and indicators for each variable in this study are presented in Figure 2 and Table 1 (Appendix).

Contributions, Limitations, and Future Research

This study presents a conceptual framework that aims to offer a thorough understanding of how the adoption of technology and organizational culture assist firm performance through dynamic capabilities. This section provides an overview of the contributions, limitations, and potential future research directions resulting from this study.

Theoretical Contribution

The literature review reveals a scarcity of research on the relationship between technology adoption, organizational culture, and dynamic capabilities in the context of life insurance companies. This study aims to address the existing research gap by presenting a conceptual framework that explains the relationships between variables. Furthermore, this study employs the dynamic capabilities perspective as a theoretical framework to explain the influence of technology adoption and organizational culture on firm performance.

Managerial Contribution

Beyond its theoretical contributions, this study also has management consequences. Drawing upon our theoretical framework, we suggest that it is imperative for businesses and managers to collaborate to effectively pursue technology adoption and foster organizational culture. This collaboration is crucial, as it facilitates the development of dynamic capabilities, which in turn contributes to improving firm performance. Furthermore, our conceptual framework enhances the notion of technology adoption and organizational culture, which is facilitated by dynamic capabilities as an ongoing process that necessitates regular monitoring and evaluation. This is crucial for achieving and maintaining the anticipated and enduring IT-related business value.

Limitations and Future Research

Additional validation is necessary for the claims outlined in the conceptual framework, as it is not possible to definitively assert the validity of each thesis beyond the existing findings from prior research that serve as foundational support. To overcome this constraint, it would be beneficial for future research to identify specific dynamic capabilities that can be recognized as constituting micro-foundations for enhancing firm performance. Furthermore, this study proposes a conceptual framework that may be subjected to empirical studies in other countries, particularly in emerging economies. Furthermore, this framework can be applied across industries to facilitate the generalization of research findings. The incorporation of longitudinal research within this context has the potential to make valuable contributions to the academic literature on technology adoption, organizational culture, and dynamic capacities within the life insurance business. Future researchers may consider incorporating an additional variable into the proposed model and investigating the statistical relationship. Therefore, the framework proposed in this study aims to guide researchers towards a novel approach for identifying significant relationships and potentially developing a new perspective.

4. Conclusion

This study presents a conceptual framework that elucidates the impact of technology adoption and organizational culture on firm performance in the life insurance industry mediated by dynamic capacities. This study posits that there is a correlation between technology adoption, organizational culture, and firm performance, which is not a simple direct effect. Thus, we propose dynamic capabilities as mediating variables. This proposed conceptual framework posits that effective technology adoption and organizational culture contribute to the development of IT-related business value, which in turn impacts the evolution of dynamic capabilities and their future progression. Furthermore, the adoption of technology and alignment of organizational culture are likely to contribute significantly to the improvement of firm performance. This is particularly evident when dynamic capabilities are cultivated in accordance with digital business strategies.

The current study addresses the knowledge gap in the life insurance industry by offering the conceptual framework of linking technology adoption and organizational culture to firm performance through the mediating role of dynamic capabilities. Currently, it is imperative to use proactive strategies to foster enterprise growth. Technology adoption and organizational culture can be dynamic capability factors that can enhance progress and enable enterprises to overcome stagnation and achieve success. As discussed in the introduction, technology adoption and organizational culture seem to be strategically important. Furthermore, it is well recognized that the implementation of efficient, robust, and adaptable organizational structures plays a crucial role in fostering sustainable economic growth and establishing a competitive edge through the use of technology and cultivation of organizational culture. Generally, several life insurance companies need to adopt adynamic capabilities approach to counter economic disruptions. As powerful predictors of firm performance, there is an immense need to study technology adoption, organizational culture, and dynamic capabilities together in order to improve firm performance. Thus, this study proposes a conceptual framework in which dynamic capabilities mediate the relationship between technology adoption, organizational culture, and firm performance.

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Conflicts of Interest

The authors declare no conflict of interest regarding the publication of this research. This study was conducted independently without any financial, personal, or professional influence from any organization or entity that could affect the objectivity and integrity of the findings.

All the data, analyses, and interpretations presented in this article are based on academic rigor and ethical research principles. If any potential conflicts arise, the authors are committed to disclosing them transparently.

Contribution Authors

This study makes significant contributions by developing a conceptual framework that links technology adoption and organizational culture to firm performance through the mediation of dynamic capabilities, especially in the Indonesian life insurance industry. Antonius Sony Eko Nugroho, as the main author, led the preparation of a theoretical model based on the Resource-Based View and Dynamic Capabilities approaches, while other authors played a role in data collection and analysis, as well as the preparation of managerial and academic arguments that support the urgency of digital transformation in improving corporate competitiveness.

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